Company Pricing, Impact Classes and Financing

Life Surge is committed to being transparent about the programs it offers and their costs.

Life Surge hosts more than one hundred thousand individuals each year, live and in person. Tickets to a Life Surge event can generally be purchased for $20 or less, which includes a full day of live content from on average 12 or more speakers, plus lunch.

Attendees are given the option to attend additional live training called an Impact Class for $97. The company offers two Impact Classes — one for investing in the stock market and one for investing in real estate — each a three-day event teaching specific investing strategies. Enrollment is entirely optional, and only a portion of Life Surge attendees choose to enroll.

Life Surge's goal for every attendee, whether or not they enroll, is that they leave with real value from the day itself: content, inspiration, and something worth acting on. The company believes it has a responsibility to offer the opportunity to turn that inspiration into action for those who want to take it. Enrolled clients are guaranteed a refund if they attend but don't enjoy the three-day class.

Investing, whether in real estate or the stock market, is a skill set built over time, and Life Surge doesn't claim otherwise. The one-day Life Surge event and three-day Impact Classes are intentionally built as a starting point: attendees leave with a range of investing strategies, taught by experienced investors, and a foundation to build on.

Fewer than 3% of Life Surge ticket purchasers go on to enroll in advanced training beyond the Impact Class. For those who want to go deeper into specific strategies, additional training is available, ranging from one year to multi-year programs. As an example, a multi-year program runs approximately $27,000 over three years, or roughly $9,000 per year.

Life Surge believes the value its clients receive at each stage of the customer journey is significant, and that this is reflected in its thousands of five-star reviews across multiple platforms.

Like many education providers, Life Surge also works with multiple third-party financing companies to provide additional payment options to students, one of which is Copper Rock. Life Surge does not receive compensation from Copper Rock or other third-party financing companies based on a student's decision to finance an educational program. The decision to seek financing is made by the student and is subject to the applicable lender's requirements.

Celebrity Speakers

Life Surge has produced more than 100 events featuring speakers from a broad range of backgrounds, including pastors and Bible teachers, entrepreneurs, financial educators, musicians, actors, comedians, leadership experts, and current or former professional athletes.

At a typical event with approximately 12 or more speakers, only an average of one or two are professional (or former) athletes — roughly 8 to 16% of a typical speaker lineup.

The common thread among Life Surge's speakers is not sports or a specific profession, but their faith and their ability to share a meaningful lesson, insight, or personal story with the audience. While Mr. Tebow is widely known for his athletic career, Life Surge's interest in him as a speaker centers on his faith, his charitable work, and the way he has chosen to use his platform in service of others.

Due to contractual obligations, Life Surge does not disclose the financial terms of individual speaker agreements. It can confirm, however, that Tim Tebow's compensation is not tied to sales of classes or any of its educational products, and that Mr. Tebow is not asked to endorse those programs.

Life Surge does not ask its headline speakers to promote or endorse Impact Classes or advanced training programs. Speakers are invited to share their stories, experiences, and perspectives with attendees.

Life Surge takes seriously the concerns of any customer who feels their experience did not meet expectations. With more than 3,000 Google reviews, the company has an average rating of 4.8 out of 5 stars, with 97% of users giving a five-star rating. Life Surge is proud of that record while continuing to look for ways to improve.

Anyone can attend a Life Surge event, often for as little as $20, hear multiple speakers live and in person for a full day, and receive lunch. Even then, attendees who are not fully satisfied are given their money back — even after lunch.

Sales Practices, Faith and Customer Experience

Life Surge takes its responsibility to market and sell its programs ethically very seriously. The company's Christian identity does not lessen that responsibility; it believes it increases it.

Life Surge does not condone using a person's religious faith, fear, or spiritual beliefs to pressure that individual into purchasing a product. Suggesting that someone's decision not to purchase a Life Surge program is attributable to the devil would be absolutely unacceptable and contrary to the company's policies, guidelines, and training.

Similarly, Life Surge does not train its representatives to pressure customers into borrowing or taking on debt they cannot afford. Financing is available to qualified customers who choose to use it, through third-party financing organizations. That decision rests with the customer and the third-party organization, not Life Surge. Enrollment in its educational programs is entirely voluntary.

