Privacy Policy

Xclerist™

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This Privacy Policy explains how Xclerist LLC ("Xclerist," "we," "us") collects, uses, and shares information about you when you visit our website, create an account, and use the Xclerist membership service (the "Service"). Xclerist is a life-planning membership: you answer questions about your life across ten domains, an artificial-intelligence system generates a personalized Life Plan from your answers, a person on our team reviews it before it is published to you, and — if you choose and qualify — we may suggest introductions to other members.

Because you entrust us with unusually personal information, including information about your health, your family, your finances, and your end-of-life wishes, this policy is more detailed than most. We would rather be plain with you than brief.

Xclerist is intended for United States residents who are 18 or older. The Service is not directed to anyone under 18.

1. Information you give us

Account and identity information. Your first and last name, email address, password, date of birth and age confirmation, and — where you provide them — your phone number, postal address, avatar image, timezone, and how you heard about us.

Life-plan answers. Our question catalogue currently contains 142 active questions across ten domains: Career, Financial, Education, Relationships, Family, Health, Housing, Community, Experience, and Legacy. Of these, 11 are treated as directly identifying and 14 are treated as sensitive. Answers may be structured choices or free text, and free text is stored as you write it. You decide what to answer; you can update or remove your answers at any time.

Payments. If you buy a paid feature, our payment processor, Stripe, collects and processes your card details on its own hosted checkout. Your full card number never reaches our systems. We receive your email, name, and a reference to your account.

Communications. If you contact us, we keep your messages and our replies.

2. Sensitive information — what we collect and where it goes

We want this in its own section rather than buried in a list, because it is the part most people would want to know.

Fourteen questions in our catalogue collect information that federal and state privacy laws treat as sensitive:

Health (5 questions). Physical health status, chronic conditions, mental-health status, health-insurance status, and mental-health goals.

Legacy (6 questions). Whether you have a will, your beneficiaries, inheritance planning, life insurance, end-of-life wishes, and family disagreements.

Family (2 questions). Fertility, and family health needs.

Housing (1 question). Immigration or visa status.

These answers are stored in our database in ordinary readable form — they are protected by our infrastructure provider's encryption at rest and by our access controls, but they are not separately encrypted or masked within our systems.

Your sensitive answers are transmitted to our artificial-intelligence provider in full, without redaction, when your Life Plan is generated. Section 5 explains this in detail. We think you should know that before you answer, not afterwards.

3. Information we collect automatically

Usage and device data. Device type, browser, IP address, pages viewed, and how you interact with the Service.

Approximate location. We derive and store an approximate location for your account, including geographic coordinates calculated from the location information you provide. These coordinates are held on our servers and are used to compute rough proximity for the network feature. Precise coordinates are never shown to another member or sent to our AI provider — only a coarse indication of whether another member is broadly nearby.

Cookies and similar technologies. Including attribution cookies that record how you first reached us and most recently reached us, which persist for up to 400 days, and a referral cookie that lasts 90 days. Section 8 describes advertising and analytics technologies and your choices.

4. Information we generate about you

Your Life Plan. Each generated version of your plan, your milestones, to-dos, life events, and domain goals.

Planner conversations. Full transcripts of your conversations with the AI planner.

Scenario runs. Where you use What-if scenarios, we store the scenario and the free text of the decision you are modelling.

Matching attributes. Where you are eligible for the network, we derive and store attributes used for matching, including your metro area, industry, an income band, openness to relocation, geographic coordinates, and a mathematical representation of your goals.

Message activity. Delivery, opens, clicks, bounces, and complaints for emails we send you.

Compliance records. When you accept our Terms and this policy, we record which version you accepted, a fingerprint of the exact text you were shown, the date and time, your IP address, your browser user agent, the method of acceptance, your age confirmation, and your date of birth. We keep these as evidence that you agreed and that you were eligible. We also record your communication opt-outs.

5. Automated processing and artificial intelligence

Your Life Plan is generated by an artificial-intelligence system. We use Anthropic as our AI provider. We are naming our provider because we think you are entitled to know which company processes your information.

What is sent to our AI provider

When your plan is generated, we send your first name, your city, your age, and every answer you have given — all 142 questions, including all 14 sensitive answers described in Section 2 — in full and without redaction.

Free-text answers are sent whole. Your previous plan, any note written by the person who reviewed it, and your own free-text descriptions of decisions you are weighing are sent as well.

The early-read and planner-chat features send the same categories of information plus your conversation transcripts. The What-if feature sends your full plan and the decision you are modelling.

We want to be precise about one thing rather than let a comfortable impression form: we instruct the AI system not to repeat sensitive values back to you in its written output, and those instructions work well. They constrain what the system writes. They do not limit what it receives. On the plan-generation, early-read, planner-chat and What-if paths, it receives your sensitive answers in full.

