

## The 2026 Scotland Group Terms & Conditions

### GROUP SIZE & PRICING

Including Lea and Stuart, the maximum number of participants for this trip is forty-six (46).

In alignment with our agreements with local partners, a minimum of forty (40) registered participants is required by **February 12, 2026**, for the trip to proceed. Therefore, please register early so EarthLight can finalize our commitments in Scotland on the timelines they've given us.

Trip pricing is based on current exchange rates and the assumption of a minimum group size of forty (40) participants. Should the value of the U.S. dollar decline, or if the final group size falls below this minimum, the trip price may need to be adjusted, or—if necessary—the trip may be canceled.

### INCLUDED IN THE COST OF YOUR TRIP

- **9 in-person group meetings with Samuel** to lay the groundwork for all future Fifth-Density functions on Earth by anchoring the **5D Gate of Time**.
- 15 days / 14 nights double-occupancy accommodations at carefully selected **4- and 5-star hotels**
- Ground transportation and entrance fees for all included sites
- **14 plant-based breakfasts** with gluten-free options
- **12 plant-based lunches or dinners**, prepared with regional inspiration and care

### NOT INCLUDED IN THE COST OF YOUR TRIP

The following items are not included in the trip cost. We share this information so you can plan with clarity and ease:

- Airfare
- Portage at hotels
- Tips for any services (housekeeping, drivers, guides, servers, etc.)
- Items not specifically listed as “included” in these Terms & Conditions or in EarthLight’s promotional materials for this trip
- Travel insurance — We *highly recommend* purchasing travel insurance for this journey. A simple internet search for “travel insurance” will show many available options. Please refer to the “Trip Insurance” and “COVID-Related Information” sections below for more details.

### TRIP BEGINNING AND ENDING INFORMATION

International flights arrive at **Edinburgh International Airport (EDI)** throughout the day. However, when booking your flight, please plan to arrive no later than **11:00 am on August 28, 2026**. Note that our shared journey begins with a **group transfer from the Edinburgh Airport to Loch Rannoch (95 miles) in the early afternoon on August 28, 2026**. The exact pickup location and time will be announced to trip participants closer to departure.

- Our first full group meeting will take place on the morning of **August 29, 2026**.

- The final group meeting will be held on the morning of **September 9, 2026**.
- Our final night together will be spent in **Edinburgh on September 10, 2026**, and the last included meal will be **breakfast on September 11, 2026**, before departures.

## AIRFARE INFORMATION

Airfare to and from Scotland is **not included** in the trip cost and is **not available through EarthLight**.

## YOUR ACCEPTANCE OF ALL TERMS AND CONDITIONS

By registering for this trip, you acknowledge that you have read, understood, and fully accept all the terms and conditions contained in this document.

## ELIGIBILITY

This journey is designed as an immersive experience of growth and service, not a typical vacation. By registering, you are agreeing to participate wholeheartedly in the meetings and the work we'll be doing with Samuel, in a spirit of Love, openness and shared purpose.

## PAYMENT INFORMATION

### ALL PRICES REFLECT A 3.67% DISCOUNT FOR PAYING BY CASH, CHECK, ACH (BANK DRAFT), OR MONEY ORDER

EarthLight will accept payment(s) for this trip by cash, check, and money order, Visa, MasterCard, Discover, American Express, credit/debit cards, and ACH (Bank Draft). All payments made by credit card will be 3.67% more than the listed (published) prices.

**PLEASE NOTE:** Unless specifically stated otherwise, all prices listed here and on the Registration Form are the cash/check prices.

## HOW TO REGISTER

(Please be aware of the cancellation fees listed below.)

**You may register by either:**

- paying for your trip in full, or
- using EarthLight's online payment plan. See below for more information.

**EarthLight's Online Payment Plan Payment Schedule** (based on registering in January):

| Payment Due Date | Amount of Payment | Amount of Cancellation Fee Added Monthly | Total Cancellation Fee by Month |
|------------------|-------------------|--|---------------------------------|
| January          | \$914.29          | \$500                                    | \$500                           |
| February         | \$914.29          | \$0                                      | \$500                           |

|       |          |         |         |
|-------|----------|---------|---------|
| March | \$914.29 | \$750   | \$1,250 |
| April | \$914.29 | \$0     | \$1,250 |
| May   | \$914.29 | \$1,000 | \$2,500 |
| June  | \$914.29 | \$0     | \$2,500 |
| July  | \$914.29 | \$3,900 | \$6,400 |

### EarthLight's Online Payment Plan

If you prefer to pay for the trip over time, you can take advantage of EarthLight's new, convenient Online Payment Plan. The Online Payment Plan has two options:

1. ACH (Bank Draft)—this method of payment has lower fees than credit cards. Our provider charges 0.8% or \$5 max for each draft. If you register in January, the cost of the trip is divided by seven (7) equal payments of \$914.29 (with a total of \$35 in fees). If you register in February, the cost of the trip is divided by six (6) equal payments of \$1,066.67, (with \$30 in fees), and so forth. For lower monthly payments sign up in January.
2. Credit Card—You can also take advantage of the online Payment Plan using a credit card, (+3.67%).

