QUARTERLIFE TERMS OF SERVICE

***Date of Last Revision*: [Oct 10], 2026**

Welcome to Quarterlife!

ACCEPTANCE OF THESE TERMS OF SERVICE

Quarterlife, Inc., a Delaware corporation ("Quarterlife," "we," "us," or "our") provides our services (described below) and related content to you through our website(s) located at www.quarterlife.io (the "Site") and through our mobile applications and related technologies ("Mobile Apps", and collectively, such Mobile Apps and the Site, including any updated or new features, functionality and technology, the "Service"). All access and use of the Service is subject to the terms and conditions contained in these Terms of Service (as amended from time to time, these "Terms of Service"). By accessing, browsing, or otherwise using the Site, Mobile Apps, or any other aspect of the Service, you acknowledge that you have read, understood, and agree to be bound by these Terms of Service. If you are entering into these Terms of Service on behalf of an organization, business or other legal entity, you represent that you have the authority to bind such entity and its affiliates to these Terms of Service, in which case the terms "you" or "your" shall refer to such entity and its affiliates. If you do not accept the terms and conditions of these Terms of Service, you will not access, browse, or otherwise use the Service.

We reserve the right, at our sole discretion, to change or modify portions of these Terms of Service (including without limitation any additional terms) at any time. If we do this, we will post the changes on this page and will indicate at the top of this page the date these Terms of Service were last revised. You may read a current, effective copy of these Terms of Service by visiting the "Terms of Service" link on the Site and under the "Legal — Terms of Service" section of our Mobile App. We will also notify you of any material changes, either through the Service user interface, a pop-up notice, email, or through other reasonable means. Your continued use of the Service after the date any such changes become effective constitutes your acceptance of the new Terms of Service. You should periodically visit this page to review the current Terms of Service so you are aware of any revisions. If you do not agree to abide by these or any future Terms of Service, you will not access, browse, or use (or continue to access, browse, or use) the Service.

IF YOU ARE ENTERING INTO THESE TERMS OF SERVICE AS AN INDIVIDUAL: PLEASE READ THESE TERMS OF SERVICE CAREFULLY, AS THEY CONTAIN AN AGREEMENT TO ARBITRATE AND OTHER IMPORTANT INFORMATION REGARDING YOUR LEGAL RIGHTS, REMEDIES, AND OBLIGATIONS. THE AGREEMENT TO ARBITRATE REQUIRES (WITH LIMITED EXCEPTION) THAT YOU SUBMIT CLAIMS YOU HAVE AGAINST US TO BINDING AND FINAL ARBITRATION, AND FURTHER (1) YOU WILL ONLY BE PERMITTED TO PURSUE CLAIMS AGAINST QUARTERLIFE ON AN INDIVIDUAL BASIS, NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY CLASS OR REPRESENTATIVE ACTION OR PROCEEDING, (2) YOU WILL ONLY BE PERMITTED TO SEEK RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ON AN INDIVIDUAL BASIS, AND (3) YOU MAY NOT BE ABLE TO HAVE ANY CLAIMS YOU HAVE AGAINST US RESOLVED BY A JURY OR IN A COURT OF LAW.

YOUR USE OF THE SERVICES MAY REQUIRE YOU TO AGREE TO AUTOMATICALLY RENEWED SUBSCRIPTION TERMS. PLEASE READ THESE TERMS OF USE CAREFULLY AS THEY CONTAIN IMPORTANT INFORMATION ABOUT YOUR FINANCIAL RESPONSIBILITY FOR SUCH SUBSCRIPTIONS AND HOW YOU CAN CANCEL THE SUBSCRIPTIONS.

Your Privacy: At Quarterlife, we respect the privacy of our users. For more information, please see our Privacy Policy, located at www.quarterlife.io and under the Legal — Privacy Policy section of our Mobile App (the "Privacy Policy"). By using the Service, you consent to our collection, use and disclosure of personal data and other data as outlined therein.

Additional Terms: In addition, when using certain features through the Service, you will be subject to any additional terms applicable to such features that may be posted on or within the Service from time to time. All such terms are hereby incorporated by reference into these Terms of Service.

ACCESS AND USE OF THE SERVICE

Service Description: The Service is designed to serve as a financial copilot for navigating your 20s. Quin, the copilot, connects to your bank accounts and tells you the reality of where you stand in reaching your goals, in addition to providing basic budgeting support and financial literacy education.

Your Registration Obligations: You may be required to register with Quarterlife or provide information about yourself (*e.g.*, name and email address) in order to access and use certain features of the Service. If you choose to register for the Service, you agree to provide and maintain true, accurate, current, and complete information about yourself as prompted by the Service's registration form. Registration data and certain other information about you are governed by our Privacy Policy. If you are under 18 years of age, you are not authorized to use the Service, with or without registering.

Legal Compliance: To access or use the Service, you must be able to form a legally binding contract with us. Accordingly, you represent that you are at least the age of majority in your jurisdiction (e.g., eighteen years old) and have the full right, power, and authority to enter into and comply with these Terms of Service on behalf of yourself and any organization, business or legal entity for which you may access or use the Service. You further represent that you are not a citizen, resident, or member of any jurisdiction or group that is subject to economic sanctions by the United States, or where your use of the Service would be illegal or otherwise violate any applicable Law.

Member Account, Password and Security: You are responsible for maintaining the confidentiality of your password and account details, if any, and are fully responsible for any and all activities that occur under your password or account. You agree to (a) immediately notify Quarterlife of any unauthorized use of your password or account or any other breach of security, and (b) ensure that you exit from your account at the end of each session when accessing the Service. Quarterlife and its current and future affiliates (collectively "Quarterlife Affiliates") will not be liable for any loss or damage arising from your failure to comply with this paragraph.

Modifications to Service: Quarterlife reserves the right to modify or discontinue, temporarily or permanently, the Service (or any part thereof) with or without notice. You agree that Quarterlife and Quarterlife Affiliates will not be liable to you or to any third party for any modification, suspension or discontinuance of the Service.

General Practices Regarding Use and Storage: You acknowledge that Quarterlife may establish general practices and limits concerning use of the Service, including the maximum period of time that data or other content will be retained by the Service and the maximum storage space that will be allotted on the Quarterlife's or its third-party service providers' servers on your behalf. You agree that Quarterlife has no responsibility or liability for the deletion or failure to store any data or other content maintained or uploaded by the Service. You acknowledge that Quarterlife reserves the right to terminate accounts that are inactive for an extended period of time. You further acknowledge that Quarterlife reserves the right to change these general practices and limits at any time, in its sole discretion, with or without notice.

