FAMILY KNOWS BEST™

Terms of Use

Effective: November 2026 • Version 2.0

IMPORTANT NOTICES TO ALL USERS

DISPUTE RESOLUTION: Section 16 of these Terms requires binding arbitration to resolve disputes with FKB. Please read Section 16 carefully before using the Platform.

AUTO-RENEWAL: Paid subscriptions auto-renew unless cancelled before the renewal date. See Section 8 for full billing terms.

HOUSEHOLD ADMIN RESPONSIBILITY: By creating a household account, the Household Admin accepts these Terms on behalf of the entire household, including all young adult profiles submitted.

SMS CONSENT: By registering and providing your mobile number, you consent to receive SMS messages from FKB for account verification and platform notifications. Reply STOP to opt out. See Section 13.1 for full details.

These Terms of Use ("Terms" or "Agreement") constitute a binding legal agreement between Dreamcatcher Group LLC, a District of Columbia limited liability company operating the Family Knows Best™ platform ("FKB," "we," "us," or "our"), and you, the Household Admin creating or accessing a household account ("you" or "your"). By registering for, accessing, or using the Family Knows Best platform (the "Platform"), you agree to be bound by these Terms. If you do not agree, do not register or use the Platform.

We have included a brief summary at the beginning of each section to help you read and understand this Agreement. Summaries do not replace the full text of each section, which you should read in its entirety.

1. About Family Knows Best

Section Summary: *FKB is a family-guided introduction platform — not a dating app. We facilitate introductions between households; we do not guarantee outcomes.*

Family Knows Best is a private, invitation-curated introduction platform designed for families who wish to participate actively in the introduction process for their household members. FKB's governance model places Household Admins — parents, guardians, adult family members, or other adults "who are like family" — at the center of the introduction process. Young adults ("YA") are not exposed to the introduction pipeline until both households have approved a pairing and both young adults have confirmed their interest.

FKB is not a dating application. FKB is an introduction facilitation service. We do not guarantee the number, frequency, quality, or outcome of any introduction. We do not conduct background checks, identity verification, or criminal history reviews at Phase 1. All household and young adult information is self-declared. FKB's role is to facilitate — not to guarantee — introductions and outcomes.

FKB is currently available to United States citizens and legal residents only. Users located outside the United States access the Platform at their own discretion; FKB makes no representations regarding compliance with the laws of any country other than the United States, and users are solely responsible for determining whether their use of the Platform is lawful in their jurisdiction. The Platform is available in English only at this time.

These Terms also govern your use of our website at familyknowsbest.net, including its application, waitlist, and sign-up forms.

2. Current Platform Scope & Future Minor Cohorts

Section Summary: *FKB currently serves users 18 and older only. Future cohorts will include minors. Separate age-appropriate terms and COPPA-compliant privacy notices will be required before those cohorts launch.*

2.1 Current Age Scope

As of the effective date of these Terms, the Family Knows Best Platform is available exclusively to households whose young adult members are at least 18 years of age. The Platform does not knowingly collect personal information from any individual under the age of 18. If FKB becomes aware that a YA profile has been created for an individual under 18, FKB will immediately deactivate that profile, delete all associated data, and may terminate the household account.

These Terms govern all cohorts currently available on the Platform. The currently available cohort is the Inner Circle, for young adults ages 22–29. FKB may add additional cohorts from time to time, which will be governed by these Terms unless cohort-specific supplemental terms are provided at enrollment.

2.2 Future Minor Cohorts

FKB's platform roadmap includes future cohorts that will serve households with members under 18 years of age, such as The Bridge, The Rising, and The Playground. These cohorts will foster inter-communication skills and friendship network development. Such cohorts are not currently available on the Platform.

Before any minor cohort launches, FKB will:

- Publish separate, age-appropriate Terms of Use and a COPPA-compliant Children's Privacy Notice governing data collection from minors under 13;
- Implement verifiable parental consent mechanisms as required by the Children's Online Privacy Protection Act (COPPA) and applicable state law;
- Build cohort-specific data architecture to ensure that minors' data is segregated from adult user data and subject to separate retention, deletion, and access rules;
- Require households to enroll separately in each minor cohort and accept cohort-specific terms before any minor's profile is created on the Platform.

