SHORES SENIOR ASSIST

SAFETY • SECURITY • ASSURANCE

MASTER TERMS OF SERVICE

Website access, app use, assessments and membership policies

Document reference: SSA-MASTER-TC-V12 • Consolidated launch edition

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Effective application: This version applies to new purchases when S.S.A. makes it available and the purchaser affirmatively accepts it. It does not become effective merely because it was prepared. Existing accepted transactions, agreements and earned benefits remain governed by their applicable terms unless lawfully changed under Section 11.

Preparation notice: This operational edition has not been independently reviewed by legal counsel. It is not legal advice or a legal-compliance certification. Independent professional review remains recommended.

These Terms concern Fit4Life LLC d/b/a Shores Senior Assist (“S.S.A.,” “we,” “us,” or “our”), its website at www.shoresseniorassist.com, the S.S.A. Overwatch platform and associated applications (the “Site”), and the assessment and membership services expressly purchased from S.S.A. They must be read with the accepted client-specific service agreement and quote. No purchase, renewed obligation or SMS authorization arises merely from browsing the Site.

An adult purchaser accepting these Terms must have authority to enter the transaction. A person providing information or acting for another adult must have that person's consent or other valid authority. A family relationship alone does not establish unrestricted access to another person's private records. We may request evidence of identity and authority before disclosing information or implementing instructions.

1. Intellectual property and permitted use

1.1 S.S.A. materials

S.S.A.'s proprietary software, dashboards, protocols, blank forms, scoring methods, report formats, data models, workflows, training materials, platform designs, names and logos remain its property or the property of the applicable licensor. Third-party licensed components and client-provided information are excluded from any claim of exclusive S.S.A. ownership.

1.2 Client information and copies

Clients retain their rights in information and materials they provide. Clients and properly authorized representatives may download, print, retain and share their own completed forms and reports with authorized relatives, clinicians and responders for personal care, coordination and recordkeeping. This permission does not authorize resale, commercial republication or reuse of S.S.A.'s proprietary methods as a competing product. Ending service does not cancel permission to retain and appropriately share copies already lawfully obtained.

1.3 Access permission

Access is limited, non-transferable and subject to these Terms, assigned permissions and the applicable service agreement. Operational access may end with service under Sections 5 and 6. Record requests are handled separately under Sections 5 and 13. Revocation does not eliminate non-waivable rights or permit withholding retained records contrary to applicable law.

2. Acceptable use, accounts and authority

Do not reverse engineer, decompile or disassemble the Site except where applicable law expressly permits; copy proprietary templates or scoring methods outside Section 1; republish S.S.A. materials as your products;

scrape or use unauthorized automated extraction; access another person's records without authority; share credentials; or use the Site unlawfully or to create a competing service from S.S.A.'s proprietary materials.

Provide accurate information, protect account and access credentials, and promptly report suspected unauthorized access. Use only your own credentials and expressly authorized access links. Notify S.S.A. of changes in decision-making authority, family contacts, addresses, readiness information or communication arrangements that affect service.

S.S.A. may restrict abusive or unauthorized access proportionately to protect records and operations. Restrictions affecting an active client's safety service require appropriate operational review and documented coordination; they are not permission to abandon an unresolved safety incident.

3. Communications and optional SMS

3.1 Separate SMS consent

SMS consent is obtained separately from purchase and agreement acceptance. It is optional and is not a condition of purchase. If you opt in, S.S.A. may send messages concerning your inquiry, appointment and agreed operational services to the number you authorize. Each recipient's permissions must be respected; one family member cannot automatically opt in every relative or neighbor.

3.2 Frequency, costs and withdrawal

Message frequency varies with interactions, agreed check-ins and the service tier. Message and data rates may apply. Reply STOP to withdraw SMS consent, HELP for assistance, or contact (313) 241-5652. SMS withdrawal does not cancel membership or prohibit otherwise lawful, agreed email or telephone coordination. The family and S.S.A. must establish reliable alternate arrangements for essential coordination. SMS opt-out requests must be honored; this paragraph does not authorize otherwise prohibited calls or messages.

