

Terms & Conditions of Attendance and Participation

1. **Acceptance of Terms** - These are the terms and conditions (the “Agreement”) governing participation in any 4B Advisory, LLC owned and operated event, show, seminar, or conference (the “Event”). By registering for the Event, you agree to these terms, and to the collection and use of your personal information as described in our Event Privacy Policy, which is incorporated herein by reference. This forms a binding legal contract between the Event owner and host, 4B Advisory, LLC, (“4B Advisory” or “Organizer”) and the registered participant (“you”, “Attendee”, or “Participant”). If you are registering on behalf of another individual, it is your responsibility to ensure the person participating is aware of these terms and accepts them. By completing the registration on behalf of another individual you are warranting that you have made the Participant aware of these terms and they have accepted these terms.
2. **Participation Requirements**
 - a. **Access** - Your registration entitles you access to the Event for which you have registered. Any, and all other costs associated with your attendance shall be borne solely
 - b. **Age** - All registrants must be 18 years of age or older at the time of the event. Children under 18 are not permitted in the Event space.
 - c. **Event Content** - You acknowledge and agree that 4B Advisory, in its sole discretion, reserves the right to change any and all aspects of the Event, including but not limited to, the Event name, themes, content, program, speakers, performers, hosts, moderators, venue, and time.
 - d. **Fees and Registration** - The payment of the applicable fee for the Event is due upon registration. If such payment is insufficient or declined for any reason, 4B Advisory may refuse to allow you to access the Event and shall have no liability in that regard.
 - e. **No Commercial Use** - Attendee may not film, stream, or photograph their own content for the Event without express written permission of 4B Advisory, which 4B Advisory is under no obligation to provide.
 - f. **No Refund Policy** - With the exception of Section 5(b) below, all ticket sales are final.
 - g. **No Resale** - You are not permitted to resell or otherwise transfer your ticket without the express written permission of 4B Advisory, which 4B Advisory is under no obligation to provide.
 - h. **Code of Conduct** - all attendees are expected to behave professionally and respectfully throughout the Event. Harassment, discrimination, or any form of inappropriate behavior toward other attendees, staff, speakers, sponsors, or performers will not be tolerated. 4B Advisory reserves the right to remove any attendee from the Event without refund if they violate this Code of Conduct.
 - i. **Assumption of Risk** - By attending the Event, you acknowledge and agree that you assume all risks associated with your participation, including but not limited to, personal injury, property damage, or exposure to communicable diseases.

- j. Use of Likeness** - By attending the Event, you grant 4B Advisory, its parents, affiliates, and subsidiaries and each of their owners, directors, officers, managers, members, employees, agents, and licensees (collectively, “4B Advisory”) and any authorized Event sponsor are permitted to:

 - i. Photograph, record, and use your name, image, likeness, and voice in any media now known or hereafter developed, without compensation, for promotional marketing or any other lawful purpose, and/or otherwise capture your attendance at, or participation in, the Event(s) (the result and proceeds thereof, collectively the “Event Content”). If you do not wish to be photographed or recorded, please contact us at hello@4b-advisory.com prior to the Event.
 - ii. Use of your name (as submitted with the event RSVP and/or any professional and/or stage name, if applicable, image, likeness, voice, quotes, personas, biographical information, social media name(s)/handle(s), (collectively “likeness”) as it appears in Event Content, and/or separately in connection with the Event(s), edited or altered by 4B Advisory (and authorized Event sponsors and participating talent in the Event) sees fit, in whole, and in part, in any and all media, now known or hereafter devised, anywhere in the world, in perpetuity for any purpose whatsoever, including all commercial, promotional, and marketing purposes for the benefit of 4B Advisory, the Event, and any authorized Event sponsors or participating talent.
- 3. Intellectual Property** - The Event Content, all materials provided at or in connection with the Event, including but not limited to presentations, slides, and handouts, are the intellectual property of 4B Advisory, the respective Presenters or sponsors. Unauthorized use, reproduction, or distribution of such materials is prohibited.
- 4. Speakers/Presenters** - The Event may include advice, opinions, and statements of various speakers, presenters, information providers, or content providers (“Presenters”). 4B Advisory does not represent or endorse the accuracy or reliability of any advice, opinion, statement, or other information provided by any Presenter or other participant. Reliance upon any such opinion, advice, statement, or other information shall be at your own risk. Neither 4B Advisory nor any Presenter or other participant shall be liable to anyone for inaccuracy, error omission, interruption, use of any content herein, regardless of cause, for any damages resulting therefrom. Participation in the Event or receipt of information from Presenter or other participants does not constitute a professional-client relationship of any kind.
- 5. Weather** - In the case of inclement weather conditions, 4B Advisory reserves the right to delay, reschedule, or cancel the Event for the safety of all attendees.

