



THRIVE CIRCLE, INC.

Terms and Conditions

Version 2.0: Effective June 16, 2026

Your use of this mobile application and website is subject to the following terms and conditions. By accessing this mobile application and website, you acknowledge that you have read and accept these terms and conditions.

For further questions about these terms and conditions, please contact us at support@thrivecircle.com.

1. DEFINITIONS

- a. **The Services.** This shall mean the Thrive Circle experience, whether app or web-based.
- b. **The Company.** This shall refer to Thrive Circle, Inc.
- c. **User.** A person who accesses, browses, or uses the Services.
- d. **Terms.** These “Terms and Conditions” are referred to as the “Terms.”
- e. **The Policies.** The user guideline and policies that govern safe usage of the Services, including but not limited to the Privacy Policy and Safety Policies.
- f. **Circle.** A group of members who are gathered to experience part of the Services together.
- g. **Partner.** A user who is paired with another user to experience part of the Services together.
- h. **Step.** A media entry comprised of text, video and/or audio material created by a user in the app, which may be visible to other users.
- i. **Path.** A header for a series of Steps, often created by a user in the app, and which may be visible to other users.
- j. **Reply.** A comment created by a user as a response to another user’s Step.
- k. **Messages.** Written communications exchanged between Users, including in Circle chats, Partner messaging, or any other messaging features.

2. USAGE

- a. **Requirements for Usage.** To use the Services, you must be capable of forming binding contracts, both with the Company and with your fellow participants. This means:
 - i. You must be 18 years or older to use the Services.
 - ii. If you are using the Services on behalf of an organization, you must be authorized by that organization to do so.
 - iii. You cannot use the Services where they are prohibited by law.
- b. **Proper and Expected Usage.** The proper and expected use of the Service is to help people form healthier habits and deepen their relationships with themselves and others. The Services help to prompt and facilitate these habits and relationships, but much of the activity can take place outside of

the app or web platform.

- c. **AI Guides and Voice Processing.** Many parts of the Services are guided by artificial intelligence (“AI guides”) rather than by a human. When you use an AI-guided session, your spoken audio is captured, transcribed, and processed by the Company and by third-party AI service providers so that the guide can understand and respond to you. The Company may retain transcripts and related data to operate, secure, and improve the Services, as described in our Privacy Policy. AI guides can make mistakes and may produce inaccurate, incomplete, or inappropriate responses; their guidance is offered for general, reflective, and educational purposes only and is not professional, medical, psychological, financial, or legal advice. You are responsible for how you choose to act on anything surfaced in a session. If you would prefer that your audio not be processed by an AI guide, do not use AI-guided sessions.
- d. **Free Accounts and Paid Memberships.** The Company may offer free and paid ways to use the Services, as described in the Services from time to time. The Company currently offers free daily community practice sessions and a free first session for new Users. It is our intention to continue offering a free way to practice as a core part of the Services. We may, however, change the specifics of any free offering — including the number, timing, length, format, and partner-matching of free sessions — and we may modify, limit, or discontinue any particular free feature, at any time and to the extent permitted by law, for operational, legal, or business reasons.
- e. **Messaging Features.** The Services may allow Users to exchange Messages in various contexts, including direct Partner messaging and Circle messaging. Messages may be visible to other Users within the corresponding Circle or to the Partner with whom they are exchanged. Users are solely responsible for the content of all Messages they send. Messages are subject to these Terms and all Policies.

3. RESERVATION OF RIGHTS AND RESPONSIBILITIES

- a. **Rights of User.** You have the right to personal, worldwide, royalty-free, non-assignable, nonexclusive, revocable, and non-sublicensable license to access and use the Services. This license is for the sole purpose of letting you use and enjoy the benefits provided by the Services in a way that the Terms and the Policies allow. Any software that we provide you may automatically download and install upgrades, updates, or other new features. You may be able to adjust these automatic downloads through your device's settings.
- b. **Responsibilities of User.** You may not copy, modify, distribute, sell, or lease any part of the Services; nor may you reverse engineer or attempt to extract the source code of that software, unless applicable laws prohibit these restrictions, or you have our written permission to do so. You are responsible for any mobile charges that you may incur for using our Services, including text-messaging and data charges. If you're unsure what those charges may be, you should ask your service provider before using the Services. If you change or deactivate the mobile phone number that you used to create an account with the Company, you are responsible for updating your account information through Settings within 72 (seventy-two) hours to prevent us from sending messages intended for you to someone else. You may not transfer any of your rights or obligations under these Terms without consent from the Company.
- c. **Reserved Rights of Company.** Many of our Services let you create, upload, post, send, receive, and store content, including text, audio, and video. When you do, you keep whatever ownership rights you already had in that content. You grant the Company a worldwide, royalty-free, non-exclusive license to host, store, reproduce, adapt (for formatting and display), and review that content. For any content

you choose to share — for example, a Step or Path you mark as shared — you also grant the Company a license to display, reproduce, and distribute that content to other Users, and, where you select a global or public sharing option, to all Users of the Services. These licenses are for the limited purpose of operating, developing, providing, and improving the Services and researching and developing new ones. The license for a shared item ends when you delete it or remove it from the Services, except for reasonable residual backup copies and any copies other Users have already saved or re-shared. We reserve all rights not expressly granted to you.