CONDITIONS OF ACCESS AND USE

User Conduct: You are solely responsible for all code, video, images, information, data, text, software, music, sound, photographs, graphics, messages, and other materials ("content") that you make available to Quarterlife, including by uploading, posting, publishing, or displaying (hereinafter, "upload(ing)") via the Service or by emailing or otherwise making available to other users of the Service, or granting the Service certain permissions and/or authorizations to upload, access, generate, or produce content on your behalf (collectively, "User Content"). The following are examples of the kinds of content and/or uses that are illegal or prohibited by Quarterlife. Quarterlife reserves the right to investigate and take appropriate legal action against anyone who, in Quarterlife's sole discretion, violates this provision, including removing the offending content from the Service, suspending or terminating the account of such violators, and reporting the violator to law enforcement authorities. You agree to not use the Service to:

a) email or otherwise communicate or upload or generate any content that (i) infringes any intellectual property or other proprietary rights of any party (including, without limitation, any rights of privacy); (ii) you do not have a right to upload under any Law or under contractual or fiduciary relationships;

(iii) contains software viruses or any other computer code, files, scripts, agents or programs designed or intended to interrupt, destroy, or limit the functionality of any computer software or hardware or telecommunications equipment or otherwise do harm, including for example worms, time bombs and Trojan horses; (iv) poses or creates a privacy or security risk to any person; (v) constitutes unsolicited or unauthorized advertising, promotional materials, commercial activities and/or sales, "junk mail," "spam," "chain letters," "pyramid schemes," "contests," "sweepstakes," or any other form of solicitation; (vi) is unlawful, harmful, threatening, abusive, harassing, tortious, excessively violent, defamatory, vulgar, obscene, pornographic, libelous, invasive of another's privacy, hateful, discriminatory, or otherwise objectionable; (vii) intended to misinform, misrepresent, or mislead; or (viii) in the sole judgment of Quarterlife, is objectionable or which restricts or inhibits any other person from using or enjoying the Service, or which may expose Quarterlife or its users to any harm or liability of any type;

b) interfere with or disrupt the Service or servers or networks connected to the Service, or disobey any requirements, procedures, policies, or regulations of networks connected to the Service;

c) violate any applicable local, state, national, or international law, or any rule, guidance, or regulations having the force of law ("Laws");

d) impersonate any person or entity, or falsely state or otherwise misrepresent your affiliation with a person or entity;

e) solicit personal information from anyone under the age of 18;

f) harvest or collect email addresses or other contact information of other users from the Service by electronic or other means for the purposes of sending unsolicited emails or other unsolicited communications;

g) advertise or offer to sell or buy any goods or services for any business purpose that is not specifically authorized;

h) further or promote any criminal activity or enterprise or provide instructional information about illegal activities;

i) obtain or attempt to access or otherwise obtain any content or information through any means not intentionally made available or provided for through the Service;

j) circumvent, remove, alter, deactivate, degrade, or thwart any of the content protections in or geographic restrictions on any content (including Service Content (as defined below)) available on or through the Service, including through the use of virtual private networks; or

k) engage in or use any data mining, robots, scraping, or similar data gathering or extraction methods. If you are blocked by Quarterlife from accessing the Service (including by blocking your IP address), you agree not to implement any measures to circumvent such blocking (e.g., by masking your IP address or using a proxy IP address or virtual private network);

l) develop, improve, fine-tune, or refine any of its own or third-party products, algorithms, features, or tools;

m) train, retrain, develop, improve, fine-tune, refine, customize, or modify any artificial intelligence system, tool, software or model; or

n) operate a service bureau to support or process any content, data, or information of any party other than yourself.

Fees; Subscriptions; Auto-Renewal: To the extent the Service or any portion thereof is made available for any fee, the fees for the Services are due at the time of purchase. You may be required to select a payment plan and provide information regarding your credit card or other payment instrument. You represent and warrant to Quarterlife that such information is true and that you are authorized to use the payment instrument and, if applicable, to charge your

method of payment on a periodic basis until you terminate your subscription. You will promptly update your account information with Quarterlife or Stripe (as defined below), as applicable, of any changes (for example, a change in your billing address or credit card expiration date) that may occur. You agree to pay Quarterlife the amount that is specified in the payment plan in accordance with the terms of such plan and these Terms of Service. If your payment plan includes an ongoing subscription that is automatically renewed periodically, you hereby authorize Quarterlife (through the Payment Processor) to charge your payment instrument in advance on such periodic basis in accordance with the terms of the applicable payment plan until you terminate your subscription, and you further agree to pay any charges so incurred. You must cancel at least one day before the next subscription renewal date to avoid being charged for the renewal period.

If you believe your account is charged incorrectly, reach out to Quarterlife immediately, and Quarterlife will refund you if the charge was processed in error. If you dispute any charges you must let Quarterlife know within sixty (60) days after the date that Quarterlife charges you, or within such longer period of time as may be required under applicable Law. We reserve the right to change Quarterlife's prices. If Quarterlife does change prices, Quarterlife will provide notice of the change through the Service user interface, a pop-up notice, email, or through other reasonable means, at Quarterlife's option, at least thirty (30) days before the change is to take effect. Your continued use of the Service after the price change becomes effective constitutes your agreement to pay the changed amount. You will be responsible for all taxes associated with the Service, other than taxes based on Quarterlife's net income.

Payment Processing: Notwithstanding any amounts owed to Quarterlife hereunder, QUARTERLIFE DOES NOT PROCESS PAYMENT FOR ANY SERVICES. To facilitate payment for the Service via bank account, credit card, or debit card, we use Stripe, Inc. and its affiliates ("Stripe"), a third-party payment processor. These payment processing services are provided by Stripe and are subject to the Stripe terms and conditions and other policies available at https://stripe.com/legal and Stripe's Global Privacy Policy available at: https://stripe.com/privacy (collectively, the "Stripe Agreements"). By agreeing to these Terms of Service, users that use the payment functions of the Service also agree to be bound by the Stripe Agreements, as the same may be modified by Stripe from time to time. You hereby authorize Stripe to store and continue billing your specified payment method even after such payment method has expired, to avoid interruptions in payment for your use of the Service. Please contact Stripe for more information. Quarterlife assumes no liability or responsibility for any payments you make through the Service.

Discounts: All discounts, including initial term discounts, applied to a subscription to the Services will not apply to any future subscription renewals unless Quarterlife otherwise agrees in writing, and Quarterlife may charge the then-current undiscounted rate for the Services for such subsequent subscription renewals. You acknowledge that discounts are not intended to be repeated or replicated for your affiliates.