After making your choice in the registration form, your payment choice will automatically be added to the website's checkout where you can complete your payment/registration. **NOTE:** If you choose ACH, you cannot have any credit card items (a MP3) in the shopping cart. To avoid any inconvenience, please make sure your cart is empty before using the ACH (Bank Draft) payment option. Thanks.

### Payment in Full

If you want to pay in full, mail or hand deliver a check to EarthLight. You can pay in full using a credit card +3.67%. More detailed instructions for payment in full option are provided after your register.

### HOW TO CONTACT EARTHLIGHT

You can reach EarthLight by sending an email to: [info@discoversamuel.com](mailto:info@discoversamuel.com) or calling/texting 859-699-0563.

### UK ELECTRONIC TRAVEL AUTHORIZATION (ETA)

Beginning in 2025, U.S. passport holders are required to obtain a **United Kingdom Electronic Travel Authorization (ETA)** prior to entering the U.K. (this includes Scotland). The ETA is **not a visa**, but an electronic entry approval connected to your passport, and is needed before you board your flight. The ETA allows short stays for tourism of up to six months.

At the time of writing, the ETA costs **£16 (approximately \$22 USD)** and is typically valid for **multiple entries over two years** or until your passport expires. Applications are completed online through the U.K. government's official website.

For the most up-to-date information and to apply, please visit:

- **Official ETA Overview:** <https://www.gov.uk/eta>
- **Apply for an ETA:** <https://apply-for-an-eta.homeoffice.gov.uk/>

It is each traveler's responsibility to secure their ETA prior to departure. Please note that travelers who do not obtain the required authorization may be denied boarding or entry into the U.K., and standard cancellation and refund policies will apply.

## **FITNESS LEVEL**

This is Scotland, so this journey includes site visits that involve a fair amount of walking, sometimes over uneven terrain or with gentle elevation changes. Participants should be comfortable maintaining a "moderate" level of activity. We encourage you to check with your healthcare provider before registering to ensure you're fit for international travel.

You're never required to participate in every site visit on this trip. While we hope you'll join in as much as you comfortably can, we understand that everyone has different needs and energy levels. You're always free to opt out of a site visit for physical or personal reasons. Please note that some visits take place on travel days between hotels; in which case you're welcome to rest on the bus or relax at a nearby café or visitor center.

EarthLight reserves the right to decline registration for anyone not physically, mentally, or emotionally prepared for the rigors of group international travel. It's never happened, but EarthLight reserves the right to ask participants to leave the tour if their condition or behavior jeopardizes their safety and/or the safety of the group, or is disruptive to the overall group experience.

If you have questions about this policy, minimum activity level, or your ability to participate, please email us at [info@discoversamuel.com](mailto:info@discoversamuel.com).

## **SPECIAL ARRANGEMENTS**

If you have any physical/medical/dietary conditions that require special attention, please include those details in your registration form. We will communicate your needs to our suppliers and do our best to see that they are accommodated.

While EarthLight, Lea, and Stuart will do their best to accommodate your special needs, we cannot guarantee that all needs will be fully met, nor can we be held liable if they're not.

## **ROOMMATES**

At Samuel's request, accommodations on group trips are available **only on a double occupancy basis** (single rooms are not available, so please do not request them). If you sign up without a roommate, we will pair you with another participant of the same gender when the final rooming lists are prepared. However, if there is an uneven number of male and female participants without roommates and the trip does **not** sell out, each person may be assigned a single room at no additional cost. If the trip **does** sell out, participants of different genders may need to share a room.

## **BED REQUESTS**

Some hotels have a limited number of rooms with two separate beds. Non-couples are prioritized for these rooms. If twin-bed rooms are unavailable, roommates may need to share a bed or use a sofa bed or rollaway. In all of our years of group travel this rarely happens, but it's wise to keep in mind. Room assignments will depend on the final mix of couples and individual travelers.

Thank you for your flexibility as we work to ensure a comfortable and enjoyable stay for everyone.

## **ADA ACCESSIBLE ROOM REQUESTS**

A limited number of accessible rooms are available. Please email [info@discoversamuel.com](mailto:info@discoversamuel.com) for more information.

