

Privacy Policy & SMS Disclosure

Krozel Capital Management LLC

Krozel Capital Tax LLC

Last Updated: 3/25/2026

1. Introduction

Krozel Capital Management LLC and Krozel Capital Tax LLC (collectively, “Company,” “we,” “us,” or “our”) respect your privacy and are committed to protecting it.

We provide virtual tax preparation, tax strategy, and financial planning services primarily to U.S. citizens living abroad. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you interact with our services, website, and communications.

2. Information We Collect

A. Personal Information

We may collect:

- Full name
- Email address
- Phone number
- Mailing address
- Date of birth
- Social Security Number or Tax Identification Number
- Financial, tax, and investment information
- Employment and income details

B. Technical Information

- IP address
- Device and browser type
- Website usage data

C. Communication Data

- **Emails, forms, chat messages, and SMS communications**
 - **Marketing preferences and opt-in records**
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3. How We Use Your Information

We use your information to:

- **Provide tax preparation, tax planning, and financial advisory services**
 - **Communicate regarding your account, filings, and deadlines**
 - **Send marketing and promotional communications (where consent is provided)**
 - **Improve our services and user experience**
 - **Maintain compliance with legal and regulatory obligations**
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4. Sharing of Information

We do not sell your personal information.

We may share information with:

- **Trusted third-party service providers (e.g., CRM systems, tax software, messaging platforms)**
- **Payment processors**
- **Government or regulatory authorities when required by law**

All third parties are required to protect your data.

5. Data Security

We implement reasonable administrative, technical, and physical safeguards, including:

- **Encryption of sensitive data**
- **Secure client portals**
- **Access controls**

6. Data Retention

We retain personal data as necessary to:

- **Provide services**
- **Comply with tax, legal, and regulatory requirements**

7. Your Privacy Rights

You may have rights to:

- **Access your data**
- **Correct inaccuracies**
- **Request deletion (subject to legal requirements)**
- **Opt out of marketing communications**

To exercise your rights, contact:

[Insert Email Address]

8. International Data Transfers

Your information may be processed in the United States or other jurisdictions where data protection laws may differ.

9. Cookies and Tracking

We may use cookies or similar technologies to improve website performance and analytics. You can control cookies via your browser settings.

10. Updates to This Policy

We may update this Privacy Policy periodically. Changes will be reflected with a new effective date.

11. SMS / 10DLC Compliance Disclosure (Including Marketing)

A. Opt-In Consent

By providing your phone number and explicitly opting in (e.g., via web form, checkbox, or written consent), you agree to receive SMS messages from Krozel Capital Management LLC and Krozel Capital Tax LLC, which may include:

- **Promotional and marketing messages**
- **Special offers and service updates**
- **Newsletters and educational content**
- **Appointment reminders**
- **Account and service notifications**

Consent is not a condition of purchase.

B. Message Frequency

Message frequency may vary (e.g., weekly or monthly depending on engagement and campaigns).

C. Message & Data Rates

Message and data rates may apply based on your mobile carrier and plan.

D. Opt-Out Instructions

You can opt out at any time by replying:

STOP

After opting out, you will no longer receive SMS messages unless you opt in again.

E. Help Instructions

For help, reply:

HELP

or contact us at:
info@krozelcapital.com

F. Marketing Disclosure Requirements

- **SMS messages may include marketing or promotional content**
 - **We will only send SMS messages to users who have provided prior express consent**
 - **We maintain records of consent in accordance with applicable regulations**
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G. Data Use & Sharing for SMS

- **Phone numbers collected for SMS consent are used solely for communication from Krozel Capital Management LLC and Krozel Capital Tax LLC**
 - **We do not sell or share SMS opt-in data with third parties for their marketing purposes**
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12. Contact Information

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