

**EVENT PARTICIPANT AGREEMENT AND RELEASE
("Agreement")**

I am executing this Agreement in connection with my participation in the Holiday Party 2023 hereinafter referred to as the "Event." I understand that this event is being sponsored by M Financial Holdings, Inc. ("M Financial").

BY SIGNING THIS AGREEMENT, YOU WILL BE WAIVING LEGAL RIGHTS. PLEASE READ THIS RELEASE CAREFULLY BEFORE YOU AGREE TO THE TERMS.

On behalf of myself, my heirs, executors, administrators, next of kin, successors, and assigns, all of whom shall be legally bound by this Agreement, I hereby agree as follows:

1. I am over 18 years of age.

2. My participation in the Event is voluntary and solely for my benefit and enjoyment, and I can withdraw from the Event at any time. M Financial can revoke my right and permission to participate in the Event at any time and for any reason. I will not be compensated for participating in the Event.

4. To the fullest extent permitted by law, I release and hold harmless M Financial and its affiliates, and its respective owners, stockholders, directors, officers, employees, agents, representatives, heirs, successors, and assigns, and every person acting by, through, under, or in concert with them (the "Indemnified Parties") from all actions, suits, claims, demands, damages, liability, lost cost or expense, of any nature whatsoever, known or unknown, which I may now or hereafter may have against any and all of the Indemnified Parties by reason of any harm that I sustain as a result of or incident to the negligence of any Indemnified Party, my participation in the Event, and any and all risks assumed by me hereunder.

5. I hereby authorize and grant the right to M Financial to use, reproduce, publish, and depict my name, voice, and/or likeness, in all media, worldwide, in perpetuity, in and in connection with the production, distribution, marketing, promotion, advertisement, packaging, sale, publication, exhibition, and/or exploitation of the Event, including, without limitation, in any and all print advertisements, broadcasts, telecasts, and/or retransmissions of or regarding the Event, or M Financial.

6. I UNDERSTAND THAT BY SIGNING THIS AGREEMENT I AM GIVING UP MY LEGAL RIGHT TO SUE THE RELEASED PARTIES AND/OR TO SEEK COMPENSATION FROM THE RELEASED PARTIES FOR ANY INJURIES AND/OR DAMAGES THAT I MAY INCUR AS A RESULT OF MY PARTICIPATION IN THE EVENT.

7. I agree to abide by the following standards of conduct:

All members of the M Community are entitled to be treated professionally and with respect at all times and in all settings. The following will not be tolerated: (a) any form of abusive communication, including profane language, threats, and demeaning, belittling, or insulting remarks; (b) conduct that creates an intimidating, offensive or hostile environment; (c) any form of discriminatory behavior; or (d) any form of harassment based on sex, sexual orientation, gender identity, age, race, national origin, religion, or disability. Harassment may include, but is not limited to, sexual remarks, sexual visuals (pictures, cartoons, etc.), unwanted physical contact, commentary on physical attributes or characteristics, ethnic slurs, racial jokes, religious slurs, or other forms of offensive conduct.

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8. This Agreement constitutes the entire agreement of M Financial and me with respect to the subject matter hereof and supersedes any other written and oral understandings or agreements with respect thereto. If any provision of this Agreement is invalid, illegal, or unenforceable in any jurisdiction, the invalidity, illegality or unenforceability will not affect any other provision of this Agreement or render unenforceable such provision in any other jurisdiction. This Agreement binds and inures to the benefit of M Financial, the other Released Parties, and me, and our respective successors and assigns. All matters arising out of or relating to this Agreement will be governed by and construed in accordance with the internal laws of the State of Oregon without giving effect to any choice or conflict of law provision or rule. Any claim or cause of action arising under this A may be brought only in the federal and state courts located in Multnomah County, Oregon, and I consent to the exclusive jurisdiction of such courts.

I HAVE READ THIS RELEASE AND AGREE TO ALL OF ITS TERMS.

Signature: _____

Date: _____