

# Participant Agreement

*September 2026 Cohort*

Version 3.0 · drafted 25 May 2026

The basics. This Agreement is between you (the Participant) and Insight Psychotherapy and Coaching Pte Ltd (Singapore UEN 202308073M), referred to as **we** throughout.

The programme is delivered by Dr Alla Demutska (Clinical Psychologist, AHPRA PSY0001128785) and Dr Yvonne Sum (Leadership Consultant).

By signing below, you and we agree to what follows.

## 1. What the programme is

A small, closed, online group programme for women in the second half of life. Twelve 90-minute live sessions, weekly, from 9 September to 25 November 2026. Co-facilitated by Dr Alla Demutska and Dr Yvonne Sum. The cohort is held to 12-14 women.

The arc of the work, across three months:

*Month One - Body, Emotion, and the Inner Voice (Sessions 1-4).* Building the container. Establishing the kind of safety that allows real things to be said. The first month works through the three threads that meet most insistently in midlife: the body that has changed, the emotions that competence has been masking, and the inner voice that has been auditing all of it. Themes include arriving as an act of self-regard, the emotional layer underneath the busyness, the inner critic and inner ally, and returning to a body that has changed.

*Month Two - Identity, Boundaries, Desire, and Joy (Sessions 5-8).* The middle phase goes deeper into what has been accumulated versus what has been chosen - the roles, the responsibilities, the habits of compliance, and then what was surrendered. Themes include the roles you carry (chosen, inherited, ready to release), feeling where you end and another person begins, joy and pleasure as psychological necessities, and desire and the grief of wanting more.

*Month Three - Voice, Values, and a Self-Authoring Life (Sessions 9-12).* The most expansive phase. Moving from performing a life to choosing one. Themes include speaking what is true (to others and to yourself), values that are lived rather than listed, grief and gratitude as neighbours, and integration - what you are carrying forward.

What is included with the programme:

- Twelve 90-minute live online sessions (group teaching and facilitated discussion)
- A private cohort space for between-session prompts, reflection, and connection with the other women in the group
- Recordings of the teaching segments of each session, available during the programme
- Workbooks, written handouts, and reflective practices specific to each phase of the work
- Complimentary access to Dr Alla's mini-courses - which include her video teachings, audio practices, and PDF workbooks - throughout the programme and for three months after the final session

Mini-course and materials access window. You receive access to Dr Alla's mini-courses - which include her video teachings, audio practices, and PDF workbooks - and the supporting programme materials throughout the programme and for three months after the final session (from your acceptance to approximately 25 February 2027). After that three-month post-programme window closes, access ceases and you will no longer be able to view, download, stream, or retrieve any of it. Download what you want to keep within the access window.

**Flexibility note.** We reserve the right to change the programme structure and content - including the order, framing, and emphasis of sessions - to better serve the specific group we are working with. We may include additional topics or exclude some topics based on the needs and relevance of the cohort as it forms. The overall arc, total number of sessions, and core therapeutic frame remain as described above.

## 2. What the programme is not

It is not individual psychotherapy. It is not clinical assessment, diagnosis, or treatment of any condition. Your facilitators do not become your treating clinicians by virtue of your participation - you are encouraged to keep, or to find, your own individual practitioner for anything that exceeds the scope of group work.

It is not crisis or acute mental health care. If you are in acute distress at any point, please contact your local crisis services, emergency services, or your treating practitioner first.

## 3. Fees and payment

|           |  |
|-----------|--|
| Total fee | USD \$1,500  |
| Deposit   | USD \$200 to hold your seat while we review your application. <b>Non-refundable</b> once paid (except if we decide the cohort is not the right fit - see Section 4). Applies toward the programme fee if you join. |
| Balance   | USD \$1,300 due by 10 August 2026  |
| Method    | USD via Stripe to Insight Psychotherapy and Coaching Pte Ltd   |

The fee works out to approximately USD \$125 per 90-minute session with two facilitators - a comparison provided for context, not as an offer of equivalent individual therapy.

## 4. Refunds and transfers

**Deposit (USD \$200).** The deposit is non-refundable once paid - it functions as your commitment to hold a seat and covers our application review and administration. **Exception:** if we decide, after reviewing your application, that the cohort is not the right fit at this time, we refund the deposit in full.