3.3 Mobile information

We do not sell, trade or share mobile numbers or SMS consent with third parties or affiliates for their marketing. Necessary communications providers may process that information to deliver and administer the service, as described in Section 13.

3.4 Written notices

Send cancellation, rescheduling, billing and records requests to jeff@shoresseniorassist.com or use the identified S.S.A. portal request control, where available. The relevant notice time is receipt in that designated mailbox or successful portal submission—not the sender's unsent draft, claimed sending time, or staff-processing time. Retain the submission confirmation. If a portal fails, use the designated email or call for assistance. A telephone conversation alone is not the required written cancellation or rescheduling notice.

4. Assessments, appointment changes and assessment validity

4.1 Assessment fee and scope

The Family Readiness Assessment costs $100 online or $199 in person. In-person appointments require service-area availability. The selected format and exact one-time fee are shown in the assessment quote before payment. Previously purchased assessments retain their recorded accepted price. The assessment establishes a current operational baseline and recommendations; it is not medical diagnosis, treatment or a guarantee of membership eligibility. Payment and provider-confirmed appointment status are distinct from a temporary reservation.

4.2 Timely family cancellation

A family cancellation received at least 48 elapsed hours before the original confirmed appointment qualifies for a $75 refund from a $100 online assessment payment, with $25 retained, or a $164 refund from a $199 in-

person assessment payment, with $35 retained. Historical $199 assessment purchases retain their accepted $35 administrative deduction. Exactly 48 hours qualifies. Eastern Time (“ET,” America/New_York, including daylight-saving changes) is used to display policy times; the comparison uses actual elapsed time.

S.S.A. initiates the eligible refund to the original payment method within two business days of receiving the eligible written cancellation. For this initiation commitment, business days are Monday through Friday, excluding U.S. federal holidays; internal reminders may use an earlier, more conservative deadline. Provider processing and bank posting can take longer and are not represented as completed bank receipt.

4.3 Late cancellation and no-show

Family cancellations received less than 48 elapsed hours before the original confirmed appointment, and no-shows, are non-refundable, except where applicable law or an expressly approved written exception requires otherwise. Staff delay must not change eligibility established by a timely receipt.

4.4 Rescheduling

With at least 48 elapsed hours' written notice, rescheduling incurs no fee. With less than 48 hours, a separate $25 late-rescheduling fee is required to secure the approved new appointment. The fee is assessed using verified notice receipt against the original confirmed appointment—not when staff processes it.

The family must approve the destination and separate fee before payment is requested. The original appointment remains in place until the fee clears and S.S.A. confirms the change; paying or opening a link alone does not move the appointment. Destination availability may change while payment is pending. If S.S.A. cannot complete the approved move after the fee clears, it will contact the family, obtain approval for another arrangement or initiate return of the unapplied $25 fee within two business days of that determination. It will not impose an unapproved replacement date or charge the assessment fee again. A paid late-rescheduling fee applied to a completed move is not assessment-conversion credit and is not returned merely because the family later changes its plans, subject to applicable law or a written exception.

4.5 Cancellation by S.S.A.

If S.S.A. cancels or cannot fulfill the assessment, regardless of whether the reason is an emergency, the family may choose a penalty-free reschedule or a full return of the assessment amount paid. No administrative deduction applies. S.S.A. initiates an elected full refund within two business days of receiving the family's written refund choice. Appointment cancellation itself does not constitute proof that a refund has been sent.

4.6 Assessment-conversion credit

A fully paid and completed $199 assessment may provide up to $199 against the first invoice of any membership. The actual assessment-completion date counts as Day 1. Membership Checkout must be successfully completed and submitted before 11:30 PM ET on Day 30, and the payment must ultimately clear. Opening a link, bank-account verification or a pending browser page alone does not qualify.