- d. **Responsibilities of Company.** Sometimes there are server issues which may prevent 24/7 availability of use of the app and/or website. We will do our best to ensure the platform(s) are up and running as quickly as possible. We cannot guarantee that Thrive Circle will be available 24 hours a day and 7 days a week.

4. RESTRICTIONS AND REVIEW

- a. **Restrictions.** You are responsible for any activity that occurs on your account. By using the Services, you agree to avoid behavior that could cause you or others harm, including:
- i. You will not use the Services in a way that would distract you from obeying traffic or safety laws.
 - ii. You will not post or send or transmit content that contains pornography, graphic violence, threats, hate speech, or incitements to violence.
 - iii. You will not use the Services for any purpose that is illegal or prohibited in these Terms.
 - iv. You will not use any robot, spider, crawler, scraper, or other automated means or interface to access the Services or extract other user's information.
 - v. You will not use or develop any third-party applications that interact with the Services or other users' content or information without our written consent.
 - vi. You will not use the Services in a way that could interfere with, disrupt, negatively affect, or inhibit other users from fully enjoying the Services, or that could damage, disable, overburden, or impair the functioning of the Services.
 - vii. You will not use or attempt to use another user's account, username, or password without their permission.
 - viii. You will not solicit login credentials from another user.
 - ix. You will not upload viruses or other malicious code or otherwise compromise the security of the Services.
 - x. You will not attempt to circumvent any content-filtering techniques we employ or attempt to access areas or features of the Services that you are not authorized to access.
 - xi. You will not probe, scan, or test the vulnerability of our Services or any system or network.
 - xii. You will not encourage or promote any activity that violates these Terms.
 - xiii. You will not create more than one account for yourself.
 - xiv. You will not create another account if we have already disabled your account, unless you have our written permission to do so.
 - xv. You will not buy, sell, rent, or lease access to your account without our written permission.
 - xvi. You will not share your login credentials.

- xvii. You will not log in or attempt to access the Services through unauthorized third-party applications or clients.
 - xviii. You will not send spam, unwanted solicitations, repeated unwanted messages, or other harmful communication.
- b. **Review of user-created content.** While we are not required to do so, we may access, review, screen, and delete your content at any time and for any reason, including if we think your content violates these Terms. You alone remain responsible for the content you create, upload, post, send, or store through the Services. If you violate these Terms, we may, in our sole discretion and to the extent permitted by law, warn, suspend, restrict, or terminate your access to the Services, with or without notice.

5. LIVE VIDEO PARTNER SESSIONS

- a. **Description.** Certain features of the Services allow you to join live, synchronous video sessions with other Users (“Partner Sessions”) for the purpose of sharing intentions before a “mindful doing” activity. These sessions involve real-time audio and video streaming between Users.
- b. **Consent to Audio/Video.** By joining a Partner Session with another User, you consent to the transmission of your audio and video between you and your Partner. The Company does not record, store, or access the content of live Partner Sessions between Users unless explicitly stated otherwise. Sessions guided by an AI guide are different: in those sessions your audio is captured and processed (including by third-party service providers) so the guide can understand and respond to you, as described in the “AI Guides and Voice Processing” Section and in our Privacy Policy.
- c. **Real-Time Safety Review.** For safety, quality control, or policy enforcement, the Company may engage in real-time monitoring or automated analysis of Partner Sessions. Such monitoring:
- i. May occur with or without notice.
 - ii. Does not involve recording or storing audio/video.
 - iii. Is limited to the duration of the Partner Session.
 - iv. May involve human or automated review.
- d. **Behavioral Expectations.** You agree that during Partner Sessions you will:
- i. Treat your Partner with respect.
 - ii. Refrain from any harassment, sexual content, discriminatory behavior, or unsafe conduct.
 - iii. Not record, screenshot, save, or distribute any part of a Partner Session without explicit mutual consent.
 - iv. Not use Partner Sessions for commercial, promotional, or non-personal purposes.
- e. **Safety & Liability Disclaimer.** Partner Sessions involve communication with individuals not controlled by the Company. The Company is not responsible for the conduct or statements of other Users during Partner Sessions and disclaims all liability consistent with Section 8 of these Terms.
- f. **Reporting Misconduct.** You may report unsafe or inappropriate behavior to support@thrivecircle.com. The Company may suspend or terminate accounts for violations, consistent with Section 4(b) and Section 9(b) of these Terms.
- g. **Partner Messaging.** Users may exchange Messages with Partners before, during, or after a Partner Session. These Messages may be reviewed for safety or policy enforcement. You agree not to send

prohibited or harmful content as described in Section 4.