Refunds and Cancellations: You may cancel your subscription at any time through the Service. To avoid being charged for the next renewal period, you must cancel at least fourteen (14) days before your next subscription renewal date. If you cancel your subscription within fourteen (14) days of the date you first subscribed to a Quarterlife plan (the "Grace Period"), we will automatically refund that initial Subscription Fee to your original payment method. Refunds under this section are typically processed within five to seven (5–7) business days, though your bank or card issuer may take longer to post the funds. Except as expressly set forth in this section, payments made by you are final and non-refundable, unless otherwise determined by Quarterlife.

Limited Use: Unless otherwise expressly authorized herein or in the Service, you agree not to display, download, distribute, license, perform, publish, reproduce, duplicate, copy, create derivative works of or from, modify, sell, resell, exploit, transfer, or upload for any commercial purposes, any portion of the Service, use of the Service, or access to the Service. The Service is only for your personal use.

MOBILE SERVICES AND SOFTWARE

Mobile Services: The Service includes certain services that are available via a mobile device, including (a) the ability to upload content to the Service via a mobile device, (b) the ability to browse the Service and the Site from a mobile device, and (c) the ability to access certain features and content through Mobile Apps (collectively, the "Mobile Services"). To the extent you access the Service through a mobile device, your wireless service carrier's standard charges, data rates, and other fees may apply. In addition, downloading, installing, or using certain Mobile

Services may be prohibited or restricted by your carrier, and not all Mobile Services may work with all carriers or devices.

Telephonic Communications Services: By using the Service and providing us with your telephone number(s), you are consenting to be contacted by Quarterlife or is Quarterlife Affiliates or their partners by telephone (including on a recorded line), automated calling, automated telephone dialing system calling, automated system calling, artificial voice or pre-recorded calling, text message, SMS and/or MMS message, fax, or other telephonic or electronic means for marketing, solicitation, informational, or another purpose, even if your telephone number(s) is registered on the National Do Not Call List, a state Do Not Call List, or the internal Do Not Call List of Quarterlife or Quarterlife Affiliates or their partners. You may be required to respond to an initial call or message as instructed to complete your registration and confirm enrollment to receive such calls, texts or other telephonic communications. You do not have to consent to receive calls or text messages from Quarterlife or Quarterlife Affiliates or their partners for marketing or solicitation purposes to purchase Quarterlife's products or services. In the event you no longer wish to receive such calls, text messages or other telephonic communications, you agree to notify Quarterlife or Quarterlife Affiliates or their partners, as applicable, directly. In the event you change or deactivate your telephone number, you agree to promptly update your Quarterlife account information to ensure that your messages are not sent to a person that acquires your old telephone number.

There is no additional charge for telephonic communications, but your carrier's standard message and data rates apply to any calls, text messages, SMS or MMS messages you send or receive. Your carrier may prohibit or restrict certain mobile features and certain mobile features may be incompatible with your carrier or mobile device. We are not liable for any delays in the receipt of, or any failures to receive, any calls, text messages, SMS or MMS messages, as delivery is subject to effective transmission by your mobile carrier and compatibility of your mobile device. Please contact your mobile carrier if you have any questions regarding these issues or your mobile data and messaging plan.

By replying to any text, SMS, or MMS message you receive from us, you may text "STOP" to cancel or "HELP" for customer support information. If you choose to cancel text, SMS, or MMS messages from us, you agree to receive a final message from us confirming your cancellation.

Telephone Consumer Protection Act ("TCPA")

By using the Service, you consent to receive phone call from a live representative, prerecorded calls and information from us via SMS and/or MMS messages sent through an automated telephone dialing system ("Text Service"), even if you have opted in to the National Do Not Call List, any state Do not Call List, or the internal Do Not Call List of any business or entity. You may be required to respond to an initial message as instructed to complete your registration and confirm enrollment in the Text Service. Message frequency will vary depending on your activity using the Service. Quarterlife communications may include, but are not limited to: (i) notices, alerts, reminders or updates on your care delivery and activity using the Service; (ii) marketing and promotional communications related to the Service. The enrollment process may specify the program, frequency of messages, and options to cancel your enrollment. You do not have to participate in the Text Service in order to use the Services. In the event you no longer want to participate in the Text Service, you agree to notify us directly. In the event you change or deactivate your mobile telephone number, you agree to promptly update your Quarterlife account information to ensure that your messages are not sent to the person that acquires your old number. There is no additional charge for the Text Service, but your mobile carrier's standard message and data rates apply to any messages you send or receive through the Text Service, including confirmations and subsequent texts. Your carrier may prohibit or restrict certain mobile features and certain mobile features may be incompatible with your carrier or mobile device. We are not liable for any delays in the receipt of, or any failures to receive, any SMS or MMS messages, as delivery is subject to effective transmission by your mobile carrier and compatibility of your mobile device. Please contact your mobile carrier if you have any questions regarding these issues or your mobile data and messaging plan. As described in the Text Service enrollment and welcome messages, including messages sent to a shortcode associated with the Text Service or by reply to any message you receive from us, you may text "STOP" to cancel or "HELP" for customer support

information. You may reach out to hailey@quarterlife.io or +1 8622736021 with any questions. If you choose to cancel your Text Service, you agree to receive a final text message from the Text Service confirming your cancellation.

Mobile App License: Subject to these Terms of Service, Quarterlife hereby grants to you a limited, revocable, non-exclusive, non-transferable, non-sublicensable license to (a) install the Mobile App on one mobile device and (b) use the Mobile App for your own personal use solely to access and use the Service. For clarity, the foregoing is not intended to prohibit you from installing the Mobile App on another device on which you also agreed to these Terms of Service. Each instance of these Terms of Service that you agree to in connection with downloading a Mobile App grants you the aforementioned rights in connection with the installation and use of the Mobile App on one device.

Ownership; Restrictions: The technology and software underlying the Service or distributed in connection therewith are the property of Quarterlife, Quarterlife Affiliates, and their licensors (including the Mobile Apps, the "Software"). You agree not to copy, modify, create a derivative work of, reverse engineer, reverse assemble, or otherwise attempt to discover any source code, or sell, assign, sublicense, or otherwise transfer any right in the Software. Any rights not expressly granted herein are reserved by Quarterlife.

Special Notice for International Use; Export Controls: Quarterlife is headquartered in the United States. Whether inside or outside of the United States, you are solely responsible for ensuring compliance with the Laws of your specific jurisdiction. Software available in connection with the Service and the transmission of applicable data, if any, is subject to United States export controls. No Software may be downloaded from the Service or otherwise exported or re-exported in violation of U.S. export Laws. Downloading, accessing, or using the Software or Services is at your sole risk. In addition, information that Quarterlife publishes in connection with the Services may contain references or cross references to products, programs and services that are not announced or available in your country. Such references do not imply that Quarterlife intends to announce such products, programs or services in your country. Consult Quarterlife for information regarding the products, programs and services which may be available to you.