New credit-eligible Checkout sessions require at least thirty minutes before their expiration and normally must be created before 11:00 PM ET on the final day. Existing sessions still must be submitted before their displayed 11:30 PM ET cutoff. Start early; do not assume a new session can be opened during the final thirty minutes.

The credit is applied after the one permitted promotional offer, never beyond the first invoice balance. Unused value is forfeited, not paid in cash or carried forward. Refunded, cancelled, unpaid or fee-waived assessments do not produce this credit. Late-rescheduling fees do not qualify. A payment cannot generate duplicate credits. Previously accepted offers retain their recorded applicable deadlines and benefits unless lawfully changed.

4.7 Six-month baseline and enrollment

An unenrolled assessment baseline expires at the start of its six-calendar-month anniversary in the appointment's recorded timezone, defaulting to ET if no timezone was recorded. If the anniversary day does not

exist, use that month's last day. The specific deadline must be displayed.

Timely enrollment for this rule means successfully completed membership Checkout submitted before that deadline, provided the payment ultimately clears. Timely ACH submissions may settle afterward. Pending settlement requires review and does not authorize service activation. Failed, returned or refunded payments require financial reconciliation before eligibility is decided; the family must not be instructed to pay again merely because a provider state is uncertain.

Expired, unenrolled families require a fresh intake and current assessment before enrollment. Continuously enrolled clients are not required to buy reassessment solely because their original baseline is older than six months.

4.8 Returning families and exceptions

A service lapse is measured from the Manager-documented actual operational service-ending date under Section 5, not the cancellation-request date. Returning within six calendar months does not, solely because of the lapse, require a new assessment fee; updated readiness information and activation review may still be required. A lapse of six months or more requires a fresh intake and new assessment.

Only a documented Director authorization may waive the fee for a specifically identified new assessment. It does not authorize reuse of an expired baseline, eliminate current readiness requirements, or create paid-assessment conversion or referral benefits. No waiver is promised or automatic. The recorded authorization and new assessment must exist before staff relies on the exception.

4.9 Restricted archival, not automatic destruction

Expired, unenrolled sensitive health and home-assessment information is due for removal from routine operational access at the six-month boundary and placement in restricted archival storage. This is an access-restriction process, not a promise that database records, reports, uploads or backups are permanently erased at six months. Payment uncertainty and holds must be reconciled and documented; any necessary continued retention must remain appropriately restricted.

S.S.A. currently uses interim restricted-retention controls. Category-specific final attorney and insurer retention approvals are pending. Information is retained for reasonably necessary operational, financial, legal, insurance and dispute purposes, reviewed for continued need, and subject to applicable rights and holds. Permanent destruction remains disabled until an approved retention schedule and verified disposal process exist. Financial, consent and audit evidence are not automatically purged when an assessment expires. Section 13 describes information handling and requests.

5. Membership, payment, renewal and service ending

5.1 Plans and regular rates

Regular monthly membership rates for new quotes are Overwatch: $150; Overwatch Extended: $225; Anchor: $795; and Sentinel: $1,595. They are the all-in base membership rates for the agreed scope, before approved discounts or credits. Previously accepted subscriptions retain their agreed prices unless separately authorized. The separate assessment and late-rescheduling fees are described in Section 4. No undisclosed recurring surcharge is authorized.

The accepted quote and Client Service Agreement identify the selected plan, billing cycle, service scope, coverage hours, geography and arrangements. Overwatch and Overwatch Extended may serve eligible clients nationally; Anchor, Sentinel and in-home assessments depend on local availability and capacity. An assessment format does not itself establish eligibility for a local membership.

5.2 Advance payment and activation

Membership is paid in advance and renews monthly until cancellation. The accepted quote must disclose the

initial charge, introductory amounts, regular rate and billing schedule. Service activation additionally requires cleared funds and staff-approved operational readiness. Payment, completed Checkout and an “active” provider subscription label do not alone start operational service. Contact S.S.A. about readiness or activation delay before assuming coverage has begun.