 - a. Rescheduling** - If the event is rescheduled due to weather, your ticket will be honored on the new date, if applicable.
 - b. Cancellation** - If the Event is cancelled due to weather, your ticket will be refunded minus any applicable fees.
- 6. Personal Data** - We will disclose your personal information only for the purposes and to those third parties in our Event Privacy Policy. We will take appropriate steps to ensure

that your personal information is processed, secured, and transferred according to applicable laws.

7. **Property Damages** - In the event you caused damage to the Event venue, you shall be fully liable for all costs incurred to repair or replace the damaged property. Attendee agrees to pay the Event venue (Reserve Padel) directly.
8. **Personal Belongings** - You are responsible for the security of your personal belongings at the Event. 4B Advisory is not liable for any lost, stolen, or damaged items.
9. **Third-Party Services** - The Event may feature products or services provided by third parties. 4B Advisory is not responsible for the actions, content, or service of third-party vendors, exhibitors, or sponsors.
10. **Indemnification** - You agree to indemnify, defend and hold harmless 4B Advisory, its affiliates, officers, directors, employees, agents, and representatives from and against any and all claims, liabilities, damages, losses, costs, and expenses (including reasonable attorneys' fees) arising out of or related to your breach of these terms or your negligence or willful misconduct at the Event.
11. **Limitation of Liability** - To the fullest extent by applicable law, 4B Advisory shall not be liable for any direct, indirect, incidental, consequential, special, exemplary, or punitive damages arising out of or relating to your participation in the Event, including, but not limited to personal injury, property damage, or loss of enjoyment, even if 4B Advisory has been advised of the possibility of such.
12. **Force Majeure** - 4B Advisory shall not be liable for any failure or delay in performing its obligations under this Agreement due to circumstances beyond its reasonable control, including but not limited to acts of God, natural disasters, war, terrorism, civil unrest, labor disputes, government orders, pandemics, or any other emergency conditions.
13. **Governing Law** - This Agreement shall be governed by and construed in accordance with the laws of the State of Florida, without regard to its conflict of laws principles. Any disputes arising from this Agreement or your participation in the Event shall be resolved in the state or federal courts located in Miami-Dade County, Florida.
14. **Servability** - If any provisions of this Agreement is found to be unlawful, void, or unenforceable, the remaining provisions shall continue in full force and effect.
15. **Entire Agreement** - This Agreement constitutes the entire agreement between you and 4B Advisory regarding your participation in the Event and supersede all prior agreements or understandings.
16. **Modification of Terms** - 4B Advisory reserves the right to modify these terms at any time. Any changes will be effective immediately upon posting on the Event website or notification to you. Your continued participation in the Event after such changes constitutes your acceptance of the new terms.
17. You hereby freely accept and voluntarily assume all risks associated with your attendance and participation in the Event, including, without limitation, those of personal injury, property damage and/or death which result in any way from my participation in the Event. You hereby indemnify and hold 4B harmless from any liability, claims or actions in connection with your participation in the Event.