2.3 Mixed Households

FKB anticipates that many households will have members spanning multiple cohorts — for example, a household with a 24-year-old YA currently enrolled in the Inner Circle and a 15-year-old child, who may participate in The Bridge upon that cohort's launch. For such households:

- The current Terms govern only the adult YA's profile and the household's participation in currently available cohorts;

- Participation in any future minor cohort will require separate enrollment, a separate consent flow, and acceptance of cohort-specific terms applicable to that cohort that will be provided when such cohort launches;
- Adult YA data and minor data will be maintained in separate data profiles with separate retention and access rules; and
- The Household Admin's acceptance of these Terms does not constitute consent to data collection from any minor household member under future cohort terms, which will require a separate and specific consent act.

Note to Households:

If you have children under 18 whom you wish to enroll in a future FKB cohort, you will be notified when the applicable cohort launches and will be required to complete a separate enrollment process, including a COPPA-compliant parental consent flow, before any minor's profile may be created. No personal information is collected directly from your minor children under these Terms. The only information about them is the household information a parent or guardian may provide, as described in Section 8.2 of the Privacy Policy.

2.4 Definitions

Section Summary: *Key terms used throughout this Agreement.*

"Household" means the family unit registered on the Platform, identified by a household name and administered by a Household Admin.

"Household Admin" means a parent, guardian, grandparent, sibling, relative, godparent, or other trusted adult connected to the young adult who creates and manages the household account, accepts these Terms on behalf of the household, and controls the introduction process.

"Young Adult" or "YA" means the individual whose profile is submitted to the Platform for introduction purposes. Each YA must meet the age requirements of the cohort in which they are enrolled, as specified at enrollment. For the Inner Circle cohort, YAs must be between 22 and 29 years of age.

"Circle Member" means the person whose profile is submitted for introductions in a given circle. In the Inner Circle, a Circle Member is a Young Adult.

"Reviewer" means an extended family member added to a household account who may view candidates and record preferences but may not approve, send, or cancel introduction requests.

"Platform Admin" means FKB's internal team, which reviews AI match suggestions, oversees household accounts, and manages the audit log.

"Introduction" means the facilitated connection between two households and their respective YAs, initiated only after both Household Admins have approved the pairing and both YAs have confirmed interest.

"Subscription" means the recurring membership plan (Founding, Standard, or Premium) selected by a household.

"Community" means FKB's free membership level, available after the Launch Period, which keeps a household's place on the Platform with limited features as described in Section 7.

"Launch Period" means the period from the Platform's launch until FKB welcomes its 300th household.

"Billing Start Date" means the date, on or after the end of the Launch Period, on which FKB notifies households that free trials have begun.

3. Eligibility & Account Registration

Section Summary: *Who can register, what you represent when you do, and the special dual-consent requirement for young adult profiles.*

3.1 Household Admin Eligibility

To register a household account, the Household Admin must:

1. Be at least 18 years of age;
2. Be a parent, guardian, adult relative, or other trusted adult who is like family to the young adult whose profile is being submitted;
3. Be a United States citizen or legal resident;
4. Have the legal capacity to enter into a binding contract;
5. Not have been previously removed from the Platform by FKB; and
6. Provide accurate, current, and complete registration information.

3.2 Young Adult Eligibility

Every YA profile submitted to the Platform must meet the following requirements:

1. The YA must be at least 22 years of age at the time of profile creation;
2. The YA must meet the age requirements of the applicable cohort as specified at enrollment;
3. The YA must be a United States citizen or legal resident; and
4. The YA's information, including photos and profile content, must be truthful and accurately represent the YA.

Household Admin Age Warranty:

By submitting a young adult profile, the Household Admin represents and warrants that the YA meets the age requirements and all other eligibility requirements for the applicable cohort. FKB does not independently verify age at Phase 1. If this representation is false, the Household Admin bears full legal responsibility for any resulting harm or liability, and FKB reserves the right to immediately terminate the household account and refer the matter to appropriate authorities.

