SoloSpouse® Terms of Use

Life Reconstruction Platform · Effective August 24, 2026

Last Updated: August 24, 2026

These Terms of Use apply to solospouse.com and app.solospouse.com. SoloSpouse, Inc. is a Delaware corporation with principal operations in Virginia.

1 ACCEPTANCE OF THESE TERMS

Welcome to SoloSpouse®. This website, www.solospouse.com and its subdomains (collectively, the "Site"), is owned and operated by SoloSpouse, Inc. ("we," "us," or "our"), a Delaware corporation. SoloSpouse® is a peer support and life reconstruction platform designed for widowed women. These Terms of Use (the "Terms") govern your access to and use of the Site and all related services (the "Services").

Please read these Terms carefully. You accept these Terms by completing the account registration process. The signup page displays a notice that account creation constitutes agreement to these Terms and our Privacy Policy. If you do not agree, do not create an account or use the Services.

Age requirement. You must be at least 18 years of age to use this Site. By accepting these Terms you represent and warrant that you are 18 or older and have full legal capacity to enter into this agreement.

2 WHAT THIS PLATFORM IS — AND IS NOT

SoloSpouse® is a multiyear peer support and life-reconstruction platform. It is not a medical provider, mental health practice, licensed counseling service, financial advisory firm, or legal services provider. Nothing on this Site constitutes professional advice of any kind.

The platform is designed to support widowed women through community, practical tools, and curated resources. It is a complement to — not a replacement for — licensed professional support.

If you are in crisis, act now. Call or text 988 (Suicide and Crisis Lifeline) or call 911. Do not rely on this platform for emergency support. SoloSpouse® cannot provide crisis intervention or emergency assistance of any kind.

3 ELIGIBILITY AND MEMBERSHIP

The platform is designed for adult women who have experienced the loss of a spouse or partner. By creating an account you represent that:

- You are at least 18 years of age;
- All information you provide during registration is true, accurate, and current;

- You will keep your account information updated; and
- You will not share your account credentials with any other person.

You are responsible for all activity that occurs under your account. Notify us immediately at kelly.clair@solospouse.com if you suspect unauthorized access. We reserve the right to terminate or suspend accounts that do not meet the intended membership profile, that are inactive for an extended period, or for any other reason at our discretion.

4 PARTNER REFERRALS AND DATA SHARING

Access to SoloSpouse® may be provided through referral partnerships with third-party organizations ("Partners"), such as funeral service providers, financial advisors, insurance carriers, or employers. Partners refer members to the platform and, where you consent, may receive data about your platform activity to help them serve you better.

Tiered consent model

We use a tiered approach to data sharing with Partners. What a Partner may see depends on what you have consented to:

Tier 1 — Referral confirmation (no consent required).

Any Partner through whose link or redemption code you joined receives confirmation that their code was redeemed (yes or no). No other information is shared at this tier.

Tier 2 — Aggregate cohort data (no individual consent required, anonymization required).

Partners may receive de-identified, aggregate engagement data about their referred member cohort as a group — for example, the percentage of their referred members who engaged with a particular pillar. Aggregate data is reported for cohorts of 10 or more members to prevent re-identification. Data is provided to Partners through periodic reports prepared by SoloSpouse on a schedule agreed with each Partner at the time of onboarding. Partners whose referred cohort has not yet reached the 10-member threshold will receive a manually prepared summary report quarterly so that no Partner is without visibility into outcomes during early stages of a partnership.

Tier 3 — Individual behavioral data (future capability, requires your explicit opt-in consent).

SoloSpouse may in the future enable individual-level data sharing between you and your referring Partner, such as a financial advisor, so they can better understand your needs and serve you. This capability is not active by default and will only be enabled for specific partnerships. When it becomes available for a partnership relevant to you, we will notify you directly, explain exactly what will be shared, and ask for your explicit opt-in consent at that time. You will never be enrolled in Tier 3 sharing without a separate affirmative action on your part.

Your choice is always yours. Tier 3 consent is entirely optional. Declining it has no effect on your platform access, features, or benefits. When Tier 3 becomes available for a specific partnership, you will be asked to make this choice at that time and may change it at any time thereafter.

What individual Partner data sharing may include (Tier 3 only)

With your opt-in consent, a Partner may receive:

- Which platform features and tools (pillars) you have engaged with and how frequently;
- Your general activity patterns and engagement levels (e.g., active, moderately active);
- Survey responses or self-reported information you have designated as shareable; and
- Progress milestones you have chosen to share.