Third-Party Distribution Channels: Quarterlife offers Software that may be made available through the Apple App Store, the Google Play Store, or other distribution channels ("Distribution Channels"). If you obtain such Software through a Distribution Channel, you may be subject to additional terms of the Distribution Channel. These Terms of Service are between you and us only, and not with the Distribution Channel. To the extent that you utilize any other third-party products and services in connection with your use of the Service, you agree to comply with all applicable terms of any agreement for such third-party products and services.

Apple-Enabled Software: With respect to Mobile Apps that are made available for your use in connection with an Apple-branded product (the, "Apple-Enabled Software"), in addition to the other terms and conditions set forth in these Terms of Service, the following terms and conditions apply:

- Quarterlife and you acknowledge that these Terms of Service are concluded between Quarterlife and you only, and not with Apple Inc. ("Apple"), and that as between Quarterlife and Apple, Quarterlife, not Apple, is solely responsible for the Apple-Enabled Software and the content thereof.
- You may not use the Apple-Enabled Software in any manner that is in violation of or inconsistent with the Usage Rules set forth for Apple-Enabled Software in, or otherwise be in conflict with, the Apple Media Services Terms and Conditions.
- Your license to use the Apple-Enabled Software is limited to a non-transferable license to use the Apple-Enabled Software on an iOS product that you own or control, as permitted by the "Usage Rules" set forth in the Apple Media Services Terms and Conditions, except that such Apple-Enabled Software may be accessed and used by other accounts associated with the purchaser via Apple's Family Sharing or volume purchasing programs.
- Apple has no obligation whatsoever to provide any maintenance or support services with respect to the Apple-Enabled Software.

- Apple is not responsible for any product warranties, whether express or implied by Law. In the event of any failure of the Apple-Enabled Software to conform to any applicable warranty, you may notify Apple, and Apple will refund the purchase price for the Apple-Enabled Software, if any, to you; and, to the maximum extent permitted by applicable Law, Apple will have no other warranty obligation whatsoever with respect to the Apple-Enabled Software, or any other claims, losses, liabilities, damages, costs, or expenses attributable to any failure to conform to any warranty, which will be Quarterlife's sole responsibility, to the extent it cannot be disclaimed under applicable Law.
- Quarterlife and you acknowledge that Quarterlife, not Apple, is responsible for addressing any claims of you or any third party relating to the Apple-Enabled Software or your possession and/or use of that Apple-Enabled Software, including: (a) product liability claims; (b) any claim that the Apple-Enabled Software fails to conform to any applicable legal or regulatory requirement; and (c) claims arising under consumer protection, privacy, or similar legislation.
- In the event of any third-party claim that the Apple-Enabled Software or your possession and use of that Apple-Enabled Software infringes that third party's intellectual property rights, as between Quarterlife and Apple, Quarterlife, not Apple, will be solely responsible for the investigation, defense, settlement, and discharge of any such intellectual property infringement claim.
- You represent and warrant that (a) you are not located in a country that is subject to a U.S. Government embargo, or that has been designated by the U.S. Government as a "terrorist supporting" country; and (b) you are not listed on any U.S. Government list of prohibited or restricted parties.
- If you have any questions, complaints, or claims with respect to the Apple-Enabled Software, they should be directed to Quarterlife as follows:

  hailey@quarterlife.io

  862-273-6021

  Quarterlife, Inc.
  131 Continental Dr, Suite 305
  Newark, DE 19713
- You must comply with applicable third-party terms of agreement when using the Apple-Enabled Software, *e.g.*, your wireless data service agreement.
- Quarterlife and you acknowledge and agree that Apple, and Apple's subsidiaries, are third-party beneficiaries of these Terms of Service with respect to the Apple-Enabled Software, and that, upon your acceptance of the terms and conditions of these Terms of Service, Apple will have the right (and will be deemed to have accepted the right) to enforce these Terms of Service against you with respect to the Apple-Enabled Software as a third-party beneficiary thereof.

***Google-Sourced Software*:** The following applies to any Mobile App you download from the Google Play Store ("Google-Sourced Software"): (a) you acknowledge that these Terms of Service are between you and Quarterlife only, and not with Google, Inc. ("Google"); (b) your use of Google-Sourced Software must comply with Google's then-current Google Play Terms of Service; (c) Google is only a provider of Google Play where you obtained the Google-Sourced Software; (d) Quarterlife, and not Google, is solely responsible for Quarterlife's Google-Sourced Software; (e) Google has no obligation or liability to you with respect to Google-Sourced Software or these Terms of Service; and (f) you acknowledge and agree that Google is a third-party beneficiary to these Terms of Service as it relates to Quarterlife's Google-Sourced Software.

INTELLECTUAL PROPERTY RIGHTS

Service Content: You acknowledge and agree that the Service may contain content or features ("Service Content") that are protected by copyright, patent, trademark, trade secret, or other proprietary rights and Laws. Except as expressly authorized by Quarterlife, you agree not to modify, copy, frame, scrape, rent, lease, loan, sell, distribute, or create derivative works based on the Service or the Service Content, in whole or in part, except that the foregoing does not apply to your own User Content that you upload to or make available through the Service in accordance

with these Terms of Service. Any use of the Service or the Service Content other than as specifically authorized herein is strictly prohibited.

Trademarks: The Quarterlife name and logos are trademarks and service marks of Quarterlife (collectively the "Quarterlife Trademarks"). Other business, product, and service names and logos used and displayed via the Service may be trademarks or service marks of their respective owners who may or may not endorse or be affiliated with or connected to Quarterlife. Nothing in these Terms of Service or the Service should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any of Quarterlife Trademarks displayed on the Service, without our prior written permission in each instance. All goodwill generated from the use of Quarterlife Trademarks will inure to our exclusive benefit.

Third-Party Material: Under no circumstances will Quarterlife or any Quarterlife Affiliate be liable in any way for any content or materials of any third parties (including users), including for any errors or omissions in any content, or for any loss or damage of any kind incurred as a result of the use of any such content. You acknowledge that Quarterlife does not pre-screen content, but that Quarterlife and its designees will have the right (but not the obligation) in their sole discretion to refuse or remove any content that is available via the Service. Without limiting the foregoing, Quarterlife and its designees will have the right to remove any content that violates these Terms of Service or is deemed by Quarterlife, in its sole discretion, to be otherwise objectionable. You agree that you must evaluate, and bear all risks associated with, the use of any content, including any reliance on the accuracy, completeness, or usefulness of such content.