3.3 Dual Consent Requirement

Because FKB's governance model places the Household Admin in control of a YA's introduction pipeline, FKB requires affirmative consent from both parties:

- The Household Admin accepts these Terms on behalf of the household at registration and thereby authorizes the submission and management of YA profiles on the Platform.
- Each YA must separately and affirmatively acknowledge, during the YA onboarding flow, that: (a) their Household Admin will manage their introduction pipeline and review potential introductions on their behalf; (b) they will not be notified of or introduced to another YA until

both Household Admins have approved the pairing; and (c) they retain the right to confirm or decline any introduction once both households have approved.

A YA's use of the Platform following completion of the YA onboarding flow constitutes their affirmative acceptance of FKB's YA Terms, incorporated herein by reference. The Household Admin is responsible for ensuring that the YA completes the onboarding flow before the YA profile is activated for introductions.

4. Platform Roles & Access

Section Summary: *Each role on the Platform has defined permissions. Household Admins control the introduction process; Reviewers can advise but cannot act; and YAs privately control their own selection and communication once an introduction is confirmed.*

Access to Platform features is determined by the role assigned to each user:

Role	Who	Permissions
Household Admin	Parent, guardian, or similarly-situated adult	Manages introductions, reviews candidates, sends/accepts introduction requests, may cancel introductions, sets YA eligibility for introductions, manages subscription and billing.
Reviewer	Extended family member	Views candidate profile previews and records a preference with optional notes. Cannot approve, send, accept, or cancel any introduction request.
Young Adult (YA)	Ages 22–29 (Inner Circle)	Completes own profile, confirms or declines an introduction once both households have approved, sends and receives messages within an active introduction. Cannot view the introduction pipeline.
Platform Admin	FKB internal team	Reviews AI match suggestions, manages all household accounts, maintains audit log, moderates flagged content.

5. Platform Rules & Prohibited Conduct

Section Summary: *All users must use the Platform honestly and for its intended purpose. Misrepresentation, harassment, and misuse of other households' information are grounds for immediate termination.*

5.1 General Obligations

All users of the Platform agree to:

1. Provide truthful, accurate, and current information at registration and throughout their use of the Platform;

2. Not create more than one Household Admin account per household;
3. Keep all profile information — including photos, bios, and YA details — current and accurate throughout their use of the Platform;
4. Not share, transfer, or permit access to their account by any person other than the registered Household Admin;
5. Promptly notify FKB of any change in circumstance that would affect their eligibility to use the Platform, including changes in the YA's age, relationship status, or residency;
6. Not use the Platform while suspended or terminated, or assist any suspended or terminated user in accessing the Platform;
7. Use the Platform solely for its intended purpose of family-guided introductions;
8. Treat all other Platform users — households, YAs, and FKB staff — with courtesy and respect;
9. Maintain the security of their account credentials and notify FKB immediately of any unauthorized access;
10. Comply with all applicable laws, including privacy, anti-harassment, and intellectual property laws; and
11. Review and comply with FKB's Community Standards, as updated from time to time.

5.2 Prohibited Conduct

Users may not:

- Submit false, misleading, or fraudulent information about themselves, their household, or their young adult, including misrepresentation of age, identity, sex, gender, relationship status, education, or profession;
- Use the Platform for any purpose other than family-guided introductions, including commercial solicitation, promotional activity, or any form of compensation-based arrangement;
- Harass, threaten, bully, stalk, defame, or otherwise mistreat any other Platform user, whether on or off the Platform;
- Upload to or share obscene or other criminal content or information on the Platform;
- Share, disclose, or distribute another household's profile information, photos, YA content, or contact details outside the Platform without that household's express consent;
- Solicit money, gifts, or items of value from any other Platform user;
- Attempt to identify, contact, or communicate with another household's YA outside the Platform without going through the Platform's introduction process;
- Use automated tools, bots, scrapers, or any artificial means to access, scrape, or interact with the Platform;
- Attempt to reverse-engineer, decompile, or circumvent any Platform feature or security measure;
- Create multiple household accounts or re-register after account termination without FKB's express written permission; or
- Submit a false or bad-faith report about another household's conduct or content.

5.3 Content Standards

All content submitted to the Platform — including household photos, YA profile photos, bios, prompts, and intro videos — must:

- Accurately depict the person described (photos and videos must be of the YA and must be recent and unaltered);

- Be appropriate for a family-facing platform and free of nudity, sexual content, or graphic imagery;
- Not include contact information (phone numbers, email addresses, social media handles) in profile fields;
- Not infringe upon any third party's intellectual property, privacy, or other rights; and
- Not include the image or likeness of any minor without the express consent of that minor's parent or guardian.