What Partners shall never receive, regardless of consent tier

No Partner shall ever receive, at any consent tier:

- The specific content of your journal entries, private messages, or community posts;
- Your verbatim Member Content without your separate, explicit written consent;
- Your financial account information (meaning external banking, brokerage, investment, or credit account data), government identification, or medical records. This does not include engagement data generated within the SoloSpouse platform itself, such as which financial wellness tools you have used or how frequently; or
- Any data about members referred by a different Partner.

Partner authority

No Partner shall have any right or authority to access your individual account directly, alter your membership terms, or terminate your account. Your membership is governed solely by these Terms and your relationship is with SoloSpouse, Inc.

5 LICENSE TO USE THE SITE

Subject to these Terms, we grant you a personal, non-exclusive, non-transferable, revocable, limited license to access and use the Site and Services for your own personal, non-commercial purposes. This license does not include the right to resell or commercially exploit the Site, reverse engineer any underlying system, or use the Site in violation of applicable law.

6 PLATFORM NATURE AND LIMITATIONS

Not a clinical or licensed service.

SoloSpouse® is a peer support and life-reconstruction platform, not a licensed mental health service, therapy practice, grief counseling service, financial advisory firm, or legal services provider. All content is for informational and peer support purposes only.

No professional relationship.

Your use of this platform does not create any therapist-patient, advisor-client, attorney-client, or other professional relationship between you and SoloSpouse, Inc. or any of its personnel.

Community content.

Content shared by other members reflects their personal experiences only. We do not verify its accuracy.

Seek professional guidance.

We encourage you to work with licensed professionals for decisions requiring expertise in grief counseling, financial planning, or legal matters.

7 HOW WE USE YOUR DATA — INCLUDING FOR AI AND ANALYTICS

We collect and use data about your platform activity to operate, improve, and grow the Services. This section describes those uses clearly so you understand what you are consenting to when you join.

Internal analytics and platform improvement

By creating an account and using the platform, you consent to our use of your activity data for internal analytics and product improvement, including:

- Understanding how members use the platform and which features are most valuable;
- Identifying patterns in member engagement to improve the platform experience;

- Measuring the effectiveness of content, tools, and features; and
- Producing internal reports and dashboards on platform health and member outcomes.

This data is used internally and is not shared with Partners in individually identifiable form without your Tier 3 consent.

AI and machine learning

We use and may in the future use artificial intelligence and machine learning technologies to improve the platform and personalize your experience. By using the platform you consent to:

- Your anonymized or de-identified activity data being used to train, test, and improve AI models that power platform features;
- AI-assisted content recommendations, conversation prompts, and resource suggestions within the platform;
- Automated analysis of aggregate member behavior to identify trends and inform product decisions; and
- Use of your data within AI systems operated by us or our vetted service providers, subject to confidentiality obligations.

What we will not do with AI.

We will not use your identifiable personal data to train AI models that are sold or licensed to third parties. We may use your personal data, including your activity patterns, engagement history, and responses, to better understand your individual needs and deliver more relevant, contextual support and recommendations to you within the platform. Anonymized and de-identified data may additionally be used to train shared platform features and recommendation systems that benefit all members. Any sharing of your information with Partners is governed exclusively by Section 4 of these Terms. We will not make automated decisions that have legal or similarly significant effects on you without human review.

Research and case studies

We may use aggregate, de-identified member data to produce research findings, case studies, and industry reports. For example, we may publish findings about when widowed women are most likely to engage with financial planning tools, without identifying any individual member. Individual-level data will only appear in research outputs with your explicit, separate written consent.

Service providers

We share data with third-party service providers who help us operate the platform (such as cloud hosting, analytics platforms, email delivery services, and AI infrastructure). These providers are contractually bound to use your data only as directed by us and may not use it for their own purposes.

8 MEMBER CONTENT

“Member Content” means any text, images, audio, video, stories, reflections, responses, or other material you submit to the platform.

Your ownership

You retain full ownership of all Member Content you submit.

License you grant us

By submitting Member Content you grant SoloSpouse, Inc. a limited, non-exclusive, royalty-free, worldwide license, for the duration of your active account (or until a valid deletion request is processed under Section 20), to:

- Display your content within the platform as part of delivering the Services to you;
- Store and back up your content to maintain the platform;
- Use anonymized or de-identified content for analytics, AI model improvement, and platform research as described in Section 7; and
- Use content you have separately consented to for research publications or case studies.

What we shall not do without your explicit written consent

We shall not:

- Use your name, likeness, or identifiable story in marketing, advertising, pitch decks, or media;
- Sell your Member Content to third parties for their independent commercial use; or
- Share your verbatim identifiable Member Content with any Partner.

Testimonials

If we wish to use your words or story publicly, we will ask for your explicit written consent at that time. You may decline without penalty. Your access and all platform features are never conditioned on providing this consent.

Financial solicitation prohibition

You shall not use the platform to solicit financial transactions, loans, gifts, investments, or money transfers from other members. Violations may result in immediate account termination.

