

TERMS AND CONDITIONS OF PURCHASE

By registering for the VIP Business Bootcamp, a virtual event on September 14-17, 2026 (the “Program”) hosted by All Rise LLC d/b/a HeatherJoyHubbard.com (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. If you do not agree with this Agreement, you may not use or participate in the Program.

PROGRAM DETAILS

The Program is a live online event that focuses on the 6 Buyer Stages and marketing and sales strategies for each. VIP tickets include the following extra perks: (1) private VIP-only group Zoom calls for Q&A and hot seats from 2-3pm CDT on September 14-17, 2026, (2) video replays of daily livestream training and VIP-only Zoom calls in private portal until December 31, 2026, and (3) the option to apply the VIP ticket price to the Fall Growth Accelerator program if Participant registers on or before October 1, 2026.

PURCHASING REQUIREMENTS

Participant must be at least 18 years of age or older to purchase this Program. The Program is available for individual purchase only. Business partners, colleagues, teams, collaborators, friends, and others will need to register individually. You are expressly prohibited from sharing access to the Program with anyone else. Additionally, you have no right to assign this Agreement as this Program is non-transferable.

PAYMENT POLICY

You agree to pay the fees listed on the checkout page for the Program. Participant must provide Company with a valid credit card or other payment method. Registration is not confirmed or guaranteed until Company’s receipt of full payment. If any payment is returned or declined, Participant must immediately provide another valid form of payment.

If Participant files a chargeback claim against the Company for any money previously paid pursuant to the terms of this Agreement, and does not withdraw the chargeback claim within fourteen (14) business days or otherwise reimburse the Company for the total value of the chargeback claim filed against the Company, plus any merchant processor, bank, or other fees incurred by the Company as a result of the chargeback claim, Participant agrees to reimburse the Company for all collection and/or legal fees and expenses incurred in recovering the total value of the chargeback claim.

All sales are final and no refunds will be given for any reason.

DISCLAIMERS

Company reserves the right to alter or delete items from the Program agenda and/or reschedule the Program if necessary. If the Program is rescheduled, Participant will not receive a refund but

will instead have his/her ticket transferred to the new dates. In the unlikely event that the Program is canceled, registration fees will be refunded within five (5) business days of announcement of same.

RELEASES

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

INTELLECTUAL PROPERTY

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

Duplicating, sharing or uploading Program files or recordings to sharing sites is considered stealing and the Company will prosecute such misconduct to the fullest extent permitted by law. Company provides Participant with such materials solely for personal, noncommercial use. Participant agrees not to use such proprietary information or materials in any way whatsoever except for use in compliance with this Agreement.

Participant agrees not to use any content, materials, or data from this Program, in whole or in part, to train, fine-tune, or develop any artificial intelligence, machine learning system, algorithm, or large language models (LLMs). This includes, but is not limited to, crawling, scraping, or data mining for AI development. Company reserves all rights to license such uses separately.

CONFIDENTIALITY

To access certain features of the Program, Participant will need a username and password or be given a unique link to access private online rooms. Participant agrees to keep this information confidential and not share it with anyone else. If Company has reasonable grounds to suspect that Participant has shared his/her username and password with anyone else, or forwarded Program material to any other person, Company has the right to suspend or terminate Participant's access, Program participation, customer account and refuse any and all current or future use of the Company website or programs, in whole or part, without refund.

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.heatherjoyhubbard.com. You may also request a copy

by contacting support@heatherjoyhubbard.com or All Rise LLC, P.O. Box 158654, Nashville, TN 37215.

Participant acknowledges that there is an inherent risk in all forms of electronic communication, and communications between Participant and the Company or other participants may be unlawfully intercepted by third parties not under Company's control. The Company does not guarantee the security of any information transmitted via the Internet, telephone, video conference, or other electronic media.

Any third-party links to products or services are subject to separate privacy policies. Company is not responsible for or liable for any content on or actions taken by such third-party websites.

INDIVIDUAL RESPONSIBILITIES

Company does not guarantee any results, income, success, or satisfaction. Results are based on many factors including the market and economy, as well as your level of effort, skills, personality, knowledge and other factors. Ultimately, you are responsible for your own physical, mental and emotional well-being, decisions, choices, actions and results.

Company is not responsible for your success or failure. The Company disclaims any liability for your reliance on any opinions or advice contained in the Program. Company shall not be liable for any direct or indirect damages resulting from any opinions offered, including but not limited to adverse consequences arising from specific referrals, advice given, or any action taken while in the Program.

The Company cannot and does not guarantee that Participant will achieve any particular result or earnings from participation in the Program, and Participant expressly acknowledges that results and earnings differ for each individual.

Although Company may recommend third-party products or services, it is your responsibility to fully vet such third parties before entering into any transaction or relationship with them.

Participant understands and agrees to exhibit appropriate behavior at all times while participating in the Program. Company may dismiss Participant, without refund, should Participant's behavior endanger the safety of or negatively affect the Program or any person. If, in the Company's sole discretion, Participant's conduct in the Program violates this Agreement in any way, Participant agrees that the Company may immediately and permanently terminate Participant's participation in the Program without any refund.

FORBIDDEN ACTIVITIES

You are strictly forbidden from the following:

- Harassing, belittling, or intimidating anyone based on their race, religion, sex, physical abilities, or sexual orientation
- Causing damage to any Program websites

- Using any Program website for any unlawful, illegal, fraudulent or harmful purpose or activity
- Using any Program website to copy, store, host, transmit, send, use, publish or distribute any spyware, virus, worm, Trojan horse, keystroke logger or other malicious software
- Using any Program website to transmit, send or deliver unsolicited communications or for other marketing or advertising purposes
- Systematically or automatically collecting data from any Program website
- Sharing private and proprietary information from the Program with anyone else

INDEMNIFICATION

You agree to indemnify, defend, release, and hold harmless Company and its owners, directors, officers, employees, agents, contractors, volunteers, and interns, and their assigns and successors-in-interest, harmless from any claim, damages, obligations, losses, liabilities, costs, debt, expenses, or demand, including reasonable attorneys' fees, made by any third-party due to or arising out of or in connection with your use of or participation in the Program, your breach of this Agreement, or your violation of any law or the rights of a third party.

DISCLAIMER OF WARRANTIES AND LIMITATIONS OF LIABILITY

THE INFORMATION, PRODUCTS AND SERVICES OFFERED IN THE PROGRAM ARE PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND EITHER EXPRESS OR IMPLIED. TO THE FULLEST EXTENT PERMISSIBLE BY APPLICABLE LAW, COMPANY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. COMPANY DOES NOT WARRANT THAT ANY PROGRAM WEBSITE OR ITS FUNCTIONS WILL BE UNINTERRUPTED OR ERROR-FREE, OR THAT ANY PART OF THE WEBSITES ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS.

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. YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING 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 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. Participant submits 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. If 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.