6. INTELLECTUAL PROPERTY

- a. **Intellectual Property Rights.** We retain the right to the exclusive use of branding, logos, designs, photographs, videos, audio recordings, or any other materials used in our Services. You may not use the Services or the content of the Services in ways that are not authorized by these Terms. Nor may you help or enable anyone else in doing so. Specifically, you may not copy, archive, download, upload, distribute, syndicate, broadcast, perform, display, make available, or otherwise use any portion of the Services or the content on the Services except as set forth in these Terms. You may not use the Services or any content on the Services for any commercial purposes without our consent. If you volunteer feedback or suggestions, we have the right to use your ideas without compensating you.
- b. **Advertisement and Referrals.** Our Services may from time to time contain referrals to, or recommendations of, other products and services that align with our values. The Company does not currently display third-party advertising in the Services and reserves the right to do so in the future to the extent permitted by law and consistent with these Terms. We are not responsible for services and features offered by other people or companies, even if you access them through our Services.
- c. **Copyright Notice.** If you file a notice with our Copyright Agent, it must comply with the requirements set forth at 17 U.S.C. § 512(c)(3). That means the notice must:
 - i. Contain the physical or electronic signature of a person authorized to act on behalf of the copyright owner;
 - ii. Identify the copyrighted work claimed to have been infringed;
 - iii. Identify the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed, or access to which is to be disabled, and Information reasonably sufficient to let us locate the material;
 - iv. Provide your contact information, including your address, telephone number, and an email address;
 - v. Provide a personal statement that you have a good-faith belief that the use of the material in the manner complained of is not authorized by the copyright owner, its agent, or the law; and
 - vi. Provide a statement that the information in the notification is accurate and, under penalty of perjury, that you are authorized to act on behalf of the copyright owner.

7. PAYMENTS AND MEMBERSHIP FEES

- a. **Membership.** The Services are offered primarily on a subscription basis. The Company may make available free sessions, individual paid sessions, prepaid session credits (for example, sold in packs), and fixed-term memberships, as described in the Services at the time of purchase. All paid purchases are made through the Company's website. The Company does not currently sell credits or memberships through in-app (app store) billing. You agree to provide accurate and current payment information and authorize the Company and its payment processor to charge the applicable amount to your selected payment method. Prepaid credits entitle you to the number of guided sessions stated at the time of purchase, do not expire for at least twelve (12) months from the date of purchase, are tied to your account, and are not transferable or redeemable for cash. Fixed-term memberships provide the access described at the time of purchase for the stated term. Except where required by

applicable law, all purchases are final and non-refundable, including any unused credits and any unused portion of a membership term.

- b. **Payment Method and Automatic Replenishment.** You are responsible for keeping a valid payment method on file. If your payment method expires or is declined, you may be unable to make purchases or to access paid features until you provide a valid payment method. If automatic renewal is enabled on your account, you authorize the Company to automatically purchase, and to charge your payment method on file for, a new membership of the same duration as your current one. You may turn automatic renewal on or off at any time in your account settings; turning it off stops future automatic charges but does not affect your current membership. The Company will provide any notice, consent, and cancellation mechanisms required by applicable law.
- c. **Fees.** All fees are exclusive of all taxes, levies, or duties imposed by taxing authorities, and you shall be responsible for payment of all such taxes, levies or duties, excluding only United States (federal or state) taxes.
- d. **Changes to Membership.** If you choose to change your membership plan, that will go into effect at the end of the current billing cycle. If you choose to upgrade your membership, that will go into effect immediately, and you will be charged on a pro-rated basis for the remainder of the billing cycle. If you choose to downgrade your membership (though not canceling), that will go into effect at the end of the billing cycle. Downgrading your Service may cause loss of features or capabilities of your account. The Company does not accept any liability for such loss.
- e. **Changes in Price.** We may change our prices at any time. A price change applies only to purchases made after the change takes effect, including any future membership renewal, and never to memberships you have already purchased. Where a change would affect a recurring charge on your account, we will notify you in advance so that you can adjust or disable it before it takes effect.
- f. **Promotional Codes.** From time to time the Company may offer promotional, referral, or discount codes. Unless stated otherwise, such codes have no cash value, cannot be combined with other offers, are limited to one per User where indicated, may be limited in time, and may be modified or revoked at any time — including if the Company believes a code has been obtained or used in error, in bad faith, or in violation of these Terms or the code's stated conditions.

