



Release, Assumption of Risk, and Covenant Not to Sue

Please Read Carefully

National Life Holding Company and its direct or indirect subsidiaries and affiliates (“National Life Group”) makes available wellness activities to its employees and other persons, hereinafter “Participants.” These activities are intended to promote physical fitness and include walking, jogging, weight training; instructor led aerobic exercise and spinning classes, bicycling, an onsite Par Course, an onsite fitness area with weights, cardio equipment, and studio, and other activities. Whether to participate in these activities and the intensity level of participation in these activities is a voluntary decision for each participant.

Participant hereby understands, agrees, and acknowledges the following:

There are inherent health risks and exposure to injury in any physical-conditioning program, including the activities available at or through the National Life Group, some of which are described in the above paragraph. These risks include, but are not limited to, bruises, sprains, and muscle pulls along with more serious problems such as heart attacks, heart rhythm abnormalities and other cardio-respiratory problems. **I freely assume all such risks and any injury.**

1. I acknowledge that National Life Group has advised me to consult with a physician before participating in physical fitness activities, whether or not those physical fitness activities take place at National Life’s Home Office or are made available by the National Life Group. I have either consulted with a physician about these risks or have chosen not to consult with a physician. In any event, I assume the risks of participating in physical activities, including vigorous physical activities.
2. I further understand that my participation in any program or activity available at or through National Life Group is a privilege which may be revoked or be denied to me in the sole discretion of National Life Group.
3. In consideration of the opportunity to participate in the activities available at or through National Life Group, I, the undersigned, hereby for myself, my heirs, executors, administrators and assignees, waive and release any and all rights, claims and demands for damages I may have against the National Life Group, including, but not limited to, its agents(including instructors who lead classes or other activities taking place at or through the National Life Group), officers, directors and employees for any personal injury or property damage of any and whatever type, nature and amount sustained or any claim to be sustained by me as a result of my entrance and participation in the activities available at or through the National Life Group.
4. Furthermore, I, the undersigned, will never institute any action, claim, demand or suit whatsoever at law or in equity against the National Life Group or its agents (including instructors who lead classes or other activities available at or through the National Life Group), officers, directors, or employees, nor institute, prosecute or in any way aid in the institution or prosecution of any claim, demand, action, or cause of action for damages, costs, loss of service, expenses, or compensation for or on account of any damage, loss or injury either to person or property, or both, whether developed or undeveloped, resulting or to result, known or unknown, past, present, or future, arising out of participation in the Program.

I, the undersigned, have read and understand the terms of this Release, Assumption of Risk, and Covenant Not to Sue.

Employee Signature

Date