Life Surge is aware that single mothers, among many other groups, have at times in the past received scholarships to its educational programs. Its scholarship efforts have always been about expanding access to education for people who might not otherwise have it, not about

targeting any particular group as part of a sales strategy. That said, Life Surge has not selected single mothers or other specific groups for demonstrations or scholarship consideration since 2024.

Life Surge believes the prosperity gospel is not biblical. It does not teach that faith guarantees wealth, that giving money will cause God to make someone wealthy, or that financial success is evidence of God's favor.

Instead, Life Surge teaches biblical stewardship: that people have a responsibility to thoughtfully steward the resources, talents, relationships, and opportunities entrusted to them. Financial education can be one component of responsible stewardship, but investment and business activities involve both opportunity and risk, and financial outcomes are never guaranteed. Life Surge makes this clear in its presentations.

SurgeU's Google reviews average 4.9+, with fewer than 1% of reviews below 4 out of 5 stars, and 96% giving a full five-star review. These reviews come from customers who experienced the entire sales process and the educational programs themselves, which the company believes speaks to how it conducts its business.

DOJ Matter Involving Joe Johnson

The civil matter referenced involved certain real estate "bargain sale" transactions associated with The Welfont Companies, Inc., a separate company founded by Mr. Johnson. The matter was unrelated to Life Surge or its educational programs, curriculum, or business operations.

For context, Mr. Johnson is a serial entrepreneur who has founded and funded numerous companies throughout his career and has been involved in hundreds of millions of dollars in real estate transactions.

According to court filings, the United States alleged that certain bargain sale transactions involving clients of Welfont resulted in improper or unsupported charitable tax deductions. Mr. Johnson denied the government's allegations and denied any wrongdoing.

Mr. Johnson argued that the transactions were proper and supported, and further argued that neither Welfont nor Welfont's clients are responsible for providing the necessary support, since Welfont's clients were not the beneficiaries of any tax deductions. He argued that responsibility rests with the sellers and their appraisers, not the buyers, who were Welfont clients.

After the government filed its civil complaint, reviewed Mr. Johnson's answers, and conducted initial discovery, it offered Mr. Johnson a settlement with zero monetary damages or civil penalties and no admission of wrongdoing.

Mr. Johnson accepted the settlement, and the matter is now fully resolved and closed. The final settlement denies any wrongdoing by Mr. Johnson and involves zero monetary damages or civil penalties. As part of the resolution, Mr. Johnson agreed to an injunction restricting his future participation in the specific type of bargain sale real estate transactions at issue in the litigation,

though this does not affect his current business, as neither he nor any of his companies has been involved in bargain sale transactions in over five years, and none are planned.

The court resolved all remaining claims in the case and directed the clerk to close the matter. The federal docket confirms the case was terminated on August 31, 2026.

Most parties experienced in dealing with the IRS would likely consider these facts a significant victory for Mr. Johnson: the government, through the DOJ, offered and signed a settlement agreement with zero costs or penalties and denied any wrongdoing on his part.

On the question of how this matter affects Mr. Johnson's leadership, Life Surge does not believe it will have an adverse impact on either his personal life or his leadership. The company views the resolution as vindicating him and allowing him to speak openly about the case after being unable to discuss it publicly for more than a year.

The bargain-sale transactions at issue in the litigation are not taught, promoted, recommended, or used as part of Life Surge's or any of its educational curriculum or business operations, and have never been part of the real estate strategies taught to students. Life Surge was not a party to the lawsuit, and the resolution has no bearing on its educational programs or curriculum.

Get Motivated

Get Motivated launched in 2002 as a general and secular motivational event and held its last event in 2019, as far as can be determined.

Joe Johnson briefly owned Get Motivated Seminars in 2012. His ownership lasted approximately six months — roughly 3% of the time Get Motivated was in operation — and he has had no involvement with the company since. He therefore cannot speak to any issues regarding Get Motivated since 2012, including any debts it may owe.

Outside of that six month ownership period, and the fact that he was a key figure in launching Life Surge, Life Surge has no connection to Get Motivated. Life Surge was developed years later by a much broader team, built around a distinctly Christian mission from the outset, and was not an evolution or rebrand of Get Motivated's model.

