

Terms and Conditions

Effective Date: October 1, 2024

Welcome to JointGoals. By accessing or using our Sites located at <https://www.jointgoals.com/> and <https://jointgoals-couples-alignment-challenge.scoreapp.com/>, (collectively, the "Sites"), you agree to comply with and be bound by the following Terms and Conditions. Please read these terms carefully, as they contain important information regarding your legal rights and obligations.

1. Acceptance of Terms

By accessing or using our Sites, you agree to these Terms and Conditions and our Privacy Policy. If you do not agree, you should discontinue the use of our services and Sites.

2. Eligibility

You must be at least 18 years old and capable of entering into legally binding contracts to use our services. By using our services, you represent that you meet this eligibility requirement.

3. Services

Our Sites provide financial planning and advisory services to households, including tools to help households align on financial goals. These services are offered through the JointGoals platform, where you can access personalized assessments, financial plans and strategies designed to improve financial decision-making within households.

4. User Responsibilities

You are responsible for maintaining the confidentiality of your account credentials and for all activities that occur under your account. You agree not to use our services for any illegal or unauthorized purposes. You are solely responsible for the accuracy of any personal or financial information you provide to us.

5. Disclaimer of Financial Advice

The information provided through our services, including financial assessments, recommendations, or other tools, is for informational purposes only. You should also consult with a licensed financial advisor, tax advisor, or attorney for professional advice tailored to your personal circumstances.

6. Data Privacy

Your use of our services is subject to our Privacy Policy, which outlines how we collect, use, and protect your personal information. By using our Sites, you consent to the collection and use of your data in accordance with our Privacy Policy.

7. Third-Party Services

Our Sites may link to third-party services or Sites. We are not responsible for the content or privacy practices of third-party sites. Your interaction with any third-party website is governed by its terms and conditions.

8. Intellectual Property & Limited License

All content, trademarks, logos, and intellectual property displayed on our Sites are the property of JointGoals or its licensors. Subject to these Terms, JointGoals grants you a limited, nonexclusive, revocable, personal license to access and use the Sites and to view, reproduce and distribute the Content solely for noncommercial and informational purposes, only in unmodified form, and only with attribution to JointGoals and without removing or obscuring any attributive, copyright, or permission notices provided on or contained within the Content. JointGoals reserves the right in its sole discretion to modify or delete any Content for any reason or no reason. Though you may link to any publicly available page on the Sites and share the Content pursuant to this limited license, you agree to immediately remove any link or take down any shared Content upon request from JointGoals.

9. Prohibited Uses

As a condition of accessing and using the Sites, you agree not to use the Sites or any Content for any purpose that is prohibited by these Terms, and further agree not to use the Sites in any manner that (a) violates any applicable law, rule, regulation, contract to which you are bound, or government or judicial order; (b) infringes the intellectual property or privacy rights of JointGoals or others; (c) constitutes the unauthorized transmission of unsolicited commercial electronic mail; (d) involves the transmission of defamatory or libelous materials; (e) violates, attempts to violate, or knowingly facilitates the violation of the system security of the Sites, or otherwise interferes with or attempts to interfere with the normal operations of the Site; (f) involves software viruses or any other malicious computer codes, files, or programs; (g) impersonates any person or entity, including anyone affiliated with JointGoals; (h) constitutes fraud; (i) bypasses, circumvents or attempts to bypass or circumvent any measures used by JointGoals to prevent or restrict access to the Sites (including without limitation by use of passwords associated with accounts that do not belong to you, whether or not authorized by the applicable account holder); (j) harvests or scrapes any information from the Site; or (k) otherwise violates these Terms. You are responsible for all of your activity in connection with your access and use of the Sites.

10. Unauthorized of Accidental Access of Information

In the event you gain access to any information not intended to be accessed by you, you agree that you will immediately notify JointGoals at team@jointgoals and lawfully destroy all copies of such information in your possession.

11. Limitation of Liability

To the fullest extent permitted by law, JointGoals and its affiliates shall not be liable for any direct, indirect, incidental, or consequential damages arising from your use of our Sites or services, including any loss of profits, data, or financial losses.

12. Indemnification

You agree to indemnify and hold harmless JointGoals, its affiliates, and employees from any claims, liabilities, damages, and expenses (including reasonable attorney fees) arising from your use of our Sites or services, or any violation of these Terms and Conditions.

13. Termination

We reserve the right to suspend or terminate your access to our Sites at our sole discretion, without prior notice, for conduct that we believe violates these Terms and Conditions or is otherwise harmful to our interests or other users.

14. Governing Law

These Terms and Conditions are governed by and construed in accordance with the laws of Delaware. Any disputes arising out of or relating to these terms shall be subject to the exclusive jurisdiction of the courts in Delaware.

15. Changes to the Terms

We may update these Terms and Conditions from time to time. The updated version will be posted on this page with the "Last Updated" date. Your continued use of our Sites after changes have been posted constitutes your acceptance of the new Terms.

16. Contact Information

If you have any questions or concerns about these Terms and Conditions, please contact us at:

Email: team@jointgoals.com

Mailing Address: 919 North Market Street, Suite 950, Wilmington, Delaware 19801