Intro Video Standards (Premium only): Intro videos must be 45 seconds or fewer, in MP4 format, must feature the YA only, and must meet all content standards above. FKB reserves the right to remove any video that does not meet these standards without notice.

6. Intellectual Property

Section Summary: *FKB owns the Platform. You own the content you upload, but grant FKB a license to display it within the Platform.*

6.1 FKB's Intellectual Property

The Platform, including all software, design, functionality, algorithms, matching logic, AI systems, text, graphics, and other content created by FKB ("FKB Content"), is owned by or licensed to Dreamcatcher Group LLC. Family Knows Best™ and Dreamcatcher Group™ are trademarks of Dreamcatcher Group LLC with applications pending before the United States Patent and Trademark Office. You may not reproduce, distribute, modify, create derivative works from, or commercially exploit any FKB Content without FKB's prior written consent.

6.2 Your Content

You retain ownership of all content you upload to the Platform, including household photos, YA profile photos, bios, prompts, and intro videos ("User Content"). By uploading User Content, you grant FKB a non-exclusive, royalty-free, worldwide license to store, display, and use your User Content solely within the Platform and solely for the purpose of operating the Platform and facilitating introductions. This license terminates when your content is deleted from the Platform in accordance with FKB's data retention policy.

You represent and warrant that: (a) you own or have the right to submit all User Content; (b) your User Content does not infringe any third-party rights; and (c) FKB's use of your User Content as described herein will not violate any law or third-party rights.

FKB uses User Content, including OCEAN personality scores and profile data, solely to operate the Platform's AI-powered features and functionality. FKB does not use User Content to improve or retrain its AI models without your express opt-in consent, and does not use User Content for any purpose outside the Platform.

7. Membership Tiers & Features

Section Summary: *FKB offers Founding ($49/mo, locked for life), Standard ($69/mo or $649/yr), and Premium ($99/mo or $899/yr) memberships, and a free Community level after the Launch Period. Membership is free during the Launch Period. There is no membership fee.*

FKB offers the following membership tiers. Features associated with each tier are described on the Platform and may be updated from time to time. FKB reserves the right to modify, add, or remove features within any tier at its sole discretion, provided that FKB will not reduce the core introduction facilitation functionality available to active paid subscribers without reasonable notice.

Tier	Monthly	Annual	Key Notes
Beta	Free	—	Invitation-only. Free through the Launch Period. Founding rate ($49/mo) locked for life. Up to 2 YA profiles, 4 photos per YA, 1 family Reviewer, 5 invitations a month. Beta households that fully participated (Beta Ambassadors) receive six months free after the Launch Period ends, then the Founding rate, and 100 referral invitations.
Founding	$49/mo	Monthly only	For households that join during the Launch Period. Rate locked for life. Free during the Launch Period, then a 30-day free trial. Up to 2 YA profiles, 4 photos per YA, 1 family Reviewer, 5 invitations a month.
Standard	$69/mo	$649/yr	Free during the Launch Period, then a 30-day free trial. Up to 2 YA profiles, 4 photos per YA, 1 family Reviewer, 3 invitations a month.
Premium	$99/mo	$899/yr	Free during the Launch Period, then a 30-day free trial. Up to 4 YA profiles, 6 photos per YA, intro video, up to 4 family Reviewers, 5 invitations a month, full AI insights, and monthly Family Connection Report.
Community	Free	—	Available after the Launch Period. 1 YA profile, 2 photos, no family Reviewer. One curated introduction a month. The household may see which households would like to be introduced and respond to one a month. No AI insights or intro video. Invitations as described on the Platform.

Introduction allowances for each plan are described on the Platform. Additional young adults beyond a plan's limit are $15 per month each. Monthly invitations refill each month up to the plan's limit and do not carry over. FKB may award additional invitations, including during the Launch Period; any such bonus is described on the Platform. Beta households that did not fully participate become Founding households if they confirm their membership during the Launch Period, or Standard households if they confirm after it ends. Any household may upgrade to Premium at any time. After the Launch Period, a household that does not continue a paid plan moves to Community, as described in Sections 8.3 and 9, and may upgrade to a paid plan at any time.