8. COMPANY LIABILITY, INDEMNITY AND DISCLAIMERS

- a. **Warranties.** Our Services are provided “as is” and we can’t guarantee it will be safe and secure or work perfectly all the time. *TO THE EXTENT PERMITTED BY LAW, WE ALSO DISCLAIM ALL WARRANTIES, WHETHER EXPRESS OR IMPLIED, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT.* We also do not control what people and others do or say, and we are not responsible for their (or your) actions or conduct (whether online or offline) or content (including unlawful or objectionable content).
- b. **Company Liability.** Our responsibility for anything that happens on the Services (also called “liability”) is limited as much as the law will allow. If there is an issue with our Services, we can’t know what all the possible impacts might be. You agree that we won’t be responsible (“liable”) for any lost profit, revenues, information, or data, or consequential, special, indirect, exemplary, punitive or incidental damages arising out of or related to these Terms, even if we know they are possible. This includes when we delete your content, information, or account. Our aggregate liability arising out of or relating

to these Terms will not exceed the greater of \$100 (one hundred US dollars) or the amount you have paid us in the past 12 (twelve) months.

- c. **Indemnity.** You agree, to the extent permitted under applicable law, to indemnify, defend, and hold harmless the Company, our directors, officers, employees, and affiliates from and against any and all complaints, charges, claims, damages, losses, costs, liabilities, and expenses (including attorneys' fees) due to, arising out of, or relating in any way to:
 - i. Your access to or use of the Services;
 - ii. Your content;
 - iii. And your breach of these Terms.
- d. **Medical Disclaimer.** The Content and User Submissions (including advice shared by other users) should not be considered safety and/or medical advice and should not be considered as replacements or substitutes for safety and/or medical advice. You should always talk to an appropriately qualified health care professional for diagnosis and treatment, including information regarding which medications or treatment may be appropriate for you. The Company does not represent or warrant that any particular medication or treatment (or lack thereof) is safe, appropriate, or effective for you. Do not use the Services for emergency medical needs. If you experience a medical emergency, call 911. If you are in a life-threatening situation, feel that you are a danger to yourself or others, or are having thoughts of suicide, please call the 24-hr National Suicide Prevention Lifeline at 1.800.273.8255 and notify the relevant authorities. Your call will be routed to the crisis center near you. If your issue is an emergency, call 911 immediately or go to your nearest emergency room. Guidance provided through the Services, including by an AI guide, is offered for general, reflective, and educational purposes only; it is not professional, medical, psychological, financial, or legal advice, and it may be inaccurate or incomplete. Do not rely on it as a substitute for advice from a qualified professional.
- e. **Waiver of Class or Consolidated Actions.** ALL CLAIMS AND DISPUTES WITHIN THE SCOPE OF THIS AGREEMENT MUST BE ARBITRATED ON AN INDIVIDUAL BASIS AND NOT ON A CLASS BASIS. CLAIMS OF MORE THAN ONE CUSTOMER OR USER CANNOT BE ARBITRATED OR LITIGATED JOINTLY OR CONSOLIDATED WITH THOSE OF ANY OTHER CUSTOMER OR USER. If, however, this waiver of class or consolidated actions is deemed invalid or unenforceable, neither you nor we are entitled to arbitration; instead, all claims and disputes will be resolved in a court as set forth in Article 10.
- f. **Third-Party Rights.** These Terms do not create or confer any third-party beneficiary rights.
- g. **No Warranties.** This web site, and all information available on or accessed through this site, is provided "as is." Thrive makes no warranties, representations or claims of any kind concerning the information presented on or through this site.
- h. **Non-Enforcement.** If we do not enforce a provision in these Terms, it will not be considered a waiver.

9. MODIFYING OR TERMINATING COMPANY SERVICES

- a. **Modifying Services.** We are improving our Services all the time. That means we may add or remove features, products, or functionalities, and we may also suspend or stop the Services altogether. We may take any of these actions at any time, and when we do, we may not provide you with any notice beforehand.

- b. **Terminating Services.** While we hope you remain a lifelong Thrive Circle user, you can terminate these Terms at any time and for any reason by deleting your account. The Company may also terminate these Terms at any time, for any reason, and without advanced notice. That means that we may stop providing you with any Services or impose new or additional limits on your ability to use the Services.