## **COVID-19**

Your health and the health of the group is important to us! We will do everything possible to help keep our group healthy, and we asked that each participant take personal responsibility for their well-being which affects the whole group.

Because some of our travelers (including Lea) are immunocompromised or taking immune-suppressing medications, we currently request everyone work in unity and respectfully properly masking during group meetings and while on the bus. Thank you for honoring this request and helping ensure that everyone stays well throughout our journey.

While vaccination is not required to participate, we encourage all travelers to be up to date on their vaccinations and boosters unless there is a valid reason not to be.

Please remember that if Lea becomes ill, it will affect the group's ability to experience Samuel's presence and our work together. Your cooperation and care help make this shared experience possible for all of us.

Thank you!

## **WAITING LIST**

If all 46 spots for the trip are filled, you may request to be added to the waiting list by completing the online registration and submitting your initial deposit.

If a space does not become available, your payment will be fully refunded. If a spot becomes available, you will be notified and given five days to accept or decline the space. If we've not heard from you after five days, we will consider that you've declined the offer, remove you from the waiting list, and refund the money you've paid.

## **LATE REGISTRATION**

Due to our service providers requirements, registrations received after **July 28, 2026**, are subject to availability, even if fewer than 46 participants are signed up.

To secure a late registration, full payment and a completed registration form must be submitted the same day. Thank you for helping us keep planning and accommodations smooth for everyone.

## **POSTDATED CHECKS**

Please do not register with a postdated check. Postdated checks may be deposited or returned at our discretion. If returned, you may be responsible for late fees. Thank you for helping us maintain a smooth registration process.

## **RETURNED CHECKS**

EarthLight will pass on to you any fees incurred due to returned checks, non-funded ACH or credit card payments. This fee is separate from the cost of your trip. We appreciate your promptness in resolving any outstanding fees.

## **TRIP INSURANCE**

Trip insurance is not included but is **strongly recommended**. Insurance may cover trip cancellation, trip interruption, lost luggage, medical care, and transportation home.

Some key points to consider:

- Some policies do not cover COVID-19; at the time of writing, certain providers, like Allianz Travel, do.
- “Cancel for any reason” policies can reimburse 50–75% of trip costs. Coverage for pre-existing conditions may be available, be sure to check the policy before purchasing to determine what its actual conditions are. For some policies you need to pay for the policy within X number of days of your first payment you make on the trip. This may be the date of your first payment to EarthLight or the date your first pay for your airfare, whichever is earliest. Other policies require it be purchased within a certain number of days before the last payment of the trip whether it is to EarthLight or for airfare.

Please be sure you understand these requirements if you are wanting coverage for pre-existing conditions. Remember, you are responsible for the payment of any medical care costs you incur during the trip. Check with your personal health insurance to determine if international health coverage is included. Even if it is, you may want to have travel insurance to cover trip cancellation, trip interruption, lost luggage, and transportation that may be required due to illness or injury.”

We encourage all participants to secure insurance to protect themselves, their investment, and the group experience.

## **CANCELLATION INFORMATION & FEE SCHEDULE**

### **How to Cancel:**

Cancellation is effective when we receive your clear notification which must be submitted by email to: [info@discoversamuel.com](mailto:info@discoversamuel.com). Refunds will be made by check or credit card (depending on which you used to register).

**Cancellation Fees:**

Cancellation fees increase as the trip date approaches and are based on the discounted trip price; if you paid by credit card, your cancellation fee will be calculated on the non-discounted amount of your payment(s). Applicable late or returned check fees will be **added to the cancellation fees**.

**Cancellation Fee Schedule**

- With registration—\$500
- March 1—\$750 (\$1,250 total)
- May 1—\$1,000 (\$2,250 total)
- August 1—Fully non-refundable

Cancellation fees do not include any returned check fees (which are nonrefundable).

We understand that plans can change and appreciate your prompt communication which allows us to assist you efficiently and help maintain the best experience for the entire group.

**NO TRANSFERS OF REGISTRATION**

If you cancel your registration or otherwise drop out of the trip, your registration will become null and void and **cannot be transferred to another person**. Even if someone else fills your space, refunds will only be issued as outlined in the cancellation policy above.

We strongly encourage protecting yourself with trip cancellation insurance to cover unforeseen circumstances.

**REINSTATEMENT**

If you cancel, you may be reinstated **if space is available**.

To reinstate your registration, you must pay either the total cost of the trip or the total amount due under your payment plan at the time of reinstatement, minus the actual trip costs withheld by EarthLight at the time of your cancellation.