Founding Rate Reservation: A household that joins the Circle Waitlist during the Launch Period reserves the Founding rate ($49/mo) for the circle or circles it selected. The reservation is honored if the household completes membership within thirty (30) days after FKB sends an invitation for that circle; after that, the reservation ends and the then-current rates apply. A reservation is not a membership, carries no fee or obligation, and does not count toward the 300 households that end

the Launch Period. Once the household joins, its Founding rate is locked for life, as described in Section 8.4.

8. Billing, Subscriptions & Refund Policy

Section Summary: *Membership is free during the Launch Period. A card is captured at signup but not charged until day 31 of your free trial. There is no membership fee. Refund policy varies by charge type.*

8.1 Launch Period & Free Trial

Membership is free during the Launch Period. A valid payment method is required at signup; no charge is made at that time. After the Launch Period ends, FKB will notify you by email and in the Platform before your free trial begins, including the date of your first charge. Beginning on the Billing Start Date, each household receives a 30-day free trial with full access to its selected plan. Beta households that fully participated receive six months free in place of the 30-day trial.

8.2 Day-31 Billing

On day 31 of your free trial, FKB will automatically charge your first subscription payment (monthly or annual, per the plan selected) via Stripe. There is no membership fee.

Annual Plan Disclosure: Households selecting an annual plan will be shown the exact total amount to be charged on day 31 before entering payment details. Day-31 totals: Founding — $49; Standard Monthly — $69; Standard Annual — $649; Premium Monthly — $99; Premium Annual — $899. You must review and acknowledge this disclosure before your trial begins.

8.3 Trial Reminder & Pre-Trial Cancellation

FKB's payment processor (Stripe) automatically sends a reminder email three (3) days before your trial ends (day 28). You may cancel your subscription at any time before day 31 with no charge of any kind. Cancellation before day 31 releases your household from all billing obligations, and your household moves to Community unless you ask FKB to close your account.

8.4 Auto-Renewal

Subscriptions automatically renew at the end of each billing period (monthly or annual) at the then-current rate for your plan, unless you cancel before the renewal date. FKB will provide notice of any rate change applicable to your renewal at least thirty (30) days in advance. Founding Member rates are locked for life and are not subject to rate increases.

8.5 Plan Changes & Downgrades

You may upgrade your plan at any time; the upgrade takes effect immediately and your next billing cycle will reflect the new rate. Downgrades take effect at the end of your current billing cycle. You retain full access to your current plan features until the downgrade takes effect. No partial refund is issued for the unused portion of the current billing period upon downgrade.

On downgrade, features associated with your prior plan (including additional YA profiles, photos 5–6, intro video, and Premium AI insights) are hidden but not deleted. Content is restored immediately upon re-upgrade. Young adult profiles above the new plan's limit are paused, not deleted, and the Household Admin chooses which profiles remain active. After the Launch Period, a household may also move to Community at the end of any billing cycle on the same terms.

Founding households may upgrade to Premium at the standard Premium rate. A Founding household that returns to Standard is restored to its locked Founding rate. A household that cancels before day 31 is not charged, and its account is handled as described in Section 9.

8.6 Refund Policy

Subscription Fee Refund Policy:

Subscription fee refund requests are handled at FKB's sole discretion. Requests received within seven (7) days of a billing date will generally be honored. Requests received after seven (7) days will be evaluated on a case-by-case basis.

All approved refunds are issued minus the Stripe payment processing fee (approximately 2.9% + $0.30 per transaction), which is non-recoverable by FKB. FKB is not obligated to issue subscription refunds and reserves the right to decline any request. By using the Platform, you acknowledge that all refunds will be issued net of this non-recoverable fee. To request a refund, contact FKB at support@familyknowsbest.net.

Downgrade Refund Policy:

No refund is issued for the unused portion of the current billing period upon a plan downgrade. The new plan takes effect at the start of the next billing cycle.

9. Cancellation

Section Summary: *You may cancel at any time. Cancellation takes effect at the end of your current billing period. Your data is retained for 90 days after cancellation.*

You may cancel your subscription at any time by accessing Account Settings on the Platform. Cancellation during the Launch Period results in no charge. Cancellation before day 31 results in no charge. Cancellation after day 31 takes effect at the end of the current billing period; you retain full access to Platform features through that date.

