

Terms and Conditions

Last Updated: February 6, 2026

Welcome to **Senior Benefits Advisor**, a business operating as a DBA of **Life and Mortgage Insurance LLC** ("Company," "we," "us," or "our"). By accessing or using this website, submitting information through our forms, or communicating with us in any way, you agree to the following Terms and Conditions ("Terms"). If you do not agree, please do not use this website.

1. Nature of Our Services

Senior Benefits Advisor is an **independent insurance broker agency**. We are **not an insurance carrier**. We do not underwrite insurance policies or make final coverage decisions. All insurance products are issued by third-party insurance companies and are subject to their underwriting guidelines, approval, and policy terms.

2. No Guarantee of Coverage or Rates

Any quotes, illustrations, or estimates provided through this website or by our agents are **not guarantees of coverage or pricing**. Final policy approval, benefits, and premiums are determined solely by the issuing insurance carrier.

3. No Legal, Financial, or Tax Advice

Information provided on this website is for **general informational purposes only** and should not be considered legal, financial, or tax advice. You are encouraged to consult with licensed professionals regarding your specific situation.

4. User Responsibilities

By using this website, you agree to: - Provide accurate and truthful information - Use the website only for lawful purposes - Not misuse, disrupt, or attempt unauthorized access to the website

We reserve the right to deny or terminate access to the website for violations of these Terms.

5. Consent to Communications (TCPA Compliance)

By submitting your information through this website, you expressly consent to be contacted by **Senior Benefits Advisor and/or Life and Mortgage Insurance LLC**, including by: - Telephone calls - Text messages (SMS/MMS) - Emails

Contact may be made using **automated dialing systems or prerecorded messages**, even if your number is listed on a federal or state Do Not Call registry. Consent is **not a condition of purchase** and may be revoked at any time by contacting us.

6. Third-Party Insurance Carriers

Insurance policies are offered and issued by third-party carriers. We are not responsible for: - Carrier underwriting decisions - Policy cancellations or modifications - Claims handling or benefit determinations

All disputes regarding policy performance must be resolved directly with the issuing carrier.

7. Intellectual Property

All content on this website, including text, logos, graphics, and design elements, is the property of Life and Mortgage Insurance LLC or its licensors and may not be copied, reproduced, or distributed without prior written permission.

8. Limitation of Liability

To the fullest extent permitted by law, Senior Benefits Advisor and Life and Mortgage Insurance LLC shall not be liable for any indirect, incidental, consequential, or special damages arising from your use of this website or reliance on information provided.

9. Disclaimer of Warranties

This website is provided on an "**as-is**" and "**as-available**" basis. We make no warranties of any kind, express or implied, regarding accuracy, reliability, or availability of the website or its content.

10. Governing Law and Venue

These Terms shall be governed by and construed in accordance with the laws of the **State of Texas**, without regard to conflict of law principles. Any legal action shall be brought in the appropriate state or federal courts located within that state.

11. Changes to These Terms

We reserve the right to update or modify these Terms at any time. Changes will be effective immediately upon posting to this website. Continued use of the website constitutes acceptance of the revised Terms.

12. Contact Information

If you have questions regarding these Terms, you may contact us at:

Senior Benefits Advisor
DBA of **Life and Mortgage Insurance LLC**
Email: jtaylorlifegroup@gmail.com

13. SMS Text Messaging Terms (A2P / AT2P Compliance)

Business Name: Senior Benefits Advisor (DBA Life and Mortgage Insurance LLC)

Program Overview

By opting in to receive SMS messages from Senior Benefits Advisor, you agree to receive text messages **solely in response to your request for contact or information**. These messages are intended as attempts to contact you and may include appointment scheduling, follow-up messages, or responses to your inquiry. If you prefer, you may choose to continue communication with us via text message for your convenience. Messages may be sent using automated technology.

Message Frequency

Message frequency may vary based on your interaction with us. You may receive **up to 5 messages per month**.

Message and Data Rates

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

Customer Care

For help or questions regarding our SMS program, please contact us at jtaylorlifegroup@gmail.com.

Opt-Out Instructions

You may opt out of receiving SMS messages at any time by replying **STOP** or **QUIT** to any message. After opting out, you will no longer receive SMS messages from us.

HELP Instructions

For additional assistance, reply **HELP** to any message or contact us at jtaylorlifegroup@gmail.com.

Privacy

Your privacy is important to us. Information collected through our SMS program is handled in accordance with our Privacy Policy. We do not sell or share your mobile information with third parties for marketing purposes.

By providing your mobile number and opting in, you acknowledge that you have read and agree to these SMS Text Messaging Terms.