

TERMS AND CONDITIONS OF PURCHASE

By registering for the Fall 2017 Life & Law in Balance Retreat (the “Program”) from Heather Hubbard d/b/a The Language of Joy (the “Company”), you (the “Participant”) agree and consent to the following legal terms and conditions that govern your participation in the Program and that form a legal agreement between you and the Company.

PAYMENT POLICY

The regular registration fee for the 2017 Fall Retreat is \$2750. Occasional promotions and sales, such as early bird registration, may be offered at a discounted rate. The registration fee includes all programming and workshops led by Company, supplies and materials, certain group activities at Miraval Resort & Spa in Tucson, Arizona (“Miraval”) selected and contracted for by Company, including the Tightrope Adventure Challenge and a Native American Ceremony with Tony Redhouse, a welcome networking reception, and selected complimentary wines at dinner each night.

The registration fee does not include reservations at Miraval, which must be made separately. Please note that Miraval is an exclusive property for registered guests only. In other words, Participant must make reservations at and stay at Miraval in order to participate in the Retreat. If the Participant is local and wishes not to stay at the resort, Miraval has a limited amount of day passes available for \$299 per person plus taxes per day.

A discounted room block has been reserved at Miraval for \$329++ per night single occupancy. Miraval is an all-inclusive resort so additional room guests are not permitted without additional payment. A taxable 23% resort charge will be added to the rate per night which includes all tips and access to the spa, pools, fitness center, free activities and programming, Wi-Fi, and 400 acres of exclusive resort property. The discounted rate is also subject to state tax, which currently applies to the rooms portion of the rate at 12% and the food portion of the rate at 6.1%. Taxes are subject to change.

There discounted room block is available and reservations must be made with Miraval by Tuesday, July 25, 2017. Upon registering for the Program, Participant will receive an assigned group reservation number in order to make reservations at Miraval at the discounted group rate. To secure a reservation, Miraval requires a deposit equal to 50% of the total room package inclusive of taxes and resort charge.

To arrange complementary airport transfers to and from Tucson International Airport, Miraval must receive flight information, to include airline, flight number and arrival/departure times at least 14 days prior to arrival.

CANCELLATION AND REFUNDS

All cancellations must be made in writing and sent to heather@thelanguageofjoy.com. Cancellations received on or before July 21, 2017 will result in a refund of payments received by Company less a non-refundable fee of \$750. Cancellations received between July 22, 2017 and

August 18, 2017 will result in a refund of payments received by Company less a non-refundable fee of \$1500. No refunds will be given for cancellations received on or after August 19, 2017. Vouchers for future programs will not be provided. A suitable substitute may, however, attend in the place of Participant at no extra charge by emailing heather@thelanguageofjoy.com at least five (5) business days prior to the Program start date.

DISCLAIMERS

Company reserves the right to alter or delete items from the Program and change speakers and activities. Similarly, Company reserves the right to cancel the Program and assumes no responsibility for personal expenses. If the Program is cancelled, registration fees will be refunded within five (5) business days.

Company will apply for CLE credit in Tennessee. Participant is responsible for determining whether CLE credit is available in other states and must submit their own CLE requests to such states. Failure to obtain CLE approval shall not be grounds for a refund.

RELEASES

Photographs and video may be taken during the Program. Participant consents and grants permission to Company and its agents and representatives to use and publish Participant's name and likeness and any other record of participation in the Program event for legitimate commercial purposes, including marketing and promotion, without remuneration or prior approval.

There are certain potential hazards inherent in attending any program in any location including crime, physical injury, health risks and acts of terrorism. Participant waives and releases Company from any and all actions, claims or demands that Participant, her assignees, heirs, guardians and legal representatives now have or may hereafter have for injury, illness, death or damage to property resulting from or relating to her participation in this Program. Participant may be required to sign additional releases and waivers prepared by Miraval prior to participating in certain Miraval activities including but not limited to "adventure challenges."

INTELLECTUAL PROPERTY

This Program includes materials protected by copyright, trademark and other intellectual property laws. Such materials may include written text, in-person presentations, workbooks, videos, audio recordings, photos, designs and graphics. Unauthorized recording or reproduction, in any form, is strictly prohibited.

PRIVACY AND WEBSITE TERMS OF USE

This Agreement includes and incorporates by reference as if fully stated herein the Privacy Policy and Terms of Use available at www.thelanguageofjoy.com. You may also request a copy by contacting heather@thelanguageofjoy.com or The Language of Joy, P.O. Box 158654, Nashville, TN 37215.

INDIVIDUAL RESPONSIBILITIES

This Program does not provide any financial, legal, medical or psychological services or advice. None of the content cures or treats any mental or medical condition. You are responsible for your own physical, mental and emotional well-being, decisions, choices, actions and results. The Company disclaims any liability for your reliance on any opinions or advice contained in the Program.

LIMITATIONS OF LIABILITY

COMPANY SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING FROM OR OUT OF YOUR USE, INABILITY TO USE, OR PURCHASE OF THE PROGRAM. NOTWITHSTANDING THE FOREGOING, ANY DAMAGES SHALL BE LIMITED TO THE AMOUNT PAID BY YOU FOR THE PROGRAM. BECAUSE SOME STATES OR JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITED OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, IN SUCH STATES OR JURISDICTIONS THE COMPANY'S LIABILITY SHALL BE LIMITED TO THE FULLEST EXTENT PERMITTED BY LAW.

GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the State of Tennessee, without giving effect to its conflict of laws. The state and federal courts located in Davidson County, Tennessee shall have exclusive jurisdiction over any case or controversy arising from or relating to the Program. You hereby submit to the exclusive jurisdiction and venue of such courts and consent irrevocably to personal jurisdiction in such courts and waives any defense of forum non conveniens.

CONSTRUCTION OF AGREEMENT

This Agreement constitutes the entire understanding and agreement of the parties with respect to its subject matter and supersedes all prior and contemporaneous agreements or understandings, inducements or conditions, express or implied, written or oral, between the parties.

In the event that any provision of this Agreement is determined to be unlawful, void or unenforceable, such provision shall nonetheless be enforceable to the fullest extent permitted by applicable law, and the unenforceable portion shall be deemed to be severed from the Agreement, such determination shall not affect the validity and enforceability of any other remaining provisions.

The failure of Company to exercise or enforce any right or provision of the Agreement shall not constitute a waiver of such right or provision.

Any ambiguities in the interpretation of the Agreement shall not be construed against the drafting party.