



THRIVE BEYOND LIMITS

Terms & Conditions

The Executive Balance & Performance Retreat
Bali, Indonesia | 20–26 September 2026

These Terms & Conditions ("Agreement") apply to all participants attending Thrive Beyond Limits: The Executive Balance & Performance Retreat, facilitated by Thrive Beyond Limits, Adam J Rice, Jovan Medrano, Ee Sock Ang, and any associated facilitators, coaches, contractors, retreat staff, villa staff, drivers, venues, accommodation providers and third-party service providers.

By submitting an application, paying a deposit, making a payment, or participating in any part of the retreat, you acknowledge that you have read, understood and agreed to this Agreement. This Agreement forms a binding contract between you and Thrive Beyond Limits.

1. Retreat Details

1.1 The retreat is Thrive Beyond Limits: The Executive Balance & Performance Retreat, a 7-day immersive program for CEOs, founders and senior executives.

1.2 Retreat details: Location: Private villa, Sukawati, Bali, Indonesia. Dates: 20–26 September 2026 (7 days / 6 nights). Maximum capacity: 15 participants. Facilitators: Adam J Rice, Jovan Medrano and Ee Sock Ang.

1.3 The retreat is designed to support leadership development, executive performance, stress regulation and personal wellbeing. It is not a medical, psychiatric, psychological or crisis intervention program. No specific personal, professional, financial or health outcomes are guaranteed.

1.4 The retreat schedule, venue, daily program and activities may be adjusted where necessary for safety, logistics, weather, group needs or circumstances beyond reasonable control. Thrive Beyond Limits will make reasonable efforts to maintain the overall quality of the experience.

2. Retreat Package — Inclusions and Exclusions

2.1 The retreat package includes the items specifically stated in your booking confirmation, invoice or written agreement. Unless otherwise stated in writing, the retreat fee includes: 6 nights accommodation at a private villa in Sukawati, Bali; daily movement sessions, workshops, facilitated sessions and integration time; all meals (breakfast, lunch and dinner); healthy snacks and beverages during sessions; retreat workbook and reference materials; a 90-day integration plan and post-retreat resources; and one optional 60-minute post-retreat follow-up call per participant, 30 days after the retreat, if included in the selected package or



confirmed in writing. Airport transfers are included between Bali airport and the retreat venue on the designated arrival and departure dates only, within the transfer windows communicated by Thrive Beyond Limits.

2.2 Unless specifically stated in writing, the retreat fee does not include: international or domestic flights; travel insurance; passport or visa fees; personal expenses; spa treatments, additional activities or excursions; alcoholic beverages; laundry; additional accommodation before or after the retreat; medical expenses, medication or hospital costs; emergency transport; flight changes or lost luggage costs; or any costs arising from missed flights, delays, visa issues or personal schedule changes.

3. Payment Terms

3.1 All retreat fees, deposits and charges are listed in your invoice or booking confirmation and are payable in United States Dollars (USD). All payments are processed through AJR Coaching & Training Collective Pty Ltd (Incorporating AJR Counselling, Coaching & Consulting and The AJR International Academy of NLP, ABN: 73 676 836 132).

3.2 A non-refundable deposit is required to secure your place. The balance must be paid in full no later than 60 days before the retreat commencement date, unless otherwise agreed in writing in advance. Failure to finalise payment by the due date may result in cancellation of your place and forfeiture of monies paid.

3.3 Payment may be made by bank transfer, credit card, debit card, PayPal or approved payment plan. Credit card, PayPal, international transfer, currency conversion and third-party payment processing fees are the responsibility of the participant.

3.4 Payment plans may be arranged by prior written agreement, either directly with AJR Coaching & Training Collective Pty Ltd or through an approved third-party provider on a weekly, fortnightly or monthly basis. A failed payment may incur a USD \$50 administration fee. Three consecutive failed payments entitle Thrive Beyond Limits to require payment in full before attendance. Participants using third-party payment plans are also bound by that provider's terms and conditions.

4. Cancellation by Participant

4.1 All cancellations must be submitted in writing to Thrive Beyond Limits. All cancellation fees are calculated in USD and based on the full retreat fee.

4.2 Early Cancellation (more than 60 days before the retreat start date): Your deposit is non-refundable. Any balance paid above the deposit will be refunded less any non-refundable costs already committed by Thrive Beyond Limits on your behalf.

4.3 Late Cancellation (60 days or fewer before the retreat start date): The full retreat fee is non-refundable. No refund will be issued, regardless of the reason for cancellation, including but not limited to: travel issues, visa or passport problems, illness, or a change of mind.

4.4 These terms are necessary because retreat costs including accommodation, venue hire, facilitators, transport, meals and third-party services are committed well before the retreat



begins. Participants are strongly advised not to book non-refundable flights or additional travel arrangements until the retreat is confirmed in writing.