Faith and the concept of "Kingdom Impact" were foundational to the creation of Life Surge — the founding premise, not a later pivot. Mr. Johnson's own faith journey, and his desire to help people connect that faith with how they approach their work, finances, and stewardship, is what led him to help start Life Surge. Life Surge's events include an explicit Gospel message, and thousands of attendees have made decisions to commit their lives to Christ through Life Surge events. Life Surge does not solicit donations from attendees in connection with those decisions or any follow-up ministry activity it conducts.

With respect to the historical dispute involving Amy Wolfe: Ms. Wolfe financed the acquisition of Get Motivated and subsequently exercised her rights as a secured lender following financial difficulties at the company. Litigation followed and was ultimately settled. Mr. Johnson satisfied

the approximately $1 million personal guarantee he had provided, and the lawsuit was dismissed. Ms. Wolfe and Mr. Johnson have since reconciled, and Ms. Wolfe has offered the following statement:

"I would like to report that a business relationship that started in 2011 between Joe Johnson and me is on the mend, the product of two people making earnest efforts to understand each other. I am impressed by Joe's commitment to heal past wounds. As a result of Joe's efforts, we are on the road to recovery. Joe has gone above and beyond his legal duty to reconcile with me. I sincerely applaud Joe's efforts.

Business ventures are uncertain, but when a business deal goes sour, it is easy to make the worst assumptions about the other side. My statements about Joe Johnson in legal filings, interviews, and social media were born from my perspective of the situation — but what you see in life depends on where you stand. I have come to better understand Joe's side of the story, his struggles, and his reality.

The American legal system is built around two sides telling competing stories, each trying to make the other party look as bad as possible. When a person files a complaint or a counterclaim, the goal is not typically to write a balanced history — the goal is to build a case, oftentimes painting their opponent in a negative light because that's how you win. To further complicate things, in litigation, trust evaporates, communication breaks down, and it is impossible to step into the other's shoes. The well-kept secret of this adversarial legal system, however, is that nobody really wins, except perhaps attorneys.

My lawsuit was steeped in the same age-old adversarial dance. Although the lawsuit was brought in good faith based on information I had at the time, I recognize I did not have the full picture. I have since learned that Joe was fighting battles to keep the Get Motivated business intact and was dealing with unforeseen challenges, all with the goal of repaying my loans. Court filings are nothing more than a reflection of one party's view of the world. I am grateful for the opportunity to collaborate with Joe on future endeavors.

Today, I want to be clear: Joe is a man who steps up to the plate when the chips are down. Joe has always taken my phone calls, even when they were unpleasant to take. Joe has made great efforts to build bridges that were burned down. Although I am not part of Joe's current endeavors, I wish him success in them. I will forever carry forward life lessons learned from our journey of struggle, pain, forgiveness, and redemption."

Ms. Wolfe has also offered a more detailed statement explaining her perspective on specific events related to Get Motivated. Though not thought to be directly relevant to the questions raised, it is available on request.

Online Trading Academy

Like most businesses, Life Surge has hired individuals from other companies in its industry, including Online Trading Academy. None of those individuals were named in the FTC action involving Online Trading Academy.

Jeremy Nosek spent approximately 16 years with Online Trading Academy in a variety of marketing and leadership roles and was employed by the company during the period in which the FTC matter occurred. Mr. Nosek was not named in the FTC action. His appointment as President of OTA came in late 2021, after the FTC settlement, during a period in which the company was operating under a significantly enhanced compliance framework. An important part of his mandate as President was to help lead the company forward within that framework and continue strengthening its compliance systems, practices, and operating culture.

That experience gave Mr. Nosek firsthand knowledge of the importance of building a strong compliance culture, establishing effective controls, training and monitoring personnel, and identifying regulatory risks. When Mr. Nosek later joined Life Surge, he did not join as CEO. He was initially hired as Chief Strategy Officer, serving in that role for approximately a year, before becoming Chief Marketing Officer for roughly another year. He was named CEO in late 2025, with the leadership transition becoming fully effective in early 2026. His progression into the CEO role occurred over multiple years and reflected his performance across multiple leadership roles, his broader business experience, and his understanding of the compliance infrastructure required to responsibly operate and scale an education company.