After the Launch Period, when you cancel a paid subscription your household moves to Community at the end of the current billing period, keeping its place on the Platform with Community features, unless you ask FKB to close your account.

If you close your account, it enters an inactive status. Your household data, YA profiles, and introduction history are retained for ninety (90) days, during which you may reactivate your account. After 90 days, your data is permanently deleted. You may request early deletion by contacting FKB at privacy@familyknowsbest.net.

10. Termination & Suspension by FKB

Section Summary: *FKB may suspend or terminate accounts for violations of these Terms, abusive conduct, or fraudulent information. Termination for cause may occur without notice.*

FKB reserves the right to suspend or terminate any household account, with or without notice, for:

- Violation of any provision of these Terms;

- Submission of false, fraudulent, or misleading information, including misrepresentation of a YA's age;
- Harassing, threatening, or abusive conduct toward any other Platform user;
- Conduct that, in FKB's judgment, is harmful to the Platform community or inconsistent with FKB's values; or
- Any other conduct that FKB, in its sole discretion, determines warrants suspension or termination.

Termination for cause is effective immediately. Subscription fees paid for the current billing period are non-refundable upon termination for cause.

If you believe your account was suspended or terminated in error, you may submit an appeal to support@familyknowsbest.net. FKB will review appeals in good faith but is not obligated to reinstate any account.

11. Introduction Facilitation & Platform Limitations

Section Summary: *FKB facilitates introductions but does not guarantee them. Exclusions by the Household Admin are honored based on the type of action taken. Active declinations are permanent. Expired or cancelled introductions are eligible for re-suggestion after 6 months during the Launch Period and 12 months thereafter.*

FKB's AI-powered matching engine suggests potential introductions based on OCEAN personality compatibility scores, household preferences, and geographic parameters. AI-generated match suggestions may be reviewed and approved or rejected by a Platform Admin before being delivered to households. FKB does not guarantee the number of candidates delivered per week or the timing of introductions. Introduction requests expire after 14 days without a reply. A declined or expired request returns the sender's allowance; a withdrawn request does not.

Match Exclusions: FKB maintains two types of match exclusions. When a Household Admin actively declines a candidate — meaning the Admin reviewed the profile and made a deliberate decision to pass — that pairing is permanently excluded from future AI match suggestions for that household. This exclusion is maintained indefinitely and reflects a considered choice. When a pending introduction expires because one or both Young Adults did not confirm within the confirmation window, or when an introduction is cancelled by either household, the exclusion is time-limited and expires after six (6) months during the Launch Period and twelve (12) months thereafter. At that point the pairing becomes eligible for re-suggestion by the AI. Circumstances change, and a pairing that did not progress may be worth revisiting at a later time.

Introduction Privacy: Household Admins cannot read messages exchanged between introduced YAs. All YA-to-YA communication within an active introduction is private. Message access is removed immediately upon cancellation of an introduction.

No Guarantee of Outcomes: FKB does not guarantee that use of the Platform will result in an introduction, a relationship, or any other outcome. FKB is not responsible for the decisions, actions, or conduct of any household or YA, on or off the Platform.

12. Artificial Intelligence & Personality Data

Section Summary: *FKB uses AI for compatibility matching and report generation. OCEAN scores are locked after first submission and are never shared with other households.*

FKB uses the Anthropic Claude API to power compatibility matching, personality insight generation, and the Premium Monthly Family Connection Report. AI processing is performed server-side only. FKB's API key is never exposed to users or third parties.

OCEAN Personality Scores: Each YA's OCEAN (Big Five) personality scores are derived from the onboarding assessment and locked after first submission. OCEAN scores may only be modified by a Platform Admin in exceptional circumstances. Raw OCEAN scores are visible to Platform Admins only. Households receive AI-generated narrative insights, not raw scores, in accordance with their subscription tier.

AI Compatibility Scores: AI-generated compatibility scores and pairing summaries are visible to Platform Admins only and are never shared with households.

AI-Generated Content: AI-generated content — including personality insight narratives, conversation starters, and monthly reports — is produced algorithmically and is not reviewed by a human before delivery. FKB does not guarantee the accuracy, completeness, or fitness of AI-generated content for any purpose.