5. Transfers and Cancellation by Thrive Beyond Limits

5.1 Transfer to Another Participant: You may request in writing to transfer your place to another suitable person. A transfer may be approved if the replacement participant completes the required application process, is accepted by Thrive Beyond Limits, and the request is made before final retreat arrangements are locked in. Any third-party amendment fees are the responsibility of the transferring or replacement participant. Thrive Beyond Limits reserves the right to decline a replacement participant. Any transfer requested more than 90 days before the retreat may incur a USD \$500 administration fee; transfers requested within 90 days may incur 25% of the full retreat fee. Transfers are not available once the retreat has commenced.

5.2 Transfer to a Future Retreat or Program: You may request a credit transfer to a future Thrive Beyond Limits retreat or program. Approval is at the discretion of Thrive Beyond Limits and is subject to availability and costs already committed on your behalf. Transfers requested within 45 days of the retreat may not be available.

5.3 Cancellation or Changes by Thrive Beyond Limits: Thrive Beyond Limits reserves the right to cancel, postpone, reschedule or modify the retreat where necessary due to low enrolment, venue or facilitator issues, travel disruption, safety concerns, weather, natural disaster, pandemic, government restriction, airline disruption, border closure, or any other circumstance beyond reasonable control. If the retreat is cancelled by Thrive Beyond Limits, participants may be offered a transfer to a future retreat, a credit toward another program, or a refund of fees paid less any non-recoverable third-party costs. Thrive Beyond Limits is not responsible for personal costs incurred by participants, including flights, travel insurance, additional accommodation, visa fees, lost income or any consequential loss.

6. Travel Insurance, Passport and Entry Requirements

6.1 Comprehensive travel insurance is strongly recommended and may be required as a condition of attendance. Your travel insurance should cover overseas medical care, hospitalisation, emergency evacuation, repatriation, trip cancellation and interruption, travel delays, lost luggage, theft, personal liability, retreat cancellation or disruption, COVID-19 or other infectious illness. Thrive Beyond Limits is not responsible for any loss, expense or disruption arising from your failure to obtain suitable travel insurance. You may be required to provide evidence of travel insurance before attending the retreat.

6.2 Participants are responsible for ensuring they hold a valid passport (generally valid for at least 6 months beyond your intended return date), any required Indonesian visa, transit visa, vaccination or health documentation, and any other required travel documentation. Thrive Beyond Limits is not responsible if you are denied boarding, entry or attendance due to passport, visa, immigration, customs, health or travel documentation issues. No refund will be provided if you are unable to attend due to travel document issues.



7. Health, Fitness and Wellbeing

7.1 By attending the retreat, you confirm that you are physically, mentally and emotionally fit to participate; that you take responsibility for your own health and wellbeing; that you have disclosed any relevant medical, psychological, dietary, mobility or health conditions; that you have consulted your doctor or treating professional if required; and that you are not attending as a substitute for medical, psychiatric or psychological treatment. If you are currently under the care of a doctor, psychiatrist, psychologist, counsellor, therapist or other health professional, it is your responsibility to seek advice about whether the retreat is appropriate for you. Thrive Beyond Limits may request additional information or decline attendance if the retreat may not be suitable for your current needs.

7.2 The retreat may include personal reflection, mindwork, emotional regulation, leadership development, communication exercises, coaching processes and group discussion. These experiences may bring up strong emotions or personal insight. By attending, you acknowledge that you are responsible for your own emotional wellbeing; that you will participate at a level that feels safe and appropriate; that you may choose not to participate in any activity that does not feel suitable; and that you will communicate with the retreat team if you feel distressed or overwhelmed. This retreat may not be suitable if you are currently experiencing acute mental health distress, suicidal thoughts, psychosis, severe trauma activation, significant substance dependency, unmanaged eating disorder, recent psychiatric hospitalisation, or any condition requiring intensive clinical support.

8. Participant Conduct and Code of Behaviour

8.1 Participants are expected to behave respectfully toward facilitators, retreat staff, other participants, villa staff, venue staff, drivers, local providers, Balinese people and communities at all times. You agree to attend scheduled sessions where possible; arrive on time; respect the group process; communicate any concerns; take care of your body and energy; participate respectfully; avoid disrupting the learning or retreat environment; and take responsibility for your decisions and actions. You are not required to disclose anything personal that you do not wish to share.

8.2 Participants must not attend retreat sessions under the influence of illegal drugs or alcohol. Alcoholic beverages are not included in the retreat fee. Participants must not engage in aggressive behaviour, abusive language, harassment, bullying, discrimination, sexual harassment, threatening behaviour, intoxicated disruption, breach of confidentiality, repeated interruption of sessions, or unsafe or unlawful conduct.

