Privacy Policy

HighPointe Horizon Solutions LLC
Effective Date: October 19, 2026

Important notice regarding text messaging data

HighPointe Horizon Solutions LLC does not sell or share mobile phone numbers, SMS opt-in information, or SMS consent records with referral partners or other third parties for their marketing or promotional purposes. Messaging providers and support vendors may process this information only as needed to operate our messaging program and provide related support.

1. Information We Collect

We collect the following types of information:

Personal Information:

- Name, email address, phone number, physical address
- Payment information when you make a purchase or request a quote
- Opt-in records and timestamps for all communication channels (SMS, email, etc.)

Non-Personal Information:

- IP address, browser type, device information
- Website usage patterns and analytics
- Cookies and similar technologies

Customer Communication:

- Records of inquiries and service requests
- Appointment details and preferences
- Service history and feedback

2. How We Use Your Information

We use collected data for:

- Providing and improving our services
- Processing transactions and payments
- Communicating with you about your inquiries, appointments, and services through the channels you authorize. SMS messages about our financial education, funding-readiness, and business operations services require the applicable separate SMS consent described in Section 3
- Enhancing website functionality and user experience
- Ensuring security and fraud prevention
- Maintaining records of your communication preferences and consent
- Responding to requests for introductions to independent service partners and sharing limited referral information only with your specific permission

3. SMS Messaging & Compliance

Text Message Program Terms & Conditions

The HighPointe Horizon Solutions LLC SMS program supports our own financial education and funding-readiness services and our own business operations services. Customer-care messages include responses to inquiries, follow-up requested after a financial-readiness survey, consultation scheduling, appointment confirmations and reminders, rescheduling updates, and follow-up on requested or ongoing services. With separate marketing consent, promotional messages may include offers and announcements for our financial education and funding-readiness services and our business operations services, including operational improvement, process documentation, and business systems setup and support. Texts do not make or guarantee a funding offer or approval. Independent partners provide and manage their own services; partner marketing is not included in our SMS program.

Opt-In & Consent:

- SMS opt-in is collected through two separate, optional, unchecked choices in our website chat widget: one for customer-care messages about inquiries, requested financial-readiness survey follow-up, consultations, appointments, and requested services; and one for promotional messages about HPH Solutions' own financial education, funding-readiness, and business operations services. You may select either, both, or neither. Providing a phone number, submitting a survey or inquiry, requesting a resource, or using our website does not by itself authorize SMS messages. Consent is not a condition of purchase. SMS consent does not authorize referral sharing or messages from independent partners.
- We maintain timestamped records of all opt-in actions
- We comply with the Telephone Consumer Protection Act (TCPA) and all applicable laws

Opt-Out Instructions:

- You can cancel SMS notifications at any time by replying "STOP"
- You will receive a final confirmation message, and no further messages will be sent unless you re-opt in
- We process opt-out requests promptly in accordance with applicable requirements.

Message Frequency & Content:

- Message frequency varies based on your interactions with our business
- Customer-care messages may relate to inquiries, requested follow-up after a financial-readiness survey, appointments, or requested services. Promotional messages concern HPH Solutions' own financial education, funding-readiness, and business operations services and are sent only with separate marketing consent. Messages do not make or guarantee a funding offer or approval. Independent partner marketing is not included.
- We do not send promotional content without specific consent

Help & Support:

- Reply "HELP" for assistance or contact us at info@solutions.highpointehorizon.com
- Customer support is available during regular business hours

Carrier Information:

- Standard message and data rates may apply
- Carriers are not liable for delayed or undelivered messages
- Message delivery and carrier availability depend on your wireless provider and our messaging provider.

SMS Data Protection Statement

HighPointe Horizon Solutions LLC does not sell or share mobile phone numbers, SMS opt-in information, or SMS consent records with referral partners or other third parties for their marketing or promotional purposes. Messaging providers and support vendors may process this information only as needed to operate our messaging program and provide related support.

We implement strict data protection measures to safeguard your SMS opt-in information and consent records.

4. Information Sharing & Disclosure

We do not sell, rent, or trade personal information. We may share information with:

Service Providers:

- Third-party vendors who assist in our operations (e.g., payment processing, appointment scheduling)
- SMS aggregators and providers solely for the purpose of delivering messages you've consented to receive
- All service providers are contractually obligated to maintain confidentiality and security

Referral Partners:

- If you request an introduction to an independent financial education provider or funding partner, we ask for your specific permission before sharing your name, email address, or details about your request. We identify the intended recipient and the information to be shared. Submitting a general inquiry or using our chat widget does not authorize referral sharing.
- If you follow a link to a partner’s website and provide information there, that partner collects it under its own privacy policy and terms. Any permission for that partner to send texts must be obtained separately by that partner.
- Referral partners are independent companies that provide and manage their own services. We may earn a commission if you choose a service through our referral, at no additional cost to you.
- This sharing never includes your mobile phone number, text messaging opt-in data, or SMS consent records
- You may withdraw this consent for future sharing at any time by contacting us using the information in Section 10

Legal Compliance:

- If required by law, legal process, or to protect our rights
- In response to valid law enforcement requests or court orders

Business Transfers:

- In case of mergers, acquisitions, or sale of assets
- In such cases, your data remains protected under the terms of this policy
- SMS opt-in information and consent records are not shared for third-party marketing or promotional purposes. Access by messaging providers and support vendors is limited to operating our SMS program and providing related support, subject to applicable legal requirements.

5. Data Security

We implement and maintain reasonable security measures to protect your personal information:

- Encryption of sensitive data in transit and at rest
- Secure access controls and authentication mechanisms
- Regular security assessments and updates
- Employee training on data protection

- Breach notification protocols in accordance with applicable laws
- Secure backup systems and disaster recovery procedures

Data Retention:

- We delete uploaded client documents, including documents collected to provide financial education and readiness support, within 30 days after services conclude. You may request us to delete them sooner by emailing info@solutions.highpointehorizon.com.

Despite these measures, no method of transmission over the Internet or electronic storage is 100% secure. We strive to use commercially acceptable means to protect your personal information but cannot guarantee absolute security.

6. Cookies & Tracking Technologies

We use cookies and similar technologies to:

- Analyze site traffic and user behavior
- Remember your preferences
- Improve website functionality and user experience
- Measure the effectiveness of our services

You may control cookies through your browser settings. Disabling cookies may limit your ability to use certain features of our website.

7. Your Rights & Choices

You have the right to:

- Access, update, or delete your personal information
- Opt-out of marketing emails by clicking "unsubscribe" in our emails
- Opt-out of SMS messages by replying "STOP"
- Request information on how we process your data
- Withdraw consent at any time for future communications
- Lodge a complaint with a supervisory authority if you believe your rights have been violated

To exercise these rights, please contact us using the information in Section 10.

8. Third-Party Links

Our website may contain links to third-party websites. We are not responsible for their privacy practices and encourage you to review their policies. This privacy policy applies only to information collected by HighPointe Horizon Solutions LLC.

9. Changes to This Privacy Policy

We may update this policy periodically. The latest version will always be available on our website with the effective date. For significant changes, we will notify you by email or through a notice on our website.

10. Contact Us

If you have questions about this Privacy Policy or how your information is handled, contact us at:

HighPointe Horizon Solutions LLC

Address: 7901 4th St N, Suite 300, St Petersburg FL 33702
Phone: 866-571-6119
Email: info@solutions.highpointehorizon.com
Website: solutions.highpointehorizon.com

This policy explains our information practices. Using this website does not, by itself, provide consent to SMS marketing or authorize sharing with referral partners.