The one exception

The network matching feature is different, and deliberately so. It sends only a fixed list of 24 non-sensitive attributes. No names, email addresses, employers, street addresses, coordinates, or health, family, legacy or housing answers are sent to the matching system, and raw income figures are never sent. Distance is calculated on our own servers, and the matching system is told only whether another member is broadly nearby.

Human review

A generated plan is not published to you automatically. Every plan is held for review and is released only when a person at Xclerist approves it. That person can see the plan and the information used to build it.

Your choices about AI processing

Automated generation is how the Service works; there is no version of Xclerist that produces a Life Plan without it. You control what you tell us. Every question is optional, you may leave any sensitive question unanswered, and you can remove an answer at any time — the next generated plan will not include it. If you would prefer that we not process a particular category of information at all, contact us and we will discuss what we can do, though it may mean parts of the Service will not work for you.

We use member information internally to maintain, secure, and improve the Service. We do not sell your information, and we do not permit our AI provider to use your information to train its own models.

6. How we use your information

Provide the Service. Generate, review, maintain, and periodically regenerate your Life Plan, operate your dashboard, timelines, milestones and planner, and provide member support.

Operate the network. Identify potential introductions for eligible members and, only with the involvement of both people, facilitate them.

Operate the referral programme. Send invitations you ask us to send, attribute referrals, and issue XCL credits.

Security and fraud prevention. Detect and prevent abuse of the Service and of the referral programme. This includes reviewing the IP address and browser user agent recorded when you accepted our Terms — information we keep as evidence of that acceptance — to identify patterns that indicate referral fraud. We are describing this because it is a second use of information collected for a different purpose.

Communicate with you. Send service messages, respond to inquiries, and — where you have not opted out — send marketing about Xclerist.

Billing. Process payments through Stripe.

Legal. Comply with law, enforce our agreements, and protect our members and the Service.

7. Who we share information with

We do not sell your personal information for money. We share it with the following providers, each of which processes it to provide services to us:

Supabase — database, authentication, and file storage. Receives all account and life-plan data.

Vercel — hosting. Receives all request traffic, including IP address, browser user agent, page addresses, and cookies.

Stripe — payments. Receives your email, name, and an account reference. Card details go directly to Stripe and never reach us.

Resend — email delivery. Receives your email address, the subject, and the full content of messages we send you, which can include text generated from your Life Plan.

HubSpot — customer relationship and lifecycle management. Receives your email, first and last name, your account identifier, marketing attribution, profile-completion metrics, the list of life domains you have completed (which can include Health, Family, and Legacy), plan and introduction counts, and your notification preferences. It does not receive your answers or the identity of any member you are matched with.

Anthropic — artificial-intelligence generation. Receives the information described in Section 5, including sensitive answers.

Slack — our internal operations alerts. Receives your real name, email address, and signup city, region and country when you sign up, and your name, email and purchase details when you buy something. This is an internal tool we use to monitor the Service, but it is a third party receiving information that identifies you, so we list it.

Meta and Google — advertising and analytics. See Section 8.

We may also disclose information where required by law or to protect the rights, safety, or property of Xclerist, our members, or others; and, if Xclerist is involved in a merger, acquisition, or sale of assets, information may transfer as part of that transaction, in which case we will notify you.

We have not established a data-residency commitment with these providers. If where your information is stored geographically matters to you, please ask us before you rely on any assumption.

8. Advertising, analytics, and your choices

We want to correct something. An earlier version of this policy stated that a cookie consent banner was active on our website. That was not accurate, and we are sorry. There is no consent banner. Analytics and advertising technologies load when you visit our site, and they do so without asking you first.

Specifically:

Google Analytics loads on every page and collects your IP address, browser user agent, and the pages you view. We do not pass your account identifier to it.

The Meta pixel loads on every page and records page views. When you create an account, we also send information to Meta from our servers. Your email address and one account identifier are converted into

an irreversible scrambled form before sending. However, a second field in that same transmission contains your account identifier in ordinary readable form. We also send your IP address, your browser user agent, and Meta advertising cookies. Under some U.S. state privacy laws this may be considered “sharing” or a “sale” of personal information for cross-context behavioral advertising.

Attribution cookies record how you first found us and most recently found us, and persist for up to 400 days.

What you can do

Because we do not currently offer an in-product control, the controls available to you are the ones your browser and device provide. You can block or delete cookies in your browser settings; use your device's advertising settings to limit ad tracking; use industry opt-out tools such as the Digital Advertising Alliance and Network Advertising Initiative opt-out pages; and use a browser or extension that blocks these technologies. You can also write to us at team@xclerist.com and ask us to stop advertising-related processing associated with your account, and we will do so manually.

We intend to add a consent control. Until it exists, we would rather tell you plainly what happens than describe a control you do not have.

9. The network and sharing with other members

The network is available to members on a paid tier with a published plan. Free members are never matched and never appear as a candidate.