8.3 Thrive Beyond Limits reserves the right to remove any participant from the retreat without refund if their behaviour is unsafe, disruptive, inappropriate or harmful to the group, or if they breach these Terms & Conditions. The participant will be responsible for any additional accommodation, transport, flight changes or personal costs arising from removal. Participants are responsible for bringing and managing their own prescribed medication.

8.4 Participants must comply with Indonesian laws, local regulations and cultural expectations. Participants are expected to behave respectfully toward Balinese culture, local customs, spiritual sites, local workers and community members. Thrive Beyond Limits is not responsible for any consequence arising from a participant's breach of local law, disrespectful behaviour or failure to comply with local requirements.



9. Confidentiality

9.1 Participants may share personal, professional or sensitive information during the retreat. You agree to respect the confidentiality of other participants and must not disclose another participant's personal story, business information, health information, identity, emotional process, comments or experiences outside the retreat without their clear permission. You may share your own experience and learning, but must not share another person's private information.

9.2 Confidentiality obligations may be limited where there is a serious risk of harm, a legal obligation, a child protection concern, a safety issue or other situation where disclosure is required by law.

10. Recording, Photography and Media

10.1 Thrive Beyond Limits may take photos, videos or recordings during the retreat for training, educational, promotional or archival purposes. By attending, you consent to being included in group photos or videos unless you notify us in writing before the retreat that you do not wish to be photographed or recorded.

10.2 Participants must not record training sessions, group discussions, coaching processes, personal sharing, other participants, or postural audit or movement assessment processes without permission. Participants must not post images, videos or stories of other participants online without their clear consent. If you provide a written, audio or video testimonial, you grant Thrive Beyond Limits permission to use it for marketing, promotional and educational purposes unless otherwise agreed in writing.

11. Intellectual Property

11.1 All retreat materials remain the intellectual property of Thrive Beyond Limits, Adam J Rice or the relevant creator. This includes manuals, workbooks, frameworks, exercises, slides, scripts, models, processes, recordings, training materials, written content, Alignment and Recovery Protocols, 90-day integration resources and retreat methods and facilitation processes. Participants may use the materials for personal learning and development only. Participants must not copy, teach, reproduce, distribute, publish, record, sell, modify or commercially use the materials without prior written permission.

12. Liability and Limitation of Liability

12.1 To the maximum extent permitted by law, Thrive Beyond Limits, its facilitators, contractors, staff and agents are not liable for any loss, injury, illness, psychological distress, death, property damage, theft, or any other damage suffered by a participant in connection with the retreat, whether arising from negligence, breach of contract, or otherwise.

12.2 Thrive Beyond Limits is not responsible for any loss or damage arising from: circumstances beyond its reasonable control; participant failure to follow instructions or



guidelines; pre-existing physical, medical or psychological conditions; the acts or omissions of third-party providers including accommodation, transport, venue or activity providers; or participant decisions made during or after the retreat.

12.3 Nothing in these Terms & Conditions excludes liability that cannot be excluded by law, including liability for personal injury or death caused by gross negligence.

13. Nature of the Program

13.1 The retreat is a personal development, leadership and wellbeing program. It is not therapy, medical treatment, psychiatric treatment, allied health treatment, counselling or crisis support. Participation does not create a therapeutic, clinical or professional relationship between participants and facilitators.

13.2 The content, tools and processes used in the retreat are educational and developmental in nature. Facilitators may share frameworks, models and practices drawn from coaching, leadership, neuroscience and wellbeing disciplines. Participants are responsible for applying any information or tools in a way that is appropriate for their own circumstances.

13.3 If you are currently under the care of a medical, psychiatric or psychological professional, you are responsible for obtaining appropriate advice before attending. Thrive Beyond Limits may decline attendance where the retreat is not suitable for a participant's current health or psychological needs.

14. Force Majeure and Retreat Changes

14.1 Thrive Beyond Limits is not liable for failure to perform its obligations where such failure is caused by events beyond its reasonable control, including but not limited to: natural disaster, pandemic, government restriction, war, civil unrest, terrorism, airline disruption, border closure, venue closure, serious illness or injury of a facilitator, or any other event beyond reasonable control.

14.2 In such circumstances, Thrive Beyond Limits may reschedule, modify, postpone or cancel the retreat. Any refund or credit will be determined after consideration of unrecoverable costs and applicable legal obligations. Thrive Beyond Limits will endeavour to provide participants with reasonable notice and options where possible.

15. Personal Information and Privacy

15.1 Thrive Beyond Limits collects personal information for the purposes of processing applications, managing bookings, communicating retreat information, supporting participant safety, delivering retreat services, managing payments, and liaising with retreat providers where necessary.

15.2 Your personal information may be shared with relevant third parties where necessary, including accommodation providers, retreat venues, facilitators, transport providers, emergency services, medical providers and payment processors. Your personal information will be handled in accordance with applicable privacy laws.



