

1. Program Description

Penserra Wealth Management LLC (“Penserra”) operates an SMS text messaging program to communicate with clients and prospective clients regarding account services, appointments, and support. Messages are conversational and transactional in nature and are sent only to individuals who have provided explicit consent. This program is not used for marketing, lead generation, bulk messaging, or automated messaging.

SMS messages are delivered through Microsoft Teams.

2. How to Opt In (SMS Consent)

By providing your mobile phone number and consenting to receive text messages from Penserra, you agree to these SMS Terms & Conditions. You may opt in by:

- Providing verbal or written consent to your Penserra advisor
- Responding affirmatively to an opt-in request sent by Penserra
- Initiating a text message directly to a Penserra team member

By opting in, you confirm you are the account holder or authorized user of the mobile number provided, and you consent to receive text messages at that number from Penserra Wealth Management.

Upon opting in, you will receive the following confirmation message:

“Thank you for opting in to receive SMS messages from Penserra Wealth Management. You may receive messages regarding appointments, account-related communications, service updates, and

other client support matters. Message frequency varies. Message and data rates may apply. Reply HELP for assistance or STOP to opt out."

3. Types of Messages

You may receive text messages related to:

- Account & service updates — document requests, account notifications, and service-related changes
- Appointment reminders — confirmations or reminders for scheduled calls and advisor reviews
- Onboarding communications — guidance and follow-up during the client onboarding process
- Trade notifications — time-sensitive informational notices relevant to your account (not investment advice)
- Compliance & regulatory notices — required disclosures and regulatory communications
- Client support — responses to inquiries and account-related assistance

Important: Penserra does not accept trading instructions or money movement requests via SMS. All such requests must be submitted through approved channels.

4. Message Frequency

Message frequency varies based on your account activity and the nature of your client relationship. You can generally expect no more than 4–6 messages per month, plus transactional messages as needed (e.g., appointment confirmations, account alerts). Frequency may be higher during onboarding.

5. Message & Data Rates

Message and data rates may apply. Standard messaging and data rates charged by your mobile carrier apply to all SMS messages sent to and received from Penserra. Penserra is not responsible for any charges incurred through your carrier. Contact your carrier for details about your messaging plan.

6. HELP Instructions

Reply HELP to any Penserra text message to receive the following support information:

"Penserra Wealth Management Support: For assistance, call +1 (800) 456-8850 or email info@penserra.com. Reply STOP to opt out of SMS messages. Message and data rates may apply."

You may also reach us directly:

- Email: info@penserrawealth.com
- Web: penserrawealth.com/contact-us
- Phone: +1 (800) 456-8850

7. STOP / Opt-Out Instructions

You may stop receiving SMS messages at any time. Because Penserra uses Microsoft Teams for SMS, opt-outs apply to the specific conversation between you and the Penserra team member whose number you are texting.

To opt out, reply to any Penserra text with any of the following keywords:

STOP | QUIT | END | REVOKE | OPT OUT | CANCEL | UNSUBSCRIBE

Upon opting out, you will receive the following confirmation:

"You have successfully opted out of SMS messages from Penserra Wealth Management. You will no longer receive text messages from us. Reply START to re-subscribe at any time."

If you correspond with multiple Penserra team members via SMS, you may need to send an opt-out keyword in each separate conversation — or email info@penserrawealth.com and we will ensure all SMS communications from Penserra are stopped.

To resume receiving messages after opting out, reply START to the same number or contact your advisor directly.

8. Customer Support

For questions or concerns about our SMS program:

- Email: info@penserrawealth.com
- Phone: +1 (800) 456-8850
- Web: penserrawealth.com/contact-us
- Mail: Penserra Wealth Management LLC, Attn: Compliance

9. Privacy Policy

Mobile opt-in information will not be shared with third parties for marketing purposes. Your use of our SMS program is also governed by our Privacy Policy, available at: penserrawealth.com/privacy-policy

These terms may be updated periodically. Continued participation in our SMS program constitutes acceptance of any revised terms.

Penserra Wealth Management LLC is a Registered Investment Advisor located in the State of California.