That leadership has also been reflected in employee feedback. Glassdoor currently reports a 94% approval rating for Mr. Nosek as CEO, while SurgeU has a 4.7 out of 5 rating for senior management and a 4.7 overall employee rating based on more than 100 reviews. Life Surge views that feedback as one indication of the broader culture Mr. Nosek has helped build, centered on accountability, clear standards, and continuous improvement.

Mr. Nosek has also brought his prior compliance experience to Life Surge, where he has championed a proactive approach focused on identifying regulatory risk early and building systems designed to prevent issues before they arise. Mr. Nosek's prior experience operating within a heightened regulatory environment has helped inform Life Surge's substantial investment in its compliance infrastructure, including written policies and procedures, training, monitoring and review processes, outside legal expertise, and independent compliance oversight.

To summarize the chronology: Mr. Nosek spent many years at OTA and was there during the FTC matter, but was not named in the action. His appointment as President came after the FTC settlement, during a period in which strengthening compliance was a significant part of his leadership mandate. His eventual appointment as CEO of Life Surge followed nearly two years of leadership within the company. His experience operating in a heightened regulatory environment has helped inform the proactive compliance program Life Surge continues to develop today.

Steven Champa was not the Chief Revenue Officer of Online Trading Academy, nor a member of its corporate executive team. He was CRO of the company's Atlanta franchise, which had no involvement in the FTC matter.

Gene Longobardi is not a member of Life Surge's executive leadership team and is not an employee of the company. He has performed part-time independent contractor work related to portions of Life Surge's business educational curriculum. Neither he nor any of the individuals above was named in the FTC action or found to have personal liability in connection with any FTC matter.

Life Surge has built a broad portfolio of proprietary educational programs across business, real estate, and trading. Its curriculum draws from its own development efforts, industry experience, and established educational methodologies, and, as with any education company, is informed by a combination of innovation, industry experience, and proven best practices developed across the industry.

As part of that process, there is some overlap between portions of Life Surge's curriculum and concepts taught by other education providers, including Trading Academy. Life Surge has a continuing right to use certain content associated with Trading Academy's education, which represents one component of a broader educational ecosystem the company continues to develop, evolve, and expand.

It is important to distinguish the educational content itself from the marketing and sales practices at issue in OTA's former FTC action. OTA was not sued over its educational platform; it was sued over its sales and marketing practices. Clients using the trading platform and training were satisfied, and OTA received significant support from its student population during the litigation. According to filings and public statements made during that litigation, more than 9,000 OTA clients signed a petition of satisfaction filed with the FTC, and approximately 3,800 sought to intervene in the litigation concerning continued access to their education.

The individuals from OTA who now work with Life Surge have brought knowledge and insight that has helped the company understand how to appropriately engage with clients. This has led Life Surge to significantly invest in compliance by implementing standard operating procedures, written policies, employee training, review processes, monitoring, and outside professional expertise. Meeting applicable regulatory requirements is the baseline; Life Surge's broader objective is to build an organization in which how it markets, sells, and delivers its products reflects both strong compliance standards and the higher standard it sets for itself as a God-honoring company. Life Surge has invested millions of dollars in internal and external compliance resources and engages a third-party law firm to independently conduct an annual audit of its compliance program.

Life Surge's standards are deliberately conservative in areas that are particularly important to its customers. Speakers and sales personnel are regularly trained, reviewed, and monitored for compliance with those standards, which carry consequences: Life Surge has removed speakers

and sales personnel when their conduct failed to meet the company's compliance, professional conduct, or other established standards.

For Life Surge, compliance is not a slogan or a box-checking exercise; it is part of how the company operates. Meeting applicable regulatory requirements is the baseline, not the aspiration. As a Christian company, Life Surge believes its responsibility goes further, and expects its marketing, sales, and educational practices to be truthful, transparent, and best in class, holding itself accountable when they fall short. It will continue investing in the people, systems, and outside expertise necessary to strengthen those standards as the company grows.