Event Privacy Policy

Effective as of *November 1, 2025*

4B Advisory, LLC (“we”, “our”, or “us”) has prepared this Event Privacy Policy (Event Privacy Policy”) to describe our privacy practices regarding the information collected from visitors, participants, and registrants to our event The Wellness Oasis (the “Event”)

By submitting your personal information through participation in the Event, you expressly consent to the collection, processing, and storage of your personal information as described herein, and acknowledge that your personal information will be stored and processed in the United States (U.S.) in accordance with this Privacy Policy, which is part of our Event Terms & Conditions, which is incorporated herein by reference.

1. Personal Data We Process About You

- a. **Event Registration** - We use our registration process to collect personal data that you directly input into our registration forms, as well as in any other page we set up as an event organizer. This data is collected by us and we process it in performance of a contract with you (your event registration) as well as in our legitimate interests to manage the Event and contact you as follows:
 - i. Manage our Event attendees
 - ii. Contact you about the Event
 - iii. Run statistics about the Event
 - iv. Improve our future events
- b. By completing the registration form you represent and warrant that you are the person making the registration or have the express authority from that person to make the registration on their behalf.
- c. We Collect the following information from you during your registration to the Event (“personal information”)
 - i. First and Last Name
 - ii. Email Address
- d. We may also collect information such as images, audio, and video recordings of you captured during the Event. By attending the Event, you consent to the collection of such media for the purposes outlined in this policy and the Terms and Conditions.

2. How We Share This Information

- a. We will disclose your personal information only for the purposes and to those third parties in the Privacy Policy. We will take appropriate steps to ensure that your personal information is processed, secured, and transferred according to applicable laws.
- b. **Disclosure to Third Parties** - We shall share the strictly necessary elements of your personal information, on a need-to-know basis, with trusted third parties solely for event-related purposes. These third parties are contractually obligated to keep your information confidential and to use it only for purposes specified by us. We may share with the following third parties related to the event:
 - i. Event Partners

- ii. Third-Party Service Providers. 4B Advisory uses certain third-party service providers (“processors”) to help us run our event. These include:
 - 1. Processors involved in organizing a live Event. These can include conference centers, hotels, event planners, and consultants
 - 2. Processors that help us run the Event, register participants, and provide event services. For example, we may share personal information with service providers who host our website or provide email services on our behalf. We may share your registration details with these providers solely for the purpose of providing services for the Event
 - 3. We currently use Splash as our registration provider and Stripe Inc. as our payment card processor
- iii. We will also disclose your personal information to third parties:
 - 1. If you request or authorize so
 - 2. To persons demonstrating legal authority to act on your behalf
 - 3. If we are under a duty to disclose or share your personal information in an order to comply with legal obligations, any lawful request from government officials, and as may be required to meet national security or law enforcement requirements or prevent illegal activity
 - 4. To respond to any claims, to protect our rights or rights of third parties, to protect the safety of any person, or to prevent illegal activity
 - 5. To protect the rights, property, or safety of 4B Advisory, our employees, customers, suppliers, or other persons

3. Transfers of Personal Data

- a. Please be aware that the personal information we collect may be transferred to and maintained on servers or databases located outside your state, province, country, or other jurisdiction where the privacy laws may not be as protective as those in your location. If you are located outside of the United States, please be advised that we process and store personal data in the United States.

4. Media Consent

- a. By attending the Event, you consent to being photographed, filmed, or otherwise recorded by us or authorized third parties. These images and recordings may be used in promotional and marketing materials by us, our authorized sponsors, or participating talent.

5. Your Rights

- a. Depending on your jurisdiction, you may have rights regarding your personal data, including the right to access, correct, delete, or restrict its processing. To exercise any of these rights, please contact us at hello@4b-advisory.com

6. Contact Us

- a. For questions or concerns regarding this Event Privacy Policy, or to exercise any of your data rights, please contact us at hello@4b-advisory.com.