5.3 Offers and price changes

An eligible community-partner offer, member-referral introductory offer or approved custom coupon may be selected, but those offers do not combine with each other. The assessment-conversion credit may accompany the one selected eligible offer. The accepted quote controls the specific introductory schedule; discounts do not restart merely because a billing schedule ends or is cancelled.

S.S.A. provides at least thirty days' written notice before a prospective membership price change for an existing client. It applies no earlier than an eligible subsequent renewal. Existing accepted transactions and expressly protected client-specific pricing are governed by their agreement and Section 11.

5.4 Cancelling renewal

Cancel renewal through the secure membership billing cancellation control, where provided, or in writing under Section 3.4. S.S.A. confirms the cancellation state and paid-through date. Stopping renewal does not immediately stop operational service, restart promotions, or automatically issue a refund.

There are no prorated refunds for voluntary mid-cycle cancellation, hospital stays or vacations, except as required by law or expressly approved in writing. This does not eliminate rights concerning an unauthorized charge or S.S.A.'s failure to provide agreed services.

5.5 Completed safety handoff

Ordinary service continues through the paid-through boundary and ends only after an authorized Manager explicitly completes and documents the safety handoff. Outstanding incidents must be resolved or legitimately transferred under the applicable incident protocol; they must not be closed merely to bypass a control.

If an unresolved incident or unavailable handoff recipient prevents safe completion, S.S.A. documents the interim arrangements, responsible person and next review, and communicates the situation. This does not automatically renew cancelled billing or authorize a new charge. Any separately chargeable additional service requires express agreement. The actual operational service-ending date is the confirmed completion time, no earlier than the ordinary paid-through boundary; it must not be backdated to the planned boundary if service actually continued.

Operational app access, safety routing and neighbor operational permissions end upon completed handoff. Records are retained separately. S.S.A. confirms the ending outcome and any outstanding commitments; ending app access does not automatically cancel an external appointment.

5.6 Historical records

Former clients and authorized representatives may request retained reports, invoices and other applicable records in writing. S.S.A. verifies identity, authority, scope, restrictions and applicable rights, and uses an approved secure delivery method. Only retained records can be supplied. Ending membership does not eliminate non-waivable access rights.

6. Payment uncertainty, disputes and suspension

Submit billing concerns promptly in writing, preferably within fifteen days of the charge. This internal request does not shorten statutory, card-network, bank or payment-provider rights. Requesting review does not itself authorize a fee or waive dispute rights.

A returned payment, chargeback, disputed refund or restored payment creates a Manager review—not automatic suspension, automatic recharging, or automatic case closure. S.S.A. documents provider evidence,

family contact, a responsible reviewer and next review time. Uncertain provider responses must be reconciled before duplicate payment or refund instructions.

Any payment-related operational suspension requires Manager review and a completed documented safety handoff. Unresolved incidents require resolution or proper transfer. Suspension does not itself cancel renewal or authorize collection attempts; S.S.A. explains the billing state and prospective arrangements. Restoration requires deliberate review of financial and readiness status. Provider restoration alone does not establish that operational access has restarted.

7. Share the Shield referral program

Current new-referral policy: SSA-SHIELD-2026-11-19. This section supersedes the earlier fixed-dollar program only for new referrals under this edition. It does not reduce or replace previously earned rewards, accepted offers, completed payments, or historical fulfillment evidence.

7.1 Attribution and eligible households

Referrals must involve two distinct households, one referrer per new household, and no self-referrals. Staff verify identities and record attribution evidence. For SSA, attribution precedes completed assessment; for Kinlight it precedes the new household's first purchase. An Owner/Admin may approve a documented late-attribution exception, but cannot retroactively rewrite an accepted or already-paid first invoice. Repeated assessments, enrollment attempts and provider events never create duplicate rewards.

The family referral program is separate from Pet Beacon's affiliate and sitter commissions. Monthly Kinlight households participate in the Kinlight path; SSA households participate in the assessment/SSA membership path. A referral does not confer access to the other household's care, Vault, financial details or private portal. Public submissions are unverified requests, not approved referrals, enrollment, billing consent or authority to contact another person by text.

