## Private Club Member Upgrade Benefits Fact Sheet

PALMER ADVANTAGE®

THE ULTIMATE CLUB NETWORK

Member Benefit	PALMER ADVANTAGE
Availability	Private Club Members
Learn More Online	PalmerAdvantage.com/Benefits
Golf Benefits	
<b>'Cart Fee Only' Golf at 120+ Public &amp; Private Courses</b> in the United States (75-Mile Radius Restrictions Apply)	$\checkmark$
Earn \$50 Credits for Playing Golf	$\checkmark$
'Cart Fee Only' Golf at Approx. 80+ Resorts Around the World	$\checkmark$
'Cart Fee Only' Golf at Approx. 60+ European Golf Courses	$\checkmark$
50% off greens fees at Approx. 100 Courses in Europe	$\checkmark$
Preferred Access and Rates and hundreds of golf clubs worldwide	√
Privileged Access to an Additional 100+ Private Golf Clubs in North America	$\checkmark$
Exclusive stay & play golf and vacation packages	✓
14-30 days advance tee-times for most U.S. courses	$\checkmark$
60 day advance tee-times for most International courses	$\checkmark$
Core Benefits	
Club Concierge Service - Toll Free: (866) 930-8770 (Available 7 days a week)	$\checkmark$
\$1,100 Credits when Member upgrades and \$600 Credits on annual anniversary date	$\checkmark$
eMagazine & eBlasts with special offers and stories	✓
Kingdom Magazine - Home Delivered	✓
Password Protected Member-Only Website	$\checkmark$
Travel Benefits	
Best Price Guarantee on all travel purchases + further discounts with Credit redemption	$\checkmark$
Hotel Reservation Availability (150,000+ Hotels Worldwide)	$\checkmark$
Cruise Line Reservations Availability (25,000+ Worldwide on 40+ Cruise Lines)	$\checkmark$
Airline and Rental Cars earn \$100 Credits per Booking	$\checkmark$
Affiliate Club Access at Other Private Country, City, University, and Dining Clubs	$\checkmark$
Social, Dining, Tennis and Athletic access at participating clubs	$\checkmark$
Shopping Benefits	
Online shopping website with Discount Pricing for Merchandise and Wine	$\checkmark$
Ticket access to most theater, concert, and sporting events.	√

**ALL ACCESS IS SPACE AVAILABLE -** Members must call the Club Concierge to book tee-times in order to receive the noted benefit. Members earn \$50 in Credits for each round of golf played away from their Home Club when booked with the Concierge. Terms and Conditions apply to all benefits. Availability is subject to change without notice.

What is Palmer Advantage?	• Palmer Advantage, The Ultimate Club Network, is an invitation-only upgrade option for private club members. It provides members with unique global benefits to enhance private club members' enjoyment of their Home Club experience.	
How do I enroll?	You may enroll online at your club's website or by completing an enrollment form around the club	
How do I pay?	<ul> <li>Please see your club for more details. There is no long term commitment.</li> <li>Once you elect to receive benefits the monthly dues will be added to your Home Club's member statement.</li> </ul>	
Can I cancel my membership at any time?	Yes. You simply inform your home club in writing if you wish to cancel your upgrade benefits and the monthly charge will be removed from your next Member statement. No prorated refunds are available.	
What happens if I resign from my Home Club?	We will remove the monthly charge on your next home club member statement and any remaining Credits will immediately expire.	
The Club Concierge	<ul> <li>You have access to the Club Concierge, available 7 days a week. (Mon Fri. 6:00am - 6:00pm PST, Sat. &amp; Sun. 6:00am - 3:00pm PST).</li> <li>Your Club Concierge can answer questions, book a flight, find a hotel, plan a complete family vacation, book a teetime and much more.</li> <li>Toll-Free: (866) 930-8770   Email: Concierge@PalmerAdvantage.com</li> </ul>	
Are there any limitations or blackout dates for Cart Fee Only Golf?	<ul> <li>You will receive up to two (2) complimentary rounds of golf per thirty (30) days days at each participating Affiliate Club outside of seventy-five (75) miles from your home or business or club. You will be charged the standard cart fee charged by each Affiliate Club and any spend while on property.</li> <li>You may receive your two (2) complimentary rounds of golf per thirty (30) days, per property for yourself, your spouse, or eligible accompanied dependents, in any combination.</li> <li>Up to three (3) accompanied guests of the Member is permitted but subject to the Affiliate Clubs guest fee rate and applicable cart fees, as determined by the Participating Affiliate Club.</li> <li>All reservations must be made through the Club Concierge.</li> </ul>	
How do I locate the participating golf courses?	<ul> <li>The most complete listing of participating golf courses can be found online once you log in to www. palmeradvantage.com</li> <li>Your Club Concierge also has the most up to date information and can answer any questions you may have.</li> </ul>	
How do I pay for my charges?	All charges may be made with a major credit card at the time of purchase. Your Club concierge will explain available payment options at the time of reservation.	
Will I have to show any form of identification when visiting clubs?	Your secured reservation is confirmed through the Club Concierge. Occasionally, you may be asked to show a driver's license at the time of check in.	
Can I show up at any participating golf club?	<ul> <li>No. All member reservations must be made through the Club Concierge which will guarantee the highest quality service for you.</li> <li>All golf access is space available.</li> <li>Tee times are available 14-30 days in advance in the U.S. and up to 60 days for international golf courses.</li> </ul>	
What are Credits?	<ul> <li>Credits are the "savings" passed on to Members that include all the commissionable revenue, mark-up, and fees that other online travel providers or travel agencies would otherwise typically charge when someone books travel with them.</li> <li>Credits are shown as Dollars that can be redeemed (dollar-for-dollar) to reduce the price shown.</li> <li>You will receive \$1,100 in "Credits" when you enroll. \$600 in more "Credits" will be awarded each year of continued membership.</li> <li>You can earn \$50 in "Credits" for each round of golf played away from your HOME CLUB.</li> <li>You can earn \$100 in Credits for each airfare and rental car booking.</li> <li>Enrollment and Anniversary Credits expire in 2 years from the day they are awarded. Usage credits expire in 1 year.</li> </ul>	
How do I redeem Credits?	<ul> <li>Credits can be redeemed either with the Club Concierge or online at the PALMER ADVANTAGE website.</li> <li>They can be redeemed for most travel, wine and merchandise displayed. Each item automatically calculates how many Credits can be applied as partial pay for that item. (on average 20 – 80% of the retail price).</li> <li>Notable exceptions are: airfare, rental cars, occasional specially priced offers, certain offers from partners, and the Palmer Advantage ticket website.</li> </ul>	
Can reservations be made online?	<ul> <li>Yes! You can make any travel, tickets or merchandise purchases on line at palmeradvantage.com.</li> <li>You may email your request to concierge@palmeradvantage.com</li> </ul>	
What hotels and resorts participate in the program?	With more than 150,000 hotels and 25,000 cruise itineraries available, almost every hotel and cruise brand is available.	
How do I receive communication about my benefits?	<ul> <li>Once you enroll, you will receive a Welcome email that will have your personal login and password to www. palmeradvantage.com</li> <li>You will also receive a Welcome Letter along with your Palmer Advantage member card(s)</li> <li>You will receive periodic emails providing high value travel, shopping and golf offers and deals. (typically weekly)</li> <li>You will receive a Periodic "eMagazine", containing unique member offers, benefit information &amp; lifestyle content. (typically monthly)</li> </ul>	

## Thank You for being a Member!

Terms and conditions apply. Please visit PalmerAdvantage.com to see complete details.