Content standards

You agree not to submit content that is defamatory, harassing, infringing, unlawful, or spam. We may remove non-compliant content with or without notice.

9 PRIVACY

Our Privacy Policy, incorporated by reference, governs collection, use, and protection of your personal information. In the event of conflict between these Terms and the Privacy Policy on data handling matters, the Privacy Policy governs.

We do not sell your data

Important: We do not sell personal data. The word “sell” is used in its broadest legal sense, including as defined under the California Consumer Privacy Act (CCPA) and similar laws. Sharing data with Partners under Tier 3 with your consent is not a “sale” under applicable law because it occurs at your direction and for your benefit. Sharing with service providers under data processing agreements is not a “sale” under applicable law.

Your rights

Depending on your state of residence, you may have rights to access, correct, delete, or receive a portable copy of your personal data. You may also withdraw consent for Tier 3 Partner data sharing at any time. Contact us at kelly.clair@solospouse.com to exercise these rights. We will respond within legally required timeframes.

California residents

If you are a California resident, you have additional rights under the CCPA, including the right to know what personal information we collect, the right to request deletion, the right to correct inaccurate information, and the right to opt out of the sale or sharing of personal information (SoloSpouse does not sell or share personal information as those terms are defined under the CCPA). You also have the right not to receive discriminatory treatment for exercising these rights.

To exercise any of these rights, contact us at kelly.clair@solospouse.com. We will verify your identity before responding and will respond within the timeframes required by law.

10 ACCEPTABLE USE

You agree to use the Site and Services lawfully and respectfully. The following are prohibited:

- Using the Site for any unlawful, fraudulent, or harmful purpose;
- Impersonating any person or misrepresenting your affiliation;
- Transmitting viruses, malware, or other harmful code;

- Harvesting or collecting data about other members without consent;
- Using automated tools to scrape or mine data from the Site;
- Sending unsolicited commercial communications to other members;
- Commercially exploiting the Site or its content;
- Attempting to gain unauthorized access to any part of the Site or its systems;
- Engaging in any conduct that could harm, harass, or intimidate another member;
- Soliciting money, financial transfers, investments, or other assets from other members; or
- Using the platform to recruit members to other services or competing platforms.

11 COOKIES AND TRACKING

This Site uses cookies and similar tracking technologies to support platform functionality, remember your preferences, and understand how the platform is used. We do not use cookies for targeted advertising. You may manage cookie preferences through your browser settings. See our Privacy Policy for details.

12 THIRD-PARTY RESOURCES

The Site may contain links to third-party websites and resources. We do not control, endorse, or take responsibility for third-party content, products, or services. We make no representations about their accuracy, completeness, or suitability. Your use of any third-party resource is at your own risk.

13 INTELLECTUAL PROPERTY

Except for Member Content, all content on the Site — including the SoloSpouse® trademark, software, and platform design — is owned by or licensed to SoloSpouse, Inc. You may not copy, reproduce, modify, distribute, or create derivative works of our content without prior written consent.

14 COPYRIGHT POLICY

If you believe your copyrighted work has been infringed on this Site, send a written notice to: SoloSpouse, Inc., Attn: Copyright Agent, 435 Merchant Walk Square, Suite 555, Charlottesville, VA 22902, or kelly.clair@solospouse.com. Your notice must include: your signature; identification of the infringed work; identification of the infringing material and its location; your contact information; a good-faith belief statement; and a perjury declaration of accuracy and authority to act.

15 NO ADVERTISING

SoloSpouse® does not display third-party advertisements and does not allow advertisers to target members based on personal data or platform activity.

16 MODIFICATIONS TO SITE AND SERVICES

We reserve the right to modify, suspend, or discontinue the Site or any feature at any time. We will make reasonable efforts to provide advance notice of material changes. We are not liable for any modification, suspension, or discontinuation.

17 DISCLAIMERS

AS-IS. TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE SITE AND SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT.

NOT PROFESSIONAL ADVICE. NOTHING ON THIS PLATFORM CONSTITUTES MEDICAL, MENTAL HEALTH, FINANCIAL, LEGAL, OR OTHER PROFESSIONAL ADVICE. CONTENT IS FOR PEER SUPPORT AND INFORMATIONAL PURPOSES ONLY.

COMMUNITY CONTENT. WE DO NOT MONITOR, ENDORSE, OR GUARANTEE THE ACCURACY OF MEMBER-SUBMITTED CONTENT.

THIRD-PARTY RESOURCES. WE MAKE NO REPRESENTATIONS ABOUT THIRD-PARTY LINKS OR RESOURCES REFERENCED ON THE PLATFORM.