16. Communications

16.1 Retreat information will be provided via email, phone, text message, online forms or a private messaging group. Participants are responsible for checking communications and responding to important retreat information in a timely manner. Failure to read or respond to communications does not remove your obligations under these Terms & Conditions.

17. Participant Responsibilities

17.1 By attending the retreat, you confirm that you attend of your own free will and take full responsibility for your own wellbeing, decisions and actions before, during and after the retreat. You confirm that you are fit to participate; that you will communicate any concerns or limitations; that you will respect the facilitators and other participants; and that you will engage with the retreat in a safe, respectful and responsible manner.

17.2 You acknowledge that personal development requires active participation and ongoing practice. Results are not guaranteed and will vary between participants. Thrive Beyond Limits does not guarantee any specific outcome, transformation, performance improvement or result from attendance.

18. Acceptance of Terms

18.1 By paying a deposit, making a booking, completing an application or attending any part of the retreat, you confirm that you have read, understood and agreed to these Terms & Conditions; that you accept the cancellation and refund terms; that you accept responsibility for your travel arrangements, health and wellbeing, and obtaining appropriate travel insurance; and that you understand this retreat is not therapy, medical treatment or crisis support.

18.2 These Terms & Conditions constitute a binding agreement between you and Thrive Beyond Limits. If any provision is found to be unenforceable, the remaining provisions continue in full force and effect.

19. Governing Law

19.1 These Terms & Conditions are governed by and construed in accordance with the laws of New South Wales, Australia. The parties submit to the non-exclusive jurisdiction of the courts of New South Wales, Australia in relation to any dispute arising out of or in connection with this Agreement.

19.2 The fact that the retreat takes place in Indonesia does not affect the governing law of this Agreement. Indonesian law does not govern the contractual relationship between Thrive Beyond Limits and participants unless expressly required by mandatory Indonesian law provisions applicable to a specific matter.

20. Medical Emergencies and Insurance

20.1 In the event of a medical emergency during the retreat, Thrive Beyond Limits will take reasonable steps to assist the participant in accessing emergency services. However, all costs associated with medical treatment, hospitalisation, emergency evacuation, medical



repatriation, emergency transport or any related medical expense are solely the participant's responsibility.

20.2 Medical evacuation from Bali, Indonesia to another country or city can cost USD \$20,000 to USD \$100,000 or more. Participants are strongly advised to obtain comprehensive travel insurance that explicitly covers emergency medical evacuation and repatriation before attending the retreat. Thrive Beyond Limits will not be responsible for any costs, arrangements or logistics arising from a participant's medical emergency.

20.3 Thrive Beyond Limits will maintain a basic first aid kit and emergency contact information at the retreat venue. Retreat facilitators and staff are not medical professionals and are not responsible for providing medical treatment or medical advice.

21. Retreat Activities and Assumption of Risk

21.1 The retreat may include facilitated activities such as movement sessions, yoga, breathwork, coaching exercises, group discussions, outdoor activities or other personal development processes. By attending, you acknowledge that participation in these activities carries inherent physical and emotional risk, and you voluntarily assume all such risks.

21.2 You confirm that you will only participate in activities at a level that is safe and appropriate for your current physical and emotional state. You may choose not to participate in any activity at any time. You are responsible for communicating any physical limitations, injuries or health concerns to the retreat team before or during participation.

21.3 To the maximum extent permitted by law, Thrive Beyond Limits, its facilitators, contractors and staff are not liable for any injury, illness, physical or psychological harm arising from participation in any retreat activity, whether caused by the participant's own actions, the actions of other participants, or any inherent risk of the activity.

22. Facilitator Substitution

22.1 Thrive Beyond Limits reserves the right to substitute any named facilitator with a suitably qualified replacement facilitator where necessary due to illness, injury, emergency, unavailability or any other circumstance. The substitution of a named facilitator does not entitle a participant to cancel, transfer or receive a refund of fees paid.

22.2 Thrive Beyond Limits will make reasonable efforts to notify participants in advance of any facilitator change and to ensure that the overall quality and integrity of the retreat is maintained.

23. Dispute Resolution

23.1 In the event of a dispute arising out of or in connection with these Terms & Conditions or the retreat, the parties agree to first attempt to resolve the matter through direct good-faith negotiation. Written notice of the dispute must be provided to the other party, who will have 14 days to respond.

23.2 If the dispute is not resolved through negotiation within 30 days of the written notice, either party may refer the dispute to mediation administered by a mutually agreed mediator



THRIVE BEYOND LIMITS

or, failing agreement, by a mediator appointed by the Resolution Institute (Australia). The costs of mediation will be shared equally between the parties unless otherwise agreed.

23.3 If mediation does not resolve the dispute, either party may pursue resolution through the courts of New South Wales, Australia, in accordance with Clause 19.

Participant Name: _____

Signature: _____

Date: _____