User Content: You represent and warrant that you own all right, title and interest in and to such User Content, including all copyrights and rights of publicity contained therein. You hereby grant Quarterlife and Quarterlife Affiliates, and their successors, and assigns a non-exclusive, worldwide, royalty-free, fully paid-up, transferable, sublicensable (directly and indirectly through multiple tiers), perpetual, and irrevocable license to copy, display, upload, perform, distribute, store, modify, and otherwise use your User Content (including any name, username, voice, image or likeness incorporated therein or otherwise provided by you) in connection with the operation of the Service and the promotion, advertising or marketing of the foregoing in any form, medium or technology now known or later developed. You assume all risk associated with your User Content and the transmission of your User Content, and you have sole responsibility for the accuracy, quality, legality and appropriateness of your User Content. For the avoidance of doubt, to the extent permitted by applicable Law, you agree that we may use, disclose, market, license and sell de-identified and/or aggregated information for any purpose without restriction and that you have no interest in such information, or in the proceeds of any sale, license or other commercialization thereof. We may use machine learning and other artificial intelligence (AI) technologies ("AI Technologies") to better provide our Services, which may modify or alter User Content and how it is displayed on the Services.

You hereby authorize Quarterlife and Quarterlife Affiliates and its and their third-party service providers to collect and analyze User Content and other data and information relating to the Service and related systems and technologies and derive statistical and usage data relating thereto (collectively, "Usage Data"). Quarterlife and Quarterlife Affiliates may use Usage Data for any purpose in accordance with applicable Law and our Privacy Policy.

Any questions, comments, suggestions, ideas, feedback, reviews, or other information about the Service ("Submissions"), provided by you to Quarterlife or any Quarterlife Affiliate are non-confidential and Quarterlife and Quarterlife Affiliates will be entitled to the unrestricted use and dissemination of these Submissions for any purpose, commercial or otherwise, without acknowledgment, attribution, or compensation to you.

You acknowledge and agree that Quarterlife may preserve User Content and may also disclose User Content if required to do so by Law or in the good faith belief that such preservation or disclosure is reasonably necessary to: (a) comply with legal process, applicable Laws, or government requests; (b) enforce these Terms of Service; (c) respond to claims that any content violates the rights of third parties; or (d) protect the rights, property, or personal safety of Quarterlife, its users, or the public. You understand that the technical processing and transmission of the Service, including your User Content, may involve (x) transmissions over various networks; and (y) changes to

conform and adapt to technical requirements of connecting networks or devices.

Copyright Complaints: Quarterlife respects the intellectual property of others, and we ask our users to do the same. If you believe that your work has been copied in a way that constitutes copyright infringement, or that your intellectual property rights have been otherwise violated, you should notify Quarterlife of your infringement claim in accordance with the procedure set forth below.

Quarterlife will process and investigate notices of alleged infringement and will take appropriate actions under the Digital Millennium Copyright Act ("DMCA") and other applicable intellectual property Laws with respect to any alleged or actual infringement. A notification of claimed copyright infringement should be emailed to Quarterlife's Copyright Agent at hailey@quarterlife.io (Subject line: "DMCA Takedown Request"). You may also contact the Copyright Agent by mail at:

Quarterlife, Inc.
Attn: Legal Officer
131 Continental Dr, Suite 305
Newark, DE 19713

To be effective, the notification must be in writing and contain the following information:

- a physical or electronic signature of a person authorized to act on behalf of the owner of the copyright or other intellectual property interest that is allegedly infringed;
- identification of the copyrighted work or other intellectual property that you claim has been infringed, or, if multiple copyrighted works or other intellectual property are covered by a single notification, a representative list of such works or other intellectual property;
- identification of the content that is claimed to be infringing or to be the subject of infringing activity, and where the content that you claim is infringing is located on the Service, with enough detail that we may find it on the Service;
- your address, telephone number, and email address;
- a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright or intellectual property owner, its agent, or the Law; and
- a statement by you that the information in your notice is accurate and, under penalty of perjury, that you are the copyright or intellectual property owner or are authorized to act on the behalf of the owner of the copyright or intellectual property that is allegedly infringed.

Counter-Notice: If you believe that your User Content that was removed (or to which access was disabled) is not infringing, or that you have the authorization from the copyright owner, the copyright owner's agent, or pursuant to the Law, to upload and use the content in your User Content, you may send a written counter-notice containing the following information to the Copyright Agent:

- your physical or electronic signature;
- identification of the content that has been removed or to which access has been disabled and the location at which the content appeared before it was removed or disabled;
- a statement by you, made under penalty of perjury, that you have a good faith belief that the content was removed or disabled as a result of mistake or a misidentification of the content to be removed or disabled; and
- your name, address, telephone number, and email address, a statement that you consent to the jurisdiction of the federal court located within the Eastern District of Pennsylvania and a statement that you will accept service of process from the person who provided notification of the alleged infringement.

If a counter-notice is received by the Copyright Agent, Quarterlife will send a copy of the counter-notice to the original complaining party informing them that Quarterlife may replace the removed content or cease disabling it within ten (10) business days. Unless the owner of the applicable copyrighted work or other intellectual property files an action seeking a court order against Quarterlife or the user, the removed content may be replaced, or access

to it restored, within ten (10) to fourteen (14) business days or more after receipt of the counter-notice, at our sole discretion.

Repeat Infringer Policy: In accordance with the DMCA and other applicable Law, Quarterlife has adopted a policy of terminating, in appropriate circumstances and at Quarterlife's sole discretion, the accounts of users who are deemed to be repeat infringers. Quarterlife may also at its sole discretion limit access to the Service and/or terminate the accounts of any users who infringe any intellectual property rights of others, whether or not there is any repeat infringement.

THIRD-PARTY SERVICES AND WEBSITES

The Service may provide links or other access to services, sites, technology, and resources that are provided or otherwise made available by third parties (the "Third-Party Services"). Additionally, you may enable or log in to the Service via various online Third-Party Services, such as social media and social networking services (including via the Service). Your access and use of the Third-Party Services may also be subject to additional terms and conditions, privacy policies, or other agreements with such third party, and you may be required to authenticate to or create separate accounts to use Third-Party Services on the websites or via the technology platforms of their respective providers. Some Third-Party Services will provide us with access to certain information that you have provided to third parties, including through such Third-Party Services, and we will use, store and disclose such information in accordance with our Privacy Policy. For more information about the implications of activating Third-Party Services and our use, storage and disclosure of information related to you and your use of such Third-Party Services within the Service, please see our Privacy Policy. Quarterlife has no control over and is not responsible for such Third-Party Services, including for the accuracy, availability, reliability, or completeness of information shared by or available through Third-Party Services, or on the privacy practices of Third-Party Services. We encourage you to review the privacy policies of the third parties providing Third-Party Services prior to using such services. You, and not Quarterlife or any Quarterlife Affiliate, will be responsible for any and all costs and charges associated with your use of any Third-Party Services. Quarterlife enables these Third-Party Services merely as a convenience and the integration or inclusion of such Third-Party Services does not imply an endorsement or recommendation. Any dealings you have with third parties while using the Service are between you and the third party. Quarterlife and Quarterlife Affiliates will not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any Third-Party Services.