**Balance (USD \$1,300).** The balance is fully refundable if you withdraw more than one week before the programme starts (i.e. on or before 2 September 2026). Email us and the refund goes back to your card within 7 working days.

**Between 2 September and 9 September 2026 (the final week before start).** 50% of the balance (USD \$650) is refundable. The remaining 50% covers the held seat and the cost of late replacement, which is rarely possible at this point.

**After the programme has started (9 September 2026 onward).** No refund is available on either the deposit or the balance. The seat is reserved, the group is formed, and the work has begun.

**Transfers.** You can transfer your place to another woman who meets the same criteria, with our written approval, up to 14 days before the start. The transferee must complete her own application and sign this Agreement.

**If we cancel the cohort:** we refund all fees within 30 days, including the deposit. We are not liable for any related costs you have incurred (for example, calendar arrangements or time set aside).

## 5. Attendance

The programme is a continuous arc and the group is a finite container. We ask that you commit to attending at least nine of the twelve sessions live.

## 6. Your engagement

### **ENGAGEMENT**

Group work asks something of you. You agree to come to sessions on time, to engage in good faith with the between-session prompts and materials, and to bring yourself to the group with honesty rather than performance. The depth available to you in this work is proportional to what you put in.

### **CURIOSITY, NOT DEFENCE**

This work occasionally asks you to look at patterns that are uncomfortable to look at. You agree to participate with curiosity rather than defensiveness, and to receive reflections from the Facilitators or the group as material to consider, not as attack. You can disagree. You can sit with something. You cannot demand the group accommodate refusal to look.

### **YOUR WORK IS YOURS**

You are responsible for your own results. The Facilitators hold the container, offer the material, and witness you. They cannot do the work for you. Outcomes depend on your engagement, your existing supports, and many factors outside the Facilitators' or your control. The Facilitators do not guarantee any specific outcome, and the absence of an expected outcome is not a breach of this Agreement.

### **RECORDINGS OF SESSIONS**

Teaching segments of sessions are recorded so you can revisit the material. Group discussion segments are not recorded and are not retained. We will not use any recording for marketing, promotion, or any external use without your separate, specific, written consent. Your image, voice, and identifying details remain yours.

### **HONEST COMMUNICATION WITH US**

If something is happening for you in the programme - clinical, life circumstances, group dynamics - we ask that you tell us early. We can adjust, support, or refer when we know. We can't when we don't.

## **7. Confidentiality and group norms**

You agree to:

- Hold what other participants share in confidence. You may share your own experience freely; you may not share theirs.
- Not record any part of any session - audio, video, screenshot, transcript, or otherwise - and not capture anything from the private cohort space without explicit written consent from the people involved and from us.

**The limit on confidentiality.** If you tell us something that indicates serious risk to yourself or others, or that we are required to report by law, we may need to act on it. Where it is safe to do so, we will discuss this with you first.

## **8. Health and suitability**

By signing, you confirm that you are in a sufficiently stable place to engage in group work, and that you are not currently in an acute or critical state. Being in individual therapy alongside the group is welcome and often supportive - the cohort is only unsuitable if your present circumstances are acute or critical. If they are, please do not pay the deposit; you are welcome to apply again when your circumstances change.

You also agree to tell us early if your circumstances change during the programme in a way that affects your safety or your capacity to participate, so that we can adjust, support, or refer you appropriately.

## **9. Intellectual property – this section matters**

**9.1 Ownership.** All intellectual property in the programme materials is and remains the sole and exclusive property of Insight Psychotherapy and Coaching Pte Ltd (UEN 202308073M) ("the Provider"),

with contributions by Dr Alla Demutska and Dr Yvonne Sum assigned to or licensed to the Provider as applicable. Nothing in this Agreement transfers ownership, title, or any interest in the IP to you.

9.2 What "programme materials" means. "Programme materials" includes, without limitation:

- The mini-courses in full - including all video teachings, audio practices, PDF workbooks, written content, images, diagrams, exercises, prompts, and frameworks contained in them
- Slides, workbooks, written handouts, audio practices, video material, and any document or media file provided to you before, during, or after the programme
- Recordings of the teaching segments of live sessions (group discussion segments are not recorded; see Section 6)
- The programme structure, session arc, themes, frameworks, original concepts, terminology, and the specific sequence of exercises and reflections developed for this programme
- Any other content, in any format, delivered to you in connection with the programme

9.3 Your licence. You receive a personal, non-transferable, non-exclusive, non-commercial, revocable licence to access and use the programme materials for your own personal reflection and practice only, during the programme and during the three-month post-programme access window described in Section 1. The licence terminates automatically when the access window closes.