Before either of you agrees

When our system identifies a potential match, what you see about the other person is deliberately limited: a masked description of their situation (for example, “a senior operations leader”), a masked explanation of why you were matched, a coarse location indication, and sometimes a shared life-domain label. You do not see their name, email address, employer, photo, age, exact location, or any of their answers. This masking is enforced in three independent places in our systems.

Additional protections apply to the notification we send when an introduction is offered. Sensitive domains are never named before both people have agreed. Proximity is expressed only as a broad band. And if fewer than five members share the same combination of domain and proximity, the domain label is suppressed entirely, so that a label can never narrow down who the other person is. The wording describes something you have in common, never a fact about the other person.

After both of you agree

Only when both people accept do we write real names, and we then send both of you a joint introduction email. Because it is a joint email, each of you will see the other's email address in the recipient line. We are telling you this so it is not a surprise.

Two things we will not do

We do not use the network for romantic or dating introductions. The relationships domain is limited to friendships, networks, and community. This is enforced in several independent places in our systems.

Our system can flag a proposed match for safety review — for example, where there is a significant imbalance between two people or a large age gap. We are being careful about how we describe this: these flags create a queue our team works through, but they do not currently prevent a flagged match from being shown. We are

changing that. Until we do, please do not read this policy as promising that every introduction has been reviewed by a person before you see it.

You are never obligated to accept an introduction, and you can decline or leave the network at any time.

10. The referral programme and people you invite

If you invite someone to Xclerist by entering their email address, we send that invitation from our own systems in your name. The recipient sees your display name; your email address is never disclosed to them, and replies come to us rather than to you.

We store the email addresses you enter, associated with your account. We use them to send the invitation, to attribute a referral if the person joins, to avoid sending a second invitation to someone who ignored the first, and to honour opt-outs. Every invitation carries an unsubscribe link that never expires and requires no account. An opt-out is permanent and global: once someone opts out, no member can invite them again.

We do not use an invited person's address for our own marketing, we do not sell or share it, and we do not add information to it from other sources.

If someone has invited you to Xclerist and you would like your address removed from our systems, use the unsubscribe link in the invitation or write to us at team@xclerist.com, and we will remove it. You do not need an account to make that request.

11. Retention and deletion

We keep your information for as long as your account is active. You can delete your account at any time in your account settings.

Deleting your account deactivates it immediately. Your information is then retained, and remains restorable by you, for five (5) years, after which it is permanently deleted. If you return within that window and restore your account, your information — including any XCL balance — comes back with it.

Four categories of record are kept beyond that permanent deletion, in a form that no longer identifies you, because we need them to prove we honoured our obligations: records of communication opt-outs, so we never contact someone who asked us not to; email delivery events; records of which version of our Terms and this policy was accepted; and the log of staff access to member information. Your link to these records is severed when your account is permanently deleted.

Your XCL balance is deleted along with your account at permanent deletion and is not recoverable after that point.

12. Security

We describe our security practices on our Security page. One control is worth stating here: when a member of our staff accesses member information, that access is recorded in a log — who accessed what, and when. We keep that log as an accountability record.

One limitation you should know about: profile images you upload are stored in a location that can be reached by anyone holding the image's web address. The address is not published or guessable, but the image is not protected by a login. If you would prefer not to upload a photo, you do not have to.

No method of transmission or storage is completely secure, so we cannot guarantee absolute security.

13. Your choices and rights

Access and correct. You can review and update your account information and your life-plan answers at any time in the Service.

Delete. You can delete your account at any time in your account settings, with the effect described in Section 11.

Get a copy. If you would like a copy of the information we hold about you, write to us at team@xclerist.com.

Marketing. Use the unsubscribe link in any marketing email. Service messages about your account are not marketing and continue.

Advertising. See Section 8.

State privacy rights. Depending on where you live, you may have rights to know, access, correct, delete, and obtain a copy of your personal information; to limit the use of sensitive personal information; and to opt out of the "sale" or "sharing" of personal information. We honour these requests for all our members regardless of state. We will not treat you differently for exercising them.

To make any request, write to team@xclerist.com or to the postal address at the end of this policy. We may need to confirm your identity, usually by verifying control of your account email. We will respond within 45 days and will tell you if we need more time. We handle these requests by hand rather than through an automated system, so please write to us rather than looking for a button in the product.

14. Children

The Service is for adults 18 and older. We do not knowingly collect personal information from anyone under 18, and we block account creation where the date of birth given indicates the person is under 18. If we learn we have collected information from someone under 18, we will delete it.

15. Changes to this policy

We may update this policy. When we make a material change — for example, adding a new provider that receives your information, or changing how sensitive information is processed — we will post the updated policy with a new version identifier and effective date, notify you, and ask you to accept the new version before you continue using the Service. Non-material changes will be posted with an updated date.

16. Contact us

Questions or requests about this policy or your information:

team@xclerist.com

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