10. NON-DISPARAGEMENT AND ALTERNATIVE DISPUTE RESOLUTION

- a. **Non-Disparagement.** In the event of a dispute between the Parties, all attempts will be made to amicably resolve the issue privately between the Parties. Parties agree they will not submit negative feedback about one another or the Business of the other while in the midst of a dispute, regardless of whether the feedback is written, published or otherwise left on any public or private forum, until all disputes are resolved consistent with the Dispute Resolution clause of this agreement. Even if resolved, Parties agree that they will ensure that any comment that is made is factual and accurate about the services that are provided.
- b. **Alternative Dispute Resolution.** In the event of a controversy or claim arising out of or relating to this Agreement (with the exception of any dispute involving injunctive and/or other equitable relief, or workers' compensation claims), the Parties shall first attempt to settle the dispute amongst themselves. If that is unsuccessful, then by mediation. If the dispute cannot be resolved through mediation, or within 60 days thereof, the dispute shall be settled by final and binding arbitration administered by the American Arbitration Association (AAA), or a competent neutral arbitrator agreed upon by both Parties. If the Parties cannot agree on an arbitrator, then the AAA can assign one. The arbitration will be conducted by a single neutral arbitrator. Any claims or disputes where the total amount sought is less than \$10,000 USD may be resolved through binding non-appearance-based arbitration, at the option of the party seeking relief. For claims or disputes where the total amount sought is \$10,000 USD or more, the right to a hearing will be determined by the arbitral forum's rules. Any judgment on the award rendered by the arbitrator may be entered in any court of competent jurisdiction.
- c. **Non-Appearance Arbitration.** If non-appearance arbitration is elected, the arbitration will be conducted by telephone, online, written submissions, or any combination of the three; the specific manner will be chosen by the party initiating the arbitration. The arbitration will not involve any personal appearance by the parties or witnesses unless the parties mutually agree otherwise.
- d. **Confidentiality of Arbitration.** No part of the procedures will be open to the public or the media. All evidence discovered or submitted at the hearing is confidential and may not be disclosed, except by written agreement of the parties, pursuant to court order, or unless required by law. Notwithstanding the foregoing, no party will be prevented from submitting to a court of law any information needed to enforce this arbitration agreement, to enforce an arbitration award, or to seek injunctive or equitable relief.
- e. **Arbitrator Decision.** The arbitrator will have the authority to award monetary damages and to grant any non-monetary remedy or relief available to an individual under applicable law, the arbitral forum's rules, and the Terms. The arbitrator will issue a written award and statement of decision describing the essential findings and conclusions on which the award is based, including the calculation of any damages awarded. The arbitrator has the same authority to award relief on an individual basis that a judge in a court of law would have. The award of the arbitrator is final and binding upon you and the Company.

- f. **Governing Law.** This Agreement shall be construed in accordance with the laws of the state of Delaware, without reference to its conflict of law provisions, and the obligations, rights, and remedies of the parties hereunder shall be determined in accordance with the Arbitration rules as set forth by the American Arbitration Association (AAA) and enforced by the courts in the state of Delaware.

11. OTHER CONDITIONS

- a. **Severability.** The unenforceability or invalidity of any clause in these Terms shall not have an impact on the enforceability or validity of any other clause. Any unenforceable or invalid clause shall be regarded as removed from these Terms to the extent of its unenforceability and invalidity. Therefore, these Terms and Conditions shall be interpreted and enforced as if it did not contain the said clause to the extent of its unenforceability and invalidity.
- b. **Section Headings.** The section headings of this Agreement are inserted for reference only and do not affect the meaning of this Agreement.
- c. **Amendment or Waiver.** Given the breadth of our Services, we sometimes need to craft additional terms and conditions for specific Services. The Company reserves the right to amend or waive any Terms as it sees fit and in accordance with the law. In the case additional terms and conditions are provided, they will become part of your agreement with us if you use those Services. We may update these Terms from time to time. When we make material changes, we will revise the version identifier and effective date shown above and may require you to review and accept the updated Terms before you continue using the Services. Your continued use of the Services after an update takes effect means you accept the updated Terms.
- d. **Entire Agreement.** These Terms constitute the primary Terms of Agreement between THRIVE CIRCLE, INC. and its clients. It supersedes and cancels any prior agreements, representations, warranties, or communications.

Copyright Notice. © Thrive Circle, Inc. and Affiliates. All rights reserved. We claim a copyright in all proprietary and copyrightable text, graphics and computer code on this web site and mobile application, the overall design of this site, and the selection, arrangement and presentation of all materials on this site, including information in the public domain.