9.4 What you may not do - under any circumstances:

- Share, forward, post, upload, screenshot, photograph, screen-record, transcribe, re-encode, or distribute any mini-course video, audio practice, PDF workbook, or any other programme material to any person who is not a current participant in this cohort - including friends, family, colleagues, partners, clients, or other therapists.
- Reproduce or publish any part of the material - including text, exercises, frameworks, or specific phrasings - in print, online, in social media, in a blog, in a podcast, in a newsletter, in another course, in a training, in a presentation, in a book, in a workshop, or in any other format, public or private.
- Use the material to create or inform another commercial offering of your own - including coaching programmes, courses, retreats, workshops, written products, or therapeutic services.
- Adapt, translate, modify, or create derivative works from the programme materials.
- Resell, license, sublicense, lend, rent, or assign any of the material or your access to it.
- Strip, alter, or obscure any copyright notice, attribution, or watermark on any material.

These restrictions apply during the programme, during the three-month access window, and in perpetuity after access ends. The work was developed over years of clinical practice and research. It is held closely on purpose. Treat it that way.

9.5 Consequences of breach. If you share, distribute, reproduce, publish, or otherwise misuse any programme material in breach of this Section 9, the Provider may, at its sole discretion:

- Terminate your participation in the programme immediately, with no further refund owed

- Revoke your access to all programme materials and recordings, including any remaining access window
- Pursue all available legal remedies, including injunctive relief to prevent further misuse, damages, and recovery of legal costs

You acknowledge that monetary damages alone may not be an adequate remedy for breach of this Section, and that the Provider is entitled to seek equitable relief (including an injunction) without the requirement to post a bond.

**9.6 Your own content.** Anything you create during or in response to the programme - your reflections, your writing, your art, your notes, your journal entries - remains your intellectual property. We will not use your name, image, voice, identifying details, or any content you create for marketing, promotional, or any external purpose without your separate, specific, written consent.

**9.7 Survival.** This Section 9 survives termination of the Agreement and the end of your access to the programme materials, and continues to bind you indefinitely.

## 10. Privacy

We collect your name, contact details, application responses, and anything you share with us. We use it to deliver the programme and to meet our professional obligations, and we hold it in line with Singapore's PDPA and (for the clinical aspects of Dr Alla's work) the Australian Privacy Principles.

We do not sell or share your data. Your data will move between Singapore, Indonesia (where Dr Alla works from), and Australia (Dr Yvonne) - by signing, you consent to that transfer. You can request access to or correction of your data anytime at [alla@drallademutska.com](mailto:alla@drallademutska.com).

## 11. Limitation of liability

To the extent the law allows:

- We are not liable for indirect or consequential losses (lost income, opportunity, expected outcome).
- Our total liability is limited to the total fees you have paid us.
- Nothing here limits liability that cannot be limited under Singapore consumer protection law, or any liability for gross negligence.

## 12. Communications and changes

Formal communications are by email. Our address: [alla@drallademutska.com](mailto:alla@drallademutska.com). Tell us if your email changes.

We may change the schedule, the platform, or the order of content with reasonable notice. If a session has to be rescheduled and a live alternative is not possible, we will provide a recording.

This Agreement, together with the disclaimer you ticked at the deposit stage, is the whole agreement between us about your place in the September 2026 cohort. Any changes have to be in writing -

electronic acceptance is fine.

### 13. Governing law

This Agreement is governed by the laws of Singapore, and disputes go to the courts of Singapore (non-exclusive).

## Your acknowledgment

By signing below, you confirm that you have read this Agreement, that you understand it (including the intellectual property obligations in Section 9), that you are entering it freely, and that what you told us in your application is true to the best of your knowledge.

#### PARTICIPANT

FULL NAME

DATE

\_\_\_\_\_

\_\_\_\_\_

EMAIL ADDRESS

PHONE (OPTIONAL)

\_\_\_\_\_

\_\_\_\_\_

SIGNATURE

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#### FOR INSIGHT PSYCHOTHERAPY AND COACHING PTE LTD

NAME

DATE

Dr Alla Demutska, Director and Clinical

\_\_\_\_\_

Principal  
SIGNATURE

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