13. Privacy & Data

Section Summary: *FKB's Privacy Policy governs all data collection and use. By using the Platform, you consent to data practices as described in the Privacy Policy.*

FKB's collection, use, storage, and sharing of your personal data is governed by the FKB Privacy Policy, which is incorporated into these Terms by reference. By registering for or using the Platform, you consent to data collection and use as described in the Privacy Policy. FKB does not sell user data to third parties.

The Privacy Policy describes, among other things: the categories of data collected; how data is used for introductions and platform operations; third-party service providers who receive data; data retention periods; and your rights to access, correct, export, and delete your data.

13.1 SMS Communications & Consent

By providing your mobile phone number during registration on the Family Knows Best Platform, you consent to receive SMS text messages from Family Knows Best for the following purposes: (a) one-time verification codes for account authentication and multi-factor identity confirmation; (b) account-related notifications, including introduction alerts and platform activity updates; (c) customer care communications related to your household account; and (d) event-related communications regarding FKB community events and programs.

Message frequency varies based on account activity. Message and data rates may apply depending on your mobile carrier and plan. You may opt out of SMS communications at any time by replying STOP to any message you receive from FKB. After opting out, you will receive a single confirmation message and no further SMS messages will be sent, except as required to complete account authentication at login. For assistance, reply HELP to any FKB message or contact us at support@familyknowsbest.net.

Consent to receive SMS messages is not a condition of using the Platform or purchasing any subscription. FKB does not share your mobile phone number with third parties for their own marketing purposes. Your phone number is used solely to operate the Platform's authentication and notification functions as described in this section and in the FKB Privacy Policy.

14. Disclaimer of Warranties

Section Summary: *The Platform is provided as-is. FKB makes no warranties about uptime, introduction quality, or outcomes.*

THE PLATFORM IS PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, FKB EXPRESSLY DISCLAIMS ALL WARRANTIES, INCLUDING BUT NOT LIMITED TO WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, ACCURACY, AND UNINTERRUPTED OR ERROR-FREE OPERATION. FKB DOES NOT WARRANT THAT THE PLATFORM WILL MEET YOUR REQUIREMENTS OR THAT ANY DEFECTS WILL BE CORRECTED.

15. Limitation of Liability

Section Summary: *FKB's liability to you is capped at the fees you paid in the prior 12 months. FKB is not liable for indirect damages or for outcomes of introductions.*

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, FKB'S TOTAL LIABILITY TO ANY HOUSEHOLD ARISING OUT OF OR RELATED TO THESE TERMS OR THE PLATFORM SHALL NOT EXCEED THE TOTAL FEES PAID BY THAT HOUSEHOLD TO FKB IN THE TWELVE (12) MONTHS PRECEDING THE CLAIM.

IN NO EVENT SHALL FKB BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, INCLUDING LOSS OF DATA, LOSS OF PROFITS, LOSS OF GOODWILL, OR PERSONAL INJURY, EVEN IF FKB HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

FKB IS NOT LIABLE FOR: (A) THE CONDUCT, DECISIONS, OR ACTIONS OF ANY HOUSEHOLD OR YOUNG ADULT ON OR OFF THE PLATFORM; (B) THE OUTCOME OF ANY INTRODUCTION FACILITATED BY THE PLATFORM; (C) ANY HARM ARISING FROM A HOUSEHOLD'S MISREPRESENTATION OF A YOUNG ADULT'S AGE OR OTHER INFORMATION; OR (D) ANY THIRD-PARTY SERVICES INTEGRATED WITH THE PLATFORM, INCLUDING STRIPE, TWILIO, SENDGRID, OR ANTHROPIC.

16. Dispute Resolution

Section Summary: *Most disputes must be resolved through binding arbitration, not court. You have 30 days to opt out of arbitration after first accepting these Terms.*

16.1 Informal Resolution First

Before initiating any formal dispute proceeding, you agree to contact FKB at privacy@familyknowsbest.net and provide a written description of your dispute. FKB will attempt to

resolve the dispute informally within thirty (30) days of receiving your notice. If the dispute is not resolved within that period, either party may proceed to arbitration as described below.