Please note that **late fees, or returned check fees** paid before cancellation will not be credited toward the cost of the trip.

**NO SHOWS**

If you do not attend the trip as scheduled or choose to leave during the trip, EarthLight will be unable to provide any refund.

**EMERGENCY CARE AND EMERGENCY CONTACT PERSON**

All registrants are required to provide emergency contact information at the time of registration. Please note that Lea, Stuart, and any service providers contracted by EarthLight are **not trained nor required to provide first aid or medical care**.

In the event of an accident or illness, we will do our best to ensure that first aid is provided. However, Lea, Stuart, and contracted service providers are **not responsible for providing—or covering the costs of—first aid, medical transportation, medical care, or communications with caregivers.**

Of course, Stuart, Lea (and Frank working from Lexington) will, as soon as possible, contact the person you have listed as your emergency contact to inform them of what has occurred and where you are being treated.

Please ensure your emergency contact has a copy of all relevant documents, including travel insurance information, health insurance papers, your itinerary, and any other necessary paperwork.

## **FRANK, LEA, STUART & EARTHLIGHT, INC.**

Any references to “Frank, Lea, and Stuart” refer to **Frank Schultz, Lea Schultz, and Stuart Waldner**, who are the owners and employees of **EarthLight, Inc.**, a Kentucky corporation.

## **IF EARTHLIGHT MUST CANCEL**

Unfortunately, we have not been able to obtain insurance to cover a cancellation of this trip by EarthLight for any reason, including the inability of Lea/Samuel to participate in some or all of the trip.

Unless our suppliers are willing to renegotiate their contracts, if Lea is unable—or becomes unable—to participate in or complete the trip, the journey will continue without her/Samuel’s participation. In that case, we will refund the portion of your registration fee allocated for your time with Samuel, on a pro rata basis. In such a scenario, neither Lea nor Stuart will remain with the group, but the trip will continue as scheduled without further meetings with Samuel.

This situation has never occurred, and we sincerely hope it does not.

## **WEATHER**

In **August and September**, the **Scottish Highlands** experience relatively mild but changeable weather.

- **August** tends to be one of the warmer months, with daytime highs averaging **60–66°F (15–19°C)**. It’s generally lush and green, but brief showers are common, often mixed with bright, clear spells. The days are still long, and evenings can be pleasantly cool.
- **September** brings the first hints of autumn. Temperatures typically range from **55–62°F (13–17°C)**, with crisper mornings and a golden tint to the hills. Rain remains likely but is often light and intermittent, and midges (biting insects) begin to fade as the month progresses.

Overall, the Highlands in late summer to early autumn offer **fresh air, dramatic light, and ever-changing skies**—perfect for travelers who don’t mind a little mist with their magic.



Your safety is a top priority for EarthLight and our service providers. As a result, the schedule may be adjusted as needed due to weather or other unforeseen circumstances.

## **PRIVACY**

EarthLight does not share who is and isn't registered for a trip except as needed by our hotels for rooming lists, and to pair participants as roommates for those who registered without one.

By submitting your deposit, you grant **EarthLight, Inc.** permission to share any personal information requested by our service providers, including—but not limited to—your full name and contact information.

## **DISCLAIMERS**

Due to the possibility of our provider's schedule changes and other unforeseen occurrences, there can be unexpected schedule changes; there always are. EarthLight, Inc., its owners, employees, officers, directors, helpers, and volunteers shall not be liable for any loss, damage, or added expense resulting from personal injury, sickness, property damage, accident, delay, unmet expectations, inconvenience, change in schedule or accommodations, or other irregularity that may occur due to: a) wrongful, negligent, willful, or arbitrary acts or omissions on the part of any organization(s) or individual(s), including those supplying services to the group during this trip; b) defects or failures of any conveyance, equipment, or instrumentality or accommodation; c) acts, omissions, failures to act, or any other occurrence beyond its/their control and, d) acts of God/Goddess/All That Is, fire, acts of government or other authorities, wars, civil disturbances, riots, strikes, thefts, pilferage, epidemics/pandemics, quarantines, acts of terrorism, or dangers incident to the air, land, and sea travel. Arrangements for this trip have been made through generally acceptable suppliers, and each participant agrees to hold Frank, Lea, Stuart, and EarthLight, Inc. harmless for any failure of this trip, or any part of it, to meet their expectations. The liability of Frank, Lea, Stuart, and EarthLight, Inc., if any, shall be limited to each individual's cost of this trip or the amount retained by EarthLight, Inc. from each individual's payment for this trip, whichever shall be less. Under no event shall EarthLight, Inc. be liable for consequential or punitive damages. Whew!!!