

JANET M. VER FINE Ph.D., B.C.C. and _____ (“Client”) (collectively referred to as the “Parties”) agree to the following terms and conditions: You are agreeing to participate in Growing Through Changes Capture Your Brilliance STARS mastermind and mentoring program (“Program”). The Program includes, but is not limited to: (a) Weekly Group/Individual Calls. Online email support.

We will have: · Weekly coaching calls. Calls take place via computer or phone using Zoom online conferencing. (b) Private Coaching calls. You will receive four (4) private and confidential one-on-one phone calls with me to help you kick start your own One (1) 90-minute jumpstart coaching session · One (1) 60-minute mid-point coaching · One (1) 30- minute wrap-up call. (c) Support. You will receive free and unlimited access to Facebook group for support, accountability, inspiration and empowerment. The Program seeks to provide you with the tools necessary to master your emotions and inner game, let go of the past, increase and diversify your skill sets, and self-accountability.

1. Program Fees. Client agrees to pay \$5,000.00 USD for the Program. PLEASE NOTE: You have the option to convert to full payment investment of \$4,000, a savings of \$1,000, within 7 days of enrolment. To move to the full payment option, please email your confirmation to janetverfine@growingthroughchanges.com no later than one business day BEFORE the confirmed date. Client’s next payment will be charged or invoiced in 30 days or as per enrollment agreement. Client understands that all payments are nonrefundable investments for the Program. Deposit: \$1800 - RECEIVED - _____ Second Payment: \$1800 – RECEIVED- _____ Balance of full payment: \$1800- Due – _____

2. Representations and Warranties. The Program will provide you with the best recipes for success, but it is up to you to use these recipes to maximize results. Nothing in this Agreement and none of GTC’s representations to you, whether verbal or not, shall be construed as promising or guaranteeing your results in the Program. 3. Non-Solicitation of Customers and Clients. From the time of execution of this Agreement and for a period of one (1) year thereafter, each Party hereto agrees that it shall not: (a) directly or indirectly induce or solicit any customers or clients of the other Party for any reason; (b) directly or indirectly request or advise any customer or client of the other party to withdraw, curtail, or cancel such customer's or client's business with the other Party; (c) directly or indirectly disclose to any other person, partnership, corporation or association, the names or addresses of any of the customers or clients of the other Party. 4. Non-Disparagement. Client agrees not to disparage or disseminate any negative information related in any way to GTC, the Program, its affiliates, successors, or any of its respective past or present partners, shareholders, employees, trustees, or officers, in any way, through any means of communication, publicity or information-dissemination, including but not limited to internet-related means of information dissemination, whether way of news interviews or the expression of personal views, opinions or judgments made to any individual or entity, including but not limited to the news media or any individual or entity involved in any type of journalism social or mass media, affiliates of either or both of the parties, or any individual or entity with who Client is aware that GTC, the Program, or any of its affiliates has, or may have a business relationship, or a relationship of any nature. 5. Privacy Policy. Our privacy policy explains how we treat your personal information and protect your privacy. It may be necessary for you to share sensitive and confidential information. We use this information to maximize your success in the Program, to improve our Program, and to develop new ones. We

will ask for your consent before using information for a purpose other than those set out in this Privacy Policy. 6. Governing Law, Jurisdiction. This Agreement shall be governed by the laws of the State of Texas without regard to conflicts of law. Federal or state courts situated in Texas shall have the exclusive jurisdiction with respect to any dispute arising out of or in connection with this Agreement. 7. Dispute Arising from This Agreement. The Parties agree that any dispute arising from this Agreement shall be resolved in arbitration before the American Arbitration Association, at its offices in Texas, and under its rules governing arbitration of commercial disputes. This arbitration provision shall be broadly construed to include any and all disputes, including disputes as to interpretation of this Agreement. A decision rendered by the American Arbitration Association shall be entitled, upon application to a court of competent jurisdiction, to entry of judgment in conformity with the award and/or decision of the arbitrator. 8. Attorneys' and Arbitration Fees. In any proceeding commenced to enforce the provisions of this Agreement, including judicial and/or arbitration proceedings, the prevailing party shall be entitled to recover reasonable attorney's fees as assessed by the court or arbitrator in addition to costs associated with the enforcement of this Agreement. 9. Entire Agreement. Client understands this is the entire Agreement between the Parties and that no other promises or agreements have been made except for those expressly stated herein. 3 | Page 10. Amendment or Modification. No amendment or modification of this Agreement shall be valid or binding on the Parties unless made in writing and signed on behalf of each Party or their respective authorized representatives. 11. Effective Date. This Agreement will not take effect, and GTC will have no obligation to provide services until Client returns a signed copy of this Agreement and GTC successfully processes Client's payment pursuant to Paragraph 2 of this Agreement. By signing and dating this Agreement below, the undersigned acknowledge they have read and understand the terms of this Agreement.

_____ Signature and Date Janet M. Ver
Fine Ph.D., authorized representative (or agent) for Growing Through Changes InVision Coaching
& Consulting _____ Client Name: Signature
and Date Mailing Address: Birthdate:

3. (Optional, but we like to celebrate you) Mobile (SMS) phone: Email address linked to Facebook account: I understand that an invitation to the private Creative Change Connection Facebook group will be sent to this email address and I will check my email and Facebook notifications to join as quickly as possible. I understand that on my confirmed start date, I will be receiving an email with all my program information. The subject line will read "Welcome to Capturing Your Brilliance Program"