INDEMNIFICATION

To the extent permitted under applicable Law, you agree to defend, indemnify, and hold harmless Quarterlife and Quarterlife Affiliates, and its and their respective officers, employees, directors, service providers, licensors, and agents (collectively, the "Quarterlife Parties") from any and all losses, damages, expenses, including reasonable attorneys' fees, rights, claims, actions of any kind, and injury (including death) arising out of or relating to your use of the Service, any User Content, your connection to the Service, your violation of these Terms of Service, or your violation of any rights of another. Quarterlife will provide notice to you of any such claim, suit, or proceeding. Quarterlife reserves the right to assume the exclusive defense and control of any matter which is subject to indemnification under this section, and you agree to cooperate with any reasonable requests assisting Quarterlife's defense of such matter. You may not settle or compromise any claim against the Quarterlife Parties without Quarterlife's written consent.

DISCLAIMER OF WARRANTIES

YOUR USE OF THE SERVICE IS AT YOUR SOLE RISK. THE SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. THE QUARTERLIFE PARTIES EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED OR STATUTORY, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT.

THE QUARTERLIFE PARTIES MAKE NO WARRANTY THAT (A) THE SERVICE WILL MEET YOUR REQUIREMENTS; (B) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE; (C) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE WILL BE ORIGINAL,

UNIQUE, ACCURATE OR RELIABLE; OR (D) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICE WILL MEET YOUR EXPECTATIONS.

THE SERVICE PROVIDES BUDGETING SUPPORT, FINANCIAL LITERACY EDUCATION, AND GENERAL FINANCIAL INFORMATION FOR EDUCATIONAL AND INFORMATIONAL PURPOSES ONLY. THE SERVICE DOES NOT PROVIDE, AND IS NOT A SUBSTITUTE FOR, PROFESSIONAL FINANCIAL, INVESTMENT, TAX, LEGAL, OR ACCOUNTING ADVICE. THE QUARTERLIFE PARTIES ARE NOT YOUR FINANCIAL ADVISOR, BROKER, OR FIDUCIARY, AND NOTHING PROVIDED THROUGH THE SERVICE CONSTITUTES A RECOMMENDATION TO ENGAGE IN ANY TRANSACTION. THE QUARTERLIFE PARTIES ARE NOT A BANK, CREDIT UNION, OR OTHER DEPOSITORY INSTITUTION, AND ARE NOT A MONEY TRANSMITTER OR OTHER REGULATED FINANCIAL INSTITUTION. THE SERVICE DOES NOT PROVIDE BANKING, DEPOSIT, LENDING, MONEY TRANSMISSION, OR OTHER REGULATED FINANCIAL SERVICES. ALTHOUGH THE SERVICE CONNECTS TO YOUR THIRD-PARTY BANK AND OTHER FINANCIAL ACCOUNTS TO PROVIDE THE INFORMATIONAL FEATURES DESCRIBED ABOVE, THE QUARTERLIFE PARTIES DO NOT HOLD, RECEIVE, TRANSFER, OR TAKE CUSTODY OF YOUR FUNDS OR DEPOSITS, AND YOUR FUNDS AND DEPOSITS REMAIN WITH YOUR OWN BANK OR OTHER FINANCIAL INSTITUTION. YOU ARE SOLELY RESPONSIBLE FOR YOUR OWN FINANCIAL DECISIONS AND SHOULD CONSULT A QUALIFIED PROFESSIONAL BEFORE ACTING ON ANY INFORMATION OBTAINED THROUGH THE SERVICE.

THE SERVICE USES ARTIFICIAL INTELLIGENCE AND MACHINE-LEARNING TECHNOLOGIES, INCLUDING THE “QUIN” COPILOT, TO GENERATE INSIGHTS AND OTHER OUTPUTS. AI-GENERATED OUTPUTS MAY BE INACCURATE, INCOMPLETE, OR NOT SUITED TO YOUR CIRCUMSTANCES, AND THE QUARTERLIFE PARTIES DO NOT WARRANT THE ACCURACY, COMPLETENESS, OR RELIABILITY OF ANY AI-GENERATED OUTPUT. YOU ARE RESPONSIBLE FOR EVALUATING, AND BEAR ALL RISK ARISING FROM YOUR RELIANCE ON, ANY AI-GENERATED OUTPUT.

LIMITATION OF LIABILITY

YOU EXPRESSLY UNDERSTAND AND AGREE THAT THE QUARTERLIFE PARTIES WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY DAMAGES, OR DAMAGES FOR LOSS OF PROFITS INCLUDING DAMAGES FOR LOSS OF GOODWILL, USE, OR DATA OR OTHER INTANGIBLE LOSSES (EVEN IF THE QUARTERLIFE PARTIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES), WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE, RESULTING FROM: (A) THE USE OR THE INABILITY TO USE THE SERVICE; (B) THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICES RESULTING FROM ANY GOODS, DATA, INFORMATION, OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO THROUGH OR FROM THE SERVICE; (C) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (D) STATEMENTS OR CONDUCT OF ANY THIRD PARTY ON THE SERVICE; OR (E) ANY OTHER MATTER RELATING TO THE SERVICE. IN NO EVENT WILL THE QUARTERLIFE PARTIES’ TOTAL LIABILITY TO YOU FOR ALL DAMAGES, LOSSES, OR CAUSES OF ACTION EXCEED THE AMOUNT YOU HAVE PAID QUARTERLIFE IN THE LAST SIX (6) MONTHS, OR, IF GREATER, ONE HUNDRED DOLLARS ($100).

SOME JURISDICTIONS DO NOT ALLOW THE DISCLAIMER OR EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS SET FORTH ABOVE MAY NOT APPLY TO YOU OR BE ENFORCEABLE WITH RESPECT TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE SERVICE OR WITH THESE TERMS OF SERVICE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USE OF THE SERVICE.

IF YOU ARE A USER FROM NEW JERSEY, THE FOREGOING SECTIONS TITLED “INDEMNIFICATION,”

"DISCLAIMER OF WARRANTIES," AND "LIMITATION OF LIABILITY" ARE INTENDED TO BE ONLY AS BROAD AS IS PERMITTED UNDER THE LAWS OF THE STATE OF NEW JERSEY. IF ANY PORTION OF THESE SECTIONS IS HELD TO BE INVALID UNDER THE LAWS OF THE STATE OF NEW JERSEY, THE INVALIDITY OF SUCH PORTION WILL NOT AFFECT THE VALIDITY OF THE REMAINING PORTIONS OF THE APPLICABLE SECTIONS.