18 LIMITATION OF LIABILITY

TO THE MAXIMUM EXTENT PERMITTED BY LAW, SOLOSPOUSE, INC. AND ITS OFFICERS, EMPLOYEES, AFFILIATES, PARTNERS, AND LICENSORS SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING LOSS OF DATA, LOSS OF PRIVACY, OR UNAUTHORIZED DISCLOSURE OF PERSONAL INFORMATION, ARISING FROM YOUR USE OF OR INABILITY TO USE THE SITE OR SERVICES.

OUR AGGREGATE LIABILITY SHALL NOT EXCEED THE GREATER OF ONE HUNDRED US DOLLARS (US $100) OR THE AMOUNT YOU PAID US IN THE SIX MONTHS PRECEDING THE CLAIM. THE EXISTENCE OF MORE THAN ONE CLAIM DOES NOT ENLARGE THIS LIMIT.

SOME JURISDICTIONS DO NOT PERMIT THESE LIMITATIONS. IF APPLICABLE LAW PROHIBITS LIMITING LIABILITY IN YOUR JURISDICTION, THESE LIMITATIONS APPLY TO THE MAXIMUM EXTENT PERMITTED.

19 INDEMNIFICATION

You agree to indemnify, defend, and hold harmless SoloSpouse, Inc. and its officers, employees, affiliates, and partners from and against any claims, damages, costs, and expenses (including reasonable attorney's fees) arising from your use of the Site, your violation of these Terms, or your submission of Member Content.

20 TERMINATION

You may delete your account at any time by following the instructions on the Site.

We may suspend or terminate your access for violation of these Terms or at our discretion. Where feasible, we will provide at least 7 days' advance notice, except in cases of material violation or risk of harm to other members, where immediate termination may apply.

Content after termination.

Upon valid account deletion, your Member Content will be removed within 30 days, except: (a) where retention is required by law; (b) where content in community spaces cannot be retracted without disrupting others, in which case it may remain in anonymized form; or (c) where it has been incorporated into de-identified research or analytics outputs. See our Privacy Policy for details.

21 DISPUTE RESOLUTION

Please contact us at kelly.clair@solospouse.com before initiating any formal proceeding. We will make a good-faith effort to resolve concerns within 30 days.

Binding arbitration

If informal resolution fails, disputes shall be resolved by binding arbitration administered by the AAA under its Consumer Arbitration Rules, in Virginia or by videoconference.

Waiver of class action

YOU AND SOLOSPOUSE, INC. AGREE THAT EACH MAY BRING CLAIMS ONLY IN YOUR INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY CLASS ACTION.

Exceptions

Either party may seek injunctive relief in court to protect intellectual property or prevent imminent harm.

Time limit

Claims must be brought within one (1) year after the cause of action accrues or is discovered, whichever is later.

22 GOVERNING LAW

These Terms are governed by the laws of the Commonwealth of Virginia. Any proceedings not subject to arbitration shall be brought in the federal or state courts of Virginia.

23 MODIFICATIONS TO THESE TERMS

We will notify you of material changes by email and by posting notice on the Site at least 14 days before changes take effect. Continued use constitutes acceptance.

24 ELECTRONIC COMMUNICATIONS

By creating an account, you consent to receiving electronic communications related to your account, the Services, and these Terms.

25 ACCESSIBILITY

We strive to meet WCAG 2.1 Level AA. If you experience an accessibility barrier, contact us at kelly.clair@solospouse.com.

26 FEEDBACK

Feedback you voluntarily provide may be used by us to improve the Services without compensation or attribution. Please do not send feedback you consider confidential or proprietary.

27 FORCE MAJEURE

We are not liable for delay or failure resulting from causes beyond our reasonable control, including natural disasters, pandemic, acts of government, or internet infrastructure failures.

28 GENERAL PROVISIONS

Entire agreement.

These Terms and our Privacy Policy constitute the entire agreement between you and SoloSpouse, Inc. regarding use of the Site and Services.

Severability.

If any provision is held invalid or unenforceable, the remaining provisions remain in full force.

Waiver.

Failure to enforce any provision is not a waiver of our right to enforce it later.

Assignment.

You may not assign your rights without our written consent. We may assign these Terms freely.

Survival.

Sections 8 (Member Content), 13 (Intellectual Property), 17 (Disclaimers), 18 (Limitation of Liability), 19 (Indemnification), 21 (Dispute Resolution), 22 (Governing Law), and 26 (Feedback) shall survive termination.

29 CONTACT INFORMATION

For questions, violations, or privacy rights requests:

SoloSpouse, Inc. (SoloSpouse®)

435 Merchant Walk Square, Suite 555, Charlottesville, VA 22902

Email: kelly.clair@solospouse.com

Website: www.solospouse.com