

# Moneyling LLC – Dreamlife App Terms of Service

**Effective Date:** 10/01/2025

**Last Updated:** 1/23/2026

These Terms of Service (“Terms”) govern your access to and use of the **Dreamlife App** (“Dreamlife” or the “App”), operated by **Moneyling LLC** (“Moneyling,” “we,” “us,” or “our”).

By accessing or using Dreamlife, you agree to these Terms. If you do not agree, do not use the App.

## 1. Eligibility

Dreamlife is intended only for users aged 18 and older.

By using the App, you represent that:

- You are at least 18 years old
- You have the legal capacity to enter into this agreement
- You are using the App for personal, non-commercial purposes unless otherwise authorized

## 2. Description of the Service

Dreamlife is an **AI-powered educational and simulation platform** that helps users explore lifestyle, career, and financial scenarios.

The App includes:

- AI-generated simulations and projections
- Research-driven responses generated by intelligent agents
- Educational tasks and planning prompts
- Visualizations and interactive tools

Dreamlife is **not** a bank, broker, financial institution, or advisory service.

### 3. Educational & Entertainment Use Only

Dreamlife is provided **solely for educational and entertainment purposes**.

The App does **not** provide:

- Financial advice
- Investment recommendations
- Legal, tax, or accounting advice
- Professional counseling of any kind

Any outputs, simulations, tasks, or insights generated by the App are **illustrative only** and should not be relied upon as a substitute for professional advice.

### 4. No Guaranteed Outcomes

You acknowledge and agree that:

- All projections, simulations, and outputs are **estimates and hypothetical scenarios**
- Results are based on assumptions, averages, and historical or publicly available data
- **No outcomes are guaranteed**
- Actual results may vary significantly

Moneyling makes **no representations or warranties** regarding accuracy, completeness, or future performance.

### 5. AI Agents & Research Disclosure

Dreamlife uses **automated AI agents** to:

- Analyze user inputs
- Research publicly available or licensed data sources
- Generate educational responses, simulations, and tasks

You understand and agree that:

- AI-generated outputs may contain errors or omissions

- Outputs are not reviewed by humans before delivery
- The App does not claim outputs are factual, authoritative, or personalized advice

Users are responsible for evaluating the relevance and accuracy of all outputs.

## 6. User Accounts

To access certain features, you must create an account.

You agree to:

- Provide accurate and current information
- Safeguard your login credentials
- Accept responsibility for activity under your account

Moneyling is not liable for unauthorized access resulting from your failure to protect credentials.

## 7. User Inputs & Ownership

You may provide inputs such as:

- Personal goals
- Preferences
- Hypothetical financial or lifestyle information

You retain ownership of your personal inputs.

By submitting inputs, you grant Moneyling a limited license to process them for App functionality.

## 8. Use of Inputs, Outputs & Model Improvement

By using Dreamlife, you expressly agree that:

- User inputs are processed to generate personalized outputs and tasks
- Inputs, interactions, and outputs may be used in **aggregated, anonymized form** to:

- Improve the App
- Train and refine internal models
- Develop features
- Generate non-identifiable statistics and metrics

Moneyling does **not** use personal data to identify individuals during model training.

## 9. App Usage Analytics & Derived Metrics

Moneyling collects usage data such as:

- Feature interaction
- Session activity
- Task engagement
- Aggregate behavioral trends

We may derive **statistical insights and metrics** from collective usage data for internal analysis, reporting, and product improvement. These insights do not identify individual users.

## 10. Acceptable Use

You agree not to:

- Use the App for unlawful purposes
- Submit false or misleading data
- Attempt to reverse engineer or exploit AI outputs
- Interfere with App security or functionality

We reserve the right to suspend or terminate accounts that violate these Terms.

## 11. Intellectual Property

All software, designs, trademarks, content, and AI systems within Dreamlife are owned by or licensed to Moneyling LLC.

You may not:

- Copy, modify, or redistribute the App

- Use the App to build competing products
- Extract source code or proprietary logic

## 12. Third-Party Services

Dreamlife may rely on third-party services for:

- Hosting
- Analytics
- Authentication
- AI infrastructure

Moneyling is not responsible for third-party services or their policies.

## 13. Termination

You may stop using Dreamlife at any time.

Moneyling may suspend or terminate access if:

- You violate these Terms
- Required for security or legal reasons
- The App or service is discontinued

## 14. Disclaimer of Warranties

The App is provided **“AS IS” and “AS AVAILABLE.”**

Moneyling disclaims all warranties, including:

- Accuracy or reliability of outputs
- Fitness for a particular purpose
- Availability or uninterrupted operation

## 15. Limitation of Liability

To the maximum extent permitted by law, Moneyling LLC shall not be liable for:

- Financial losses
- Indirect or consequential damages
- Decisions made based on App outputs

Your sole remedy is to discontinue use of the App.

## 16. Arbitration & Dispute Resolution

Any dispute, claim, or controversy arising out of or relating to these Terms, the Dreamlife App, or your use of the App shall be resolved by **binding arbitration**, except where prohibited by law.

- Arbitration will be conducted on an **individual basis only**
- **Class actions, collective actions, and representative proceedings are waived**
- Arbitration will be administered by the **American Arbitration Association (AAA)** in accordance with its Consumer Arbitration Rules
- The arbitrator's decision shall be final and binding

You knowingly and voluntarily **waive your right to a jury trial** and to litigate disputes in court, except for matters that may be brought in small claims court where permitted.

## 17. Governing Law

These Terms of Service are governed by and construed in accordance with the laws of the **State of Connecticut**, without regard to its conflict-of-law principles.

## 18. Changes to These Terms

We may update these Terms periodically. Continued use of the App after changes constitutes acceptance.

## 19. Contact Information

**Moneyling LLC**

Email: [info@moneylng.org](mailto:info@moneylng.org)

Privacy: [privacy@moneylng.org](mailto:privacy@moneylng.org)

Website: <https://moneylng.org>