DISPUTE RESOLUTION BY BINDING ARBITRATION

PLEASE READ THIS SECTION CAREFULLY AS IT AFFECTS YOUR RIGHTS.

FOR USERS ENTERING INTO THESE TERMS OF SERVICE AS INDIVIDUALS:

a. Agreement to Arbitrate

This Dispute Resolution by Binding Arbitration section is referred to in these Terms of Service as the "Arbitration Agreement." You agree that any and all disputes or claims that have arisen or may arise between you and Quarterlife, whether arising out of or relating to these Terms of Service (including any alleged breach thereof), the Service, any advertising, or any aspect of the relationship or transactions between us, will be resolved exclusively through final and binding arbitration, rather than a court, in accordance with the terms of this Arbitration Agreement, except that you may assert individual claims in small claims court, if your claims qualify. Further, this Arbitration Agreement does not preclude you from bringing issues to the attention of federal, state, or local agencies, and such agencies can, if the law allows, seek relief against us on your behalf. You agree that, by entering into these Terms of Service, you and Quarterlife are each waiving the right to a trial by jury or to participate in a class action. Your rights will be determined by a neutral arbitrator, not a judge or jury. The Federal Arbitration Act governs the interpretation and enforcement of this Arbitration Agreement.

b. Prohibition of Class and Representative Actions and Non-Individualized Relief

YOU AND QUARTERLIFE AGREE THAT EACH OF US MAY BRING CLAIMS AGAINST THE OTHER ONLY ON AN INDIVIDUAL BASIS AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE ACTION OR PROCEEDING. UNLESS BOTH YOU AND QUARTERLIFE AGREE OTHERWISE, THE ARBITRATOR MAY NOT CONSOLIDATE OR JOIN MORE THAN ONE PERSON'S OR PARTY'S CLAIMS AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A CONSOLIDATED, REPRESENTATIVE, OR CLASS PROCEEDING. ALSO, THE ARBITRATOR MAY AWARD RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ONLY IN FAVOR OF THE INDIVIDUAL PARTY SEEKING RELIEF AND ONLY TO THE EXTENT NECESSARY TO PROVIDE RELIEF NECESSITATED BY THAT PARTY'S INDIVIDUAL CLAIM(S), EXCEPT THAT YOU MAY PURSUE A CLAIM FOR AND THE ARBITRATOR MAY AWARD PUBLIC INJUNCTIVE RELIEF UNDER APPLICABLE LAW TO THE EXTENT REQUIRED FOR THE ENFORCEABILITY OF THIS PROVISION.

c. Pre-Arbitration Dispute Resolution

Quarterlife is always interested in resolving disputes amicably and efficiently, and most customer concerns can be resolved quickly and to the customer's satisfaction by emailing customer support at hailey@quarterlife.io. If such efforts prove unsuccessful, a party who intends to seek arbitration must first send to the other, by certified mail, a written Notice of Dispute ("Notice"). The Notice to Quarterlife should be sent to Quarterlife, Inc., Attn: Legal Officer, 131 Continental Dr, Suite 305, Newark, DE 19713 ("Notice Address"). The Notice must (i) describe the nature and basis of the claim or dispute and (ii) set forth the specific relief sought. If Quarterlife and you do not resolve the claim within sixty (60) calendar days after the Notice is received, you or Quarterlife may commence an arbitration proceeding. During the arbitration, the amount of any settlement offer made by Quarterlife or you will not be disclosed to the arbitrator until after the arbitrator determines the amount, if any, to which you or Quarterlife is entitled.

d. Arbitration Procedures

Arbitration will be conducted by a neutral arbitrator in accordance with the American Arbitration Association's

("AAA") rules and procedures, including the AAA's Consumer Arbitration Rules (collectively, the "AAA Rules"), as modified by this Arbitration Agreement. For information on the AAA, please visit its website, http://www.adr.org. Information about the AAA Rules and fees for consumer disputes can be found at the AAA's consumer arbitration page, https://www.adr.org/consumer. If there is any inconsistency between any term of the AAA Rules and any term of this Arbitration Agreement, the applicable terms of this Arbitration Agreement will control unless the arbitrator determines that the application of the inconsistent Arbitration Agreement terms would not result in a fundamentally fair arbitration. The arbitrator must also follow the provisions of these Terms of Service as a court would. All issues are for the arbitrator to decide, including issues relating to the scope, enforceability, and arbitrability of this Arbitration Agreement. Although arbitration proceedings are usually simpler and more streamlined than trials and other judicial proceedings, the arbitrator can award the same damages and relief on an individual basis that a court can award to an individual under these Terms of Service and applicable Law. Decisions by the arbitrator are enforceable in court and may be overturned by a court only for very limited reasons.

Unless Quarterlife and you agree otherwise, any arbitration hearings will take place in a reasonably convenient location for both parties with due consideration of their ability to travel and other pertinent circumstances. If the parties are unable to agree on a location, the determination will be made by AAA. If your claim is for $10,000 or less, Quarterlife agrees that you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing as established by the AAA Rules. If your claim exceeds $10,000, the right to a hearing will be determined by the AAA Rules. Regardless of the manner in which the arbitration is conducted, the arbitrator will issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based.

e. Costs of Arbitration

Payment of all filing, administration, and arbitrator fees (collectively, the "Arbitration Fees") will be governed by the AAA Rules, unless otherwise provided in this Arbitration Agreement. To the extent any Arbitration Fees are not specifically allocated to either Quarterlife or you under the AAA Rules, Quarterlife and you shall split them equally; provided that if and you are able to demonstrate to the arbitrator that you are economically unable to pay your portion of such Arbitration Fees or if the arbitrator otherwise determines for any reason that you should not be required to pay your portion of the Arbitration Fees, Quarterlife will pay your portion of such fees. In addition, if you demonstrate to the arbitrator that the costs of arbitration will be prohibitive as compared to the costs of litigation, Quarterlife will pay as much of the Arbitration Fees as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive. Any payment of attorneys' fees will be governed by the AAA Rules.

f. Confidentiality

All aspects of the arbitration proceeding, and any ruling, decision, or award by the arbitrator, will be strictly confidential for the benefit of all parties.