7.2 Assessment-stage gifts

When the referred household completes a qualifying, fully paid Family Readiness Assessment ($100 online or $199 in person), each household earns one $20 digital gift card. A booking, incomplete, fee-waived or refunded assessment does not qualify. Cards are due within fourteen calendar days of actual assessment completion; delayed staff approval does not restart that clock.

Gift cards are separate from subscription discounts. Staff approve and arrange external delivery, recording a unique reference and completion evidence; the app does not automatically purchase cards. Issuer terms apply. Ordinary membership cancellation does not by itself erase an earned assessment gift.

7.3 SSA membership discounts

All four monthly tiers qualify: Overwatch, Overwatch Extended, Anchor and

Sentinel. With verified attribution and an approved billing quote, the new household receives 30% off its first month's regular tier price.

After the referred household's completed qualifying paid assessment, staff-approved onboarding and cleared positive first membership payment, the referring family earns 30% off one next unpaid monthly renewal of its own eligible tier. There is no additional thirty-day wait. Bank verification, pending settlement, a zero-dollar invoice or a wholly complimentary invoice does not qualify the referrer's membership reward.

7.4 Monthly Kinlight membership discounts

The new household receives 20% off its first month of the base Kinlight subscription. After approved enrollment and cleared positive first payment, the referring household earns 20% off its next unpaid monthly base-plan renewal. No SSA assessment is required for this membership reward.

At a regular $35 monthly base, the one-month reduction is $7 and the discounted base is $28. Extra-user packs remain undiscounted. Annual Kinlight memberships are not eligible under this edition. Pet Beacon subscriptions are not eligible for this family membership promotion.

7.5 Approval, combining offers and fulfillment

Staff verify household attribution, qualifying events, refunds, returns, chargebacks and disputes. Owner/Admin approval is required before a first-month offer or earned reward is applied. The family reviews the exact quote before authorizing recurring purchase. A referral submission, staff ledger entry or discount approval is not proof of payment or gift delivery.

Referral percentage discounts do not combine with community introductory offers or custom coupons on the same invoice. The separate assessment-conversion credit retains its own eligibility, calculation and expiry rules and is applied after the selected percentage offer where eligible. Discounts cannot create a negative invoice, cash payment or transferable balance.

Each additional distinct qualifying household may earn another discounted month. Percentages never stack on one invoice. The referrer's discount applies to the next eligible unpaid renewal after qualification and approval, not to a paid historical invoice. Where a finalized invoice, prior promotion, payment issue or provider uncertainty prevents safe application, staff must resolve it before proceeding; no duplicate application or automatic charge is authorized.

7.6 Holds, expiry and historical protection

Unresolved refund, return, chargeback, dispute, duplicate or identity concerns hold unfulfilled rewards for documented Owner/Admin review. Failure of qualifying conditions prevents an unearned reward. A later ordinary cancellation by the referred household does not itself erase an earned reward.

Delivered rewards are not automatically clawed back and no household account is automatically debited.

Rewards expire twelve calendar months after objective qualification; delayed approval does not extend expiry. The referrer must have an eligible active monthly membership to redeem a membership discount. Temporary suspension or uncleared payment holds redemption for review rather than creating a cash claim or automatically forfeiting earned value. Previously earned rewards and accepted offers remain governed by their applicable edition, including any more favorable historical protections.

The Senior Support Alliance Fund and related donations or charitable matching are not available under this program. No reward redirection, matching, charitable payment or tax deduction is promised.

8. Service scope, emergencies and technology limitations

S.S.A. provides operational coordination and private family advocacy. It is not a home-healthcare agency, medical provider or emergency 911 dispatch service. Assessment observations, readiness scoring and daily-living questions are not diagnoses or promises of personal care. Agreed check-ins and escalation support are not guarantees of safety, prevention of harm or immediate medical response.