16.2 Binding Arbitration

Except as provided in Section 16.4, any dispute, claim, or controversy arising out of or relating to these Terms or the Platform — including disputes about the existence, validity, or termination of these Terms — shall be resolved by binding arbitration administered by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules, with proceedings conducted in the District of Columbia. The arbitrator's decision shall be final and binding. Judgment on the award may be entered in any court of competent jurisdiction.

16.3 Class Action Waiver

YOU AND FKB EACH WAIVE THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION, CLASS ARBITRATION, OR REPRESENTATIVE PROCEEDING OF ANY KIND. ALL DISPUTES MUST BE BROUGHT IN YOUR INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING.

16.4 Exceptions to Arbitration

Either party may seek injunctive or other equitable relief in a court of competent jurisdiction to prevent irreparable harm, including to enforce confidentiality obligations or intellectual property rights. Either party may also bring an individual claim in small claims court if the claim qualifies.

16.5 Opt-Out Right

You may opt out of the arbitration requirement in Section 16.2 by notifying FKB in writing within thirty (30) days of first accepting these Terms. Your opt-out notice must be sent to privacy@familyknowsbest.net and must include your name, household name, and account email address. Opting out does not affect any other provision of these Terms.

16.6 Governing Law

These Terms are governed by the laws of the District of Columbia, without regard to its conflict of laws principles.

17. General Provisions

Section Summary: *Standard legal provisions governing the relationship between FKB and households.*

Entire Agreement: These Terms, together with the FKB Privacy Policy and Beta Participant Agreement (where applicable), constitute the entire agreement between FKB and your household with respect to the Platform.

Amendment: FKB may modify these Terms with at least fourteen (14) days' written notice posted on the Platform or delivered by email. Continued use of the Platform after the effective date constitutes acceptance. Material changes to the Limitation of Liability (Section 15) or Dispute Resolution (Section 16) require affirmative acceptance.

Severability: If any provision of these Terms is found unenforceable, that provision shall be modified to the minimum extent necessary to make it enforceable, and the remaining provisions shall continue in full force.

No Waiver: FKB's failure to enforce any provision does not constitute a waiver of its right to enforce that provision in the future.

Assignment: You may not assign these Terms or any rights hereunder. FKB may assign these Terms in connection with a merger, acquisition, or sale of substantially all of its assets.

Referral Liability: If your household refers another household to FKB using an invitation, you are not liable for that household's conduct on the Platform. Invitations are provided as a community-building tool; no legal responsibility attaches to the referring household for the conduct of invited households.

No Agency: Nothing in these Terms creates any agency, partnership, joint venture, or employment relationship between you and FKB.

Contact: Questions about your membership, billing, or account should be directed to FKB at support@familyknowsbest.net. Legal notices, disputes, and privacy requests should be directed to FKB at privacy@familyknowsbest.net.

Trademarks: Family Knows Best™ and Dreamcatcher Group™ are trademarks of Dreamcatcher Group LLC with applications pending before the United States Patent and Trademark Office.

18. Acknowledgment

By checking the acknowledgment box during registration on the FKB Platform, the Household Admin confirms that they have read these Terms of Use in their entirety and agree to be bound by all of their terms and conditions on behalf of their household. This electronic acknowledgment constitutes a legally binding agreement and is recorded with the Household Admin's user ID, timestamp, and document version at the time of acceptance.

NOTICE TO CALIFORNIA SUBSCRIBERS

Under California Civil Code §1789.3, California subscribers may cancel their subscription, without penalty or obligation, at any time prior to midnight of the third business day following the date of subscription. To cancel, contact FKB at support@familyknowsbest.net, or mail a signed and dated written notice of cancellation — including your name, household name, and account email address — to: Dreamcatcher Group LLC, Attn: Cancellations, 2490 Market Street NE, Suite 450, Washington, DC 20018. Please retain a copy of your cancellation notice.

In accordance with Cal. Civ. Code §1789.3, you may report complaints regarding the Platform to the Complaint Assistance Unit of the Division of Consumer Services of the California Department of Consumer Affairs by contacting them in writing at: Consumer Information Division, 1625 North Market Blvd., Suite N112, Sacramento, CA 95834, or by telephone at (800) 952-5210.

Family Knows Best™ is operated by Dreamcatcher Group LLC, a District of Columbia limited liability company. These Terms were last updated November 2026.