

PARTICIPANT AGREEMENT

WHEREAS, Tegar Retreats, Inc. (“Company”) is the operator/sponsor of a meditation retreat taking place at Centro de Retiros Karuna, Apartado 1, 8550 Monchique, Portugal (the “Premises”) in May 2026 entitled *Joy of Living 3: Awakening Wisdom Residential Meditation Retreat AND/OR Meditation Immersion Retreat* (the “Activity”), and is willing to permit the individuals (the “Participants”) signing this agreement (“Agreement”) to participate in the Activity, upon the terms and conditions of this Agreement. The Company and Participants may be collectively referred to as the “Parties”.

In consideration for being provided the ability to participate in the Activity, each Participant signing below hereby stipulates and agrees:

- 1. Assumption of Risk.** I understand and acknowledge that, by being on the Premises to participate in the Activity, I am exposed to general potential risk of dangerous diseases, viruses, illness or injury. I understand and acknowledge the risks associated with diseases, viruses, illness and injury and I am fully aware that exposure may result in infection, severe illness, injury, pain and suffering, temporary or permanent disability, and even death. I understand that my participation in the Activity or my being on the Premises may not be supervised and that the Company does not provide medical services. I VOLUNTARILY AND FREELY ASSUME ALL RISKS AND DANGERS THAT MAY OCCUR PURSUANT TO MY PARTICIPATION IN THE ACTIVITY OR USE OF THE PREMISES.
- 2. Release from Liability.** I hereby undertake to fully discharge and release the Company and its affiliates, and their respective partners, agents, operators, managers, employees, contractors and representatives (“Released Parties”) from all claims relating to my participation in the Activity and my presence on the Premises. I acknowledge and agree that this Release from Liability is intended to be, and is, a complete release, as much as allowed by law, of any responsibility of the Released Parties.
- 3. Covenant Not to Sue.** I agree not to sue the Released Parties or initiate or assist in the prosecution of any claim for damages or cause of action against the Released Parties which I or my heirs may have as a result of any personal injury, death or property damage I may sustain while on or using the Premises or while participating in the Activity.
- 4. Medical Treatment Release.** I hereby authorize the Company to secure, and I consent to, any medical treatment that may be given to me should the Company determine, in its sole discretion, that I need medical care, as a result of my participation in the Activity and being on the Premises. I accept full responsibility for all costs related to my medical treatment, including any transport costs, and I release all Parties involved from any type of liability for anything that may happen during my treatment or transport.
- 5. Responsibility for Personal Property.** I acknowledge and agree that I am fully and solely responsible for any of my property and personal belongings that I bring onto the Premises or that I use during the Activity, and that the Company will not be responsible for or provide any security for my property and personal belongings.
- 6. No Representations by Company.** I accept and shall use the Premises, and its equipment, in its “AS IS” condition. I acknowledge and agree that I am not relying upon any representation or statement by the Company or the Company’s employees, agents, sponsors, or representatives regarding this Agreement or the Premises or the Activity, except to the extent such representations are expressly set forth in this Agreement.
- 7. Personal Representations.** I represent that I will comply with all directives given by the Company, whether in print or orally, in all matters relating to issues involving safety, infectious diseases or viruses. I represent that I am aware of government laws, orders and guidelines that relate to diseases and viruses and will abide by all those laws, orders and guidelines.

Initials: _____

8. **Governing Law and Venue.** This Agreement will be governed by and interpreted in accordance with the laws of the State of Delaware, without giving effect to the principles of conflicts of law of such state. I agree that any action arising out of this Agreement must be brought exclusively in any state or federal court located in the State of Delaware.

9. **Waiver.** No waiver of any term or right in this Agreement shall be effective unless it is in writing and signed by an authorized representative of the waiving party. The failure of any party to enforce any provision of this Agreement shall not be construed as a waiver or modification of such provision, or impairment of its right to enforce such provision or any other provision of this Agreement thereafter.

10. **Survival.** Any provision of this Agreement providing for performance by either party after termination of this Agreement shall survive such termination and shall continue to be effective and enforceable.

11. **Compliance with Laws.** In the performance of the terms of this Agreement and participation in the Activity and use of the Premises, the Parties shall comply with all applicable federal, state, regional and local laws, rules and regulations.

12. **Severability.** If any provision or portion of this Agreement shall be held by a court of competent jurisdiction to be illegal, invalid, or unenforceable, the remaining provisions or portions shall remain in full force and effect.

13. **Entire Agreement; Modification; Binding Effect.** This Agreement is the entire agreement between the Parties with respect to the subject matter hereof and supersedes any prior agreement or communications between the Parties, whether written, oral, electronic, or otherwise. No change, modification, amendment, or addition of or to this Agreement shall be valid unless in writing and signed by authorized representatives of the Parties. This Agreement shall be binding upon and inure to the benefit of the successors, assigns, and legal representatives of the Parties.

I HEREBY ACKNOWLEDGE THAT I HAVE FULLY READ AND UNDERSTAND EACH OF THE ABOVE PROVISIONS AND THAT I UNDERSTAND I AM GIVING UP SIGNIFICANT LEGAL RIGHTS OF MINE, INCLUDING THE RIGHT TO SUE THE COMPANY. I AM AT LEAST EIGHTEEN (18) YEARS OF AGE AND FULLY COMPETENT, AND I EXECUTE THIS AGREEMENT VOLUNTARILY.

PARTICIPANT:

Signature: _____

Name: _____

Date: _____

COMPANY ACKNOWLEDGMENT:

TERGAR RETREATS

Signature: _____

Name: _____

Title: _____

Date: _____