Coverage hours, timezones, geography, staffing and escalation arrangements are those expressly stated in the accepted service agreement. Membership does not imply continuous twenty-four-hour human monitoring. Outside monitored hours, automated functionality is not a substitute for emergency response. In immediate danger, contact 911 or the appropriate emergency service directly; do not wait for an app, email or coordinator reply.

Device, power, cellular, internet and external-provider failures can delay or prevent messages, check-ins and access. Clients and authorized contacts must maintain agreed fallback arrangements. S.S.A. uses reasonable operational contingency measures within its agreed scope and communicates material known disruptions where practicable. An external outage does not excuse unrelated operational failures or eliminate non-waivable duties. Availability and liability are subject to the service agreement, Section 9 and applicable law.

9. Liability limitations and preserved rights

To the fullest extent permitted by applicable law, S.S.A. is not liable for indirect, incidental, special, consequential or punitive damages arising from Site use or provision of services. For direct damages, S.S.A.'s aggregate liability for a claim or series of related claims is limited to the greater of $199 or the total service fees actually paid by the affected client to S.S.A. during the twelve months immediately preceding the first event giving rise to those claims.

Service fees include assessment, membership and late-rescheduling fees; amounts already refunded are excluded from the fees-paid calculation. The $199 minimum avoids representing that a person who has paid nothing necessarily has no remedy; it is not a promised refund or fixed payment for any complaint.

These limitations do not exclude liability for fraud, willful misconduct or gross negligence, or restrict liability for personal injury, death or any other matter to the extent the applicable law prohibits restriction. They do not eliminate mandatory consumer, privacy or payment-dispute rights. Where a restriction is not lawful, the legally permitted restriction applies instead. No statement here is a representation that insurance will pay a particular claim.

10. Governing law and venue

Michigan law governs to the extent permitted, without displacing mandatory rights or protections that apply to a consumer in another jurisdiction. Subject to those non-waivable protections and any validly agreed client-specific dispute provision, proceedings are brought in a court with jurisdiction in Macomb County, Michigan. This clause does not require waiver of a legally available forum or mandatory dispute right.

11. Acceptance, amendments and agreement hierarchy

11.1 Agreement evidence

Before a paid booking or membership instruction is accepted, S.S.A. presents the applicable version and obtains affirmative acceptance from the purchaser or authorized representative. The record identifies the accepted version, applicable quote, acceptance time and representative authority. SMS consent remains separate. A materially changed quote requires fresh review and acceptance; it is not silently substituted.

11.2 Prospective changes

Material changes require at least thirty days' written notice to existing active clients, sent through the agreed email, postal or lawful electronic notice channel with delivery evidence retained. The notice identifies the change, proposed effective date and cancellation route. Changes apply no earlier than the first eligible renewal after the notice period and only as permitted by the existing agreement and law. Where fresh consent is required, notice alone is not acceptance. Non-material corrections may be made without altering an accepted price, benefit or substantive obligation.

Preparing, uploading or publishing a new document does not by itself change an existing agreement or prove notice was received. Existing accepted transactions and earned rewards are not retroactively reduced solely by a new edition.

11.3 Hierarchy

A validly executed Client Service Agreement or accepted client-specific quote governs the client-specific matters it expressly addresses for its stated term, unless lawfully amended or replaced. These Master Terms govern matters not addressed there. An executed agreement does not lose priority merely because six months have passed. An unaccepted quote expires on its stated expiration date and does not override an executed agreement merely because it was issued.

Marketing and general app explanations do not independently amend an accepted agreement. S.S.A. will correct inconsistent explanations, investigate a materially inaccurate quote or representation, and preserve applicable consumer rights; this hierarchy is not permission to disregard a binding commitment.

11.4 Severability

If a provision is invalid or unenforceable, the remaining provisions continue to the extent permitted, without removing non-waivable rights.

