

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@[moneyling.org](mailto:info@moneyling.org)

Privacy: privacy@moneyling.org

Website: <https://moneyling.org>