g. Severability

If a court or the arbitrator decides that any term or provision of this Arbitration Agreement (other than the subsection (b) above titled "Prohibition of Class and Representative Actions and Non-Individualized Relief" above) is invalid or unenforceable, the parties agree to replace such term or provision with a term or provision that is valid and enforceable and that comes closest to expressing the intention of the invalid or unenforceable term or provision, and this Arbitration Agreement will be enforceable as so modified. If a court or the arbitrator decides that any of the provisions of subsection (b) above titled "Prohibition of Class and Representative Actions and Non-Individualized Relief" are invalid or unenforceable, then the entirety of this Arbitration Agreement will be null and void, unless such provisions are deemed to be invalid or unenforceable solely with respect to claims for public injunctive relief. The remainder of these Terms of Service will continue to apply.

h. Future Changes to Arbitration Agreement

Notwithstanding any provision in these Terms of Service to the contrary, Quarterlife agrees that if it makes any future change to this Arbitration Agreement (other than a change to the Notice Address) while you are a user of the Service, you may reject any such change by sending Quarterlife written notice within thirty (30) calendar days of the

change to the Notice Address provided above. By rejecting any future change, you are agreeing that you will arbitrate any dispute between us in accordance with the language of this Arbitration Agreement as of the date you first accepted these Terms of Service (or accepted any subsequent changes to these Terms of Service).

FOR USERS ENTERING INTO THESE TERMS OF SERVICE ON BEHALF OF AN ENTITY:

You and Quarterlife intend that these Terms of Service are to be construed and enforced in accordance with the Laws of the Commonwealth of Pennsylvania without regard to any conflict-of-law or choice-of-law rules, and that the rule of construction that provides that a document is construed against the maker thereof be inapplicable in the construction of any of the terms of these Terms of Service. Any dispute, claim, or controversy arising out of or relating in any way to these Terms of Service or the breach, termination, enforcement, interpretation, or validity thereof, including the determination of the scope or applicability of this agreement to arbitrate, shall be determined through confidential binding arbitration in Philadelphia County, Pennsylvania before one arbitrator. The confidential binding arbitration shall be administered by AAA pursuant to its commercial arbitration rules, and you and Quarterlife shall maintain the confidential nature of the arbitration proceeding and the award, including the hearing. Judgment on the award may be entered in any court having jurisdiction.

TERMINATION

You agree that Quarterlife, in its sole discretion, may suspend or terminate your account (or any part thereof) or use of the Service and remove and discard any content within the Service, for any reason, including for lack of use or if Quarterlife believes that you have violated or acted inconsistently with the letter or spirit of these Terms of Service. Any suspected fraudulent, abusive, or illegal activity that may be grounds for termination of your use of the Service, may be referred to appropriate law enforcement authorities. Quarterlife may also in its sole discretion and at any time discontinue providing the Service, or any part thereof, with or without notice. You agree that any termination of your access to the Service under any provision of these Terms of Service may be effected without prior notice, and acknowledge and agree that Quarterlife may immediately deactivate or delete your account and all related information and files in your account and/or bar any further access to such files or the Service. Further, you agree that Quarterlife and Quarterlife Affiliates will not be liable to you or any third party for any termination of your access to the Service.

USER DISPUTES

You agree that you are solely responsible for your interactions with any other user in connection with the Service, and Quarterlife and Quarterlife Affiliates will have no liability or responsibility with respect thereto. Quarterlife reserves the right, but has no obligation, to become involved in any way with disputes between you and any other user of the Service.

GENERAL

These Terms of Service (together with the terms incorporated by reference herein) constitute the entire agreement between you and Quarterlife governing your access and use of the Service, and supersede any prior agreements between you and Quarterlife with respect to the Service. Without limiting the foregoing, there will be no force or effect to any different terms of any related purchase order or similar form even if signed by the parties after the date hereof. You also may be subject to additional terms and conditions that may apply when you use Third-Party Services, third-party content or third-party software. These Terms of Service will be governed by the laws of the Commonwealth of Pennsylvania without regard to its conflict of law provisions. With respect to any disputes or claims not subject to arbitration, as set forth above, you and Quarterlife submit to the personal and exclusive jurisdiction of the state and federal courts located within Philadelphia County, Pennsylvania. The failure of Quarterlife to exercise or enforce any right or provision of these Terms of Service will not constitute a waiver of such right or provision. If any provision of these Terms of Service is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give effect to the parties' intentions as reflected in the provision, and the other provisions of these Terms of Service remain in full force and effect. You agree that regardless of any statute or Law to the contrary, any claim or cause of action arising out of or related to use of the Service or these Terms of Service must be filed within one (1) year after such claim or cause of action

arose or be forever barred. A printed version of these Terms of Service and of any notice given in electronic form will be admissible in judicial or administrative proceedings based upon or relating to these Terms of Service to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. You may not assign these Terms of Service without the prior written consent of Quarterlife, but Quarterlife may assign or transfer these Terms of Service, in whole or in part, without restriction. Quarterlife may also transfer, assign, or novate the Service and your account information and other user data to a successor entity, including an entity into which Quarterlife or the Quarterlife business is reorganized, an entity that acquires all or substantially all of the Quarterlife business or assets, or an entity to which the Quarterlife business is otherwise transferred, and you consent to any such transfer. Quarterlife, doing business as Quarterlife, may in the future be reorganized into or operated through a separate legal entity, and these Terms of Service, the Service, and your account information and other user data may be transferred to that entity. The section titles in these Terms of Service are for convenience only and have no legal or contractual effect. As used in these Terms of Service, the words "include" and "including," and variations thereof, will not be deemed to be terms of limitation, but rather will be deemed to be followed by the words "without limitation." Notices to you may be made via either email or regular mail. The Service may also provide notices to you of changes to these Terms of Service or other matters by displaying notices or links to notices generally on the Service. Quarterlife will not be in default hereunder by reason of any failure or delay in the performance of its obligations where such failure or delay is due to civil disturbances, riot, epidemic, hostilities, war, terrorist attack, embargo, natural disaster, acts of God, flood, fire, sabotage, fluctuations or unavailability of electrical power, network access or equipment, or any other circumstances or causes beyond Quarterlife's reasonable control.

U.S. GOVERNMENT RESTRICTED RIGHTS

The Service is made available to the U.S. government with "RESTRICTED RIGHTS." Use, duplication, or disclosure by the U.S. government is subject to the restrictions contained in 48 CFR 52.227-19 and 48 CFR 252.227-7013 et seq. or its successor. Access or use of the Service (including the Software) by the U.S. government constitutes acknowledgement of our proprietary rights in the Service (including the Software).

QUESTIONS? CONCERNS? SUGGESTIONS?

Please contact us at hailey@quarterlife.io or Quarterlife, Inc., 131 Continental Dr, Suite 305, Newark, DE 19713 to report any violations of these Terms of Service or to pose any questions regarding these Terms of Service or the Service.

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