12. Contact and legal entity

Fit4Life LLC d/b/a Shores Senior Assist

22531 Sunnyside St, St. Clair Shores, MI 48080

Email: jeff@shoresseniorassist.com

Phone: (313) 241-5652

Use these contacts for appointment notices, billing concerns, privacy and record requests, and agreement questions. Emergency requests must go to the appropriate emergency service, not await this mailbox.

13. Privacy and information-handling notice

13.1 Information and purposes

S.S.A. handles contact and household details, representative authority, assessment and readiness information, relevant health and home information, agreed check-ins, incidents and communications, consent and agreement evidence, billing references, access records and technical usage/security information. It uses them to qualify and deliver agreed services, coordinate with authorized contacts, manage payment and disputes, protect access and fulfill applicable obligations. It does not claim ownership of client-provided personal information.

13.2 Authorized disclosure and providers

Access is limited by role and authority. Information may be shared with authorized family contacts, clinicians, responders or designated neighbors as needed for agreed coordination or an applicable emergency/legal basis—not as unrestricted household access. Neighbor emergency access is incident-specific and limited in scope and duration.

Service providers process relevant information for their functions: Replit for app hosting, database/storage and technical infrastructure; Stripe for payments; Twilio for SMS/telephone communications; Twilio SendGrid for email; and Google for staff sign-in. Certain AI-assisted features send relevant record content to Anthropic through Replit's AI integration to assist with summaries or communications. These processing disclosures are not claims that information is anonymous or that providers retain no data.

AI assistance is not medical diagnosis or autonomous safety decision-making. Staff must review operational drafts. Provider practices and applicable additional authorizations must be addressed before using a feature for information outside the authorized scope. S.S.A. remains responsible for its agreed coordination; merely using an AI or communications provider does not transfer that obligation to the family.

S.S.A. does not sell or share mobile numbers or SMS consent for others' marketing. It does not authorize providers to use client information for unrelated marketing through these Terms. Material changes to processing are disclosed and any legally required additional consent is obtained.

13.3 Security, cookies and copies

S.S.A. uses access restrictions and technical safeguards; no internet service can promise absolute security or uninterrupted availability. Session cookies, security logs and usage information support authentication, operations and troubleshooting. Optional marketing/tracking practices, if introduced, require appropriate disclosure and any required consent.

Providers, backups, exports and lawfully retained family copies may have distinct retention and access controls. Restricted archival is not proof that every copy was erased. Financial and audit records may remain after operational access ends.

13.4 Requests and retention review

Contact S.S.A. to request access, correction, an explanation of use, applicable export or deletion, or to report a privacy concern. S.S.A. verifies identity and authority, determines applicable rights and exceptions, responds within applicable legal requirements and records the outcome. It does not require a new paid membership solely to consider a valid records or privacy request.

Retention follows Section 4.9 and applicable duties. A legal or dispute hold can require preservation; release of a hold is not itself destruction approval. Current interim controls must not be described as an attorney-approved final schedule. A legally required response to a privacy request must be escalated and handled lawfully; a disabled automated destruction feature is not an excuse to ignore applicable rights.

13.5 Authority and additional documents

Do not upload another person's sensitive information without valid authority. S.S.A. may obtain separate

releases, representative evidence or service-specific authorizations. This notice does not replace any additional consent or disclosure required by law. More specific privacy disclosures supplied for a feature supplement this notice and must not silently reduce previously agreed protections.

Purchaser acknowledgment

By affirmatively accepting SSA-MASTER-TC-V11 in the identified transaction, I confirm that I am an adult purchaser or authorized representative; I have reviewed the applicable quote, assessment or membership charges, renewal/cancellation terms and privacy notice; and I understand that payment alone does not activate service and that S.S.A. is not an emergency or medical provider. My SMS choice is separate and optional. My acceptance does not waive non-waivable rights.

The electronic transaction record or accompanying signed service agreement records purchaser identity, representative authority, accepted version, quote and acceptance timestamp. This acknowledgment does not authorize undisclosed charges or establish consent for other recipients.