

### Upgraded Membership Benefits and Privileges

Learn More Online PalmerAdvantage.com/Benefits

Club Concierge – Available 7 Days a Week for Golf, Travel, and Member Assistance. (866) 930-8770

#### Golf Benefits

Access to the Palmer Advantage Global Network of Golf Courses and Private Clubs	850+ PROPERTIES 200+ in the U.S. and 600+ Abroad
'Cart Fee Only' Golf at Public & Private Courses in the United States*	OVER 120 CLUBS 2 single rounds per property per 30 days.
Access to Private Golf Clubs in the United States	OVER 130 CLUBS And over 70 clubs abroad.
Complimentary Golf at Resorts (with each two-night stay)	45+ RESORTS Many offer up to 25% off golf with no stay.
'Cart Fee Only' Golf in Europe	55+ GOLF CLUBS
50% Off Greens Fees in Europe	190+ GOLF CLUBS
50% Off Greens Fees in Australia and New Zealand	250+ GOLF CLUBS
Preferred Rates at Private and Public Golf Clubs	OVER 80 in the U.S. And at over 140 other courses globally.
Exclusive Stay & Play Golf and Vacation Packages	✓
Invitations to Reserve Golf Series & Access to Flex Event Golf Services	✓
Enjoy Dining, Tennis, and Other Amenities at Private Golf Clubs (where avail.)	✓
Advance Tee-Times	UP TO 30 DAYS IN THE U.S. Up to 60 days in advance outside the U.S.
Earn Credits for Playing Golf	\$50 CREDITS per ROUND

#### Travel Benefits

Guaranteed Price Protection	BEST RATE GUARANTEE
Hotel and Resort Reservations	300,000+ DESTINATIONS GLOBALLY
Cruise Line Voyages and Itineraries	40+ CRUISE LINES
Airline (U.S. & Int'l) and Rental Car Reservations	MOST MAJOR CARRIERS & AGENCIES Earn \$100 Credits per reservation.
Spend Credits on Hotel, Resort, and Cruise Reservations (1 Credit = \$1.00)	USE CREDITS AS PARTIAL-PAYMENT

#### Shopping Benefits

Online Shopping Website for Merchandise and Wine	✓
Access to Theater (Broadway & Las Vegas), Concerts, and Performances	SAVE UP TO 40% OFF
Tickets to Top Theme Parks, Movie Theaters, and Other Attractions	SAVE UP TO 50% OFF
Spend Credits on Wine and Merchandise Purchases (1 Credit = \$1.00)	USE CREDITS AS PARTIAL-PAYMENT

#### Upgraded Membership Benefits

Earn and Use Palmer Advantage Member Credits	\$1,100 CREDITS UPON ENROLLMENT Earn \$600 Credits on enrollment anniversary every year.
eMagazine & eBlasts With Program Updates and Special Offers	✓
Kingdom Magazine	COMPLIMENTARY SUBSCRIPTION
Password Protected Member-Only Website	✓
Family Benefits	GOOD FOR YOUR SPOUSE / PARTNER Dependent children are also included.

**Speak with your Membership Director today to activate your upgraded Membership benefits!**

\* Golf access is on a space available basis with 75-mile radius restrictions from Member's home club, home(s), and business(es).

Terms and conditions apply to Palmer Advantage. Visit [www.palmeradvantage.com/terms-conditions](http://www.palmeradvantage.com/terms-conditions) for complete details.

## Palmer Advantage Frequently Asked Questions

<b>What is Palmer Advantage?</b>	<ul style="list-style-type: none"> <li>Palmer Advantage, <i>The Ultimate Club Network</i>®, is an invitation-only upgrade opportunity for Members of select private Clubs.</li> <li>Palmer Advantage complements your club membership with worldwide access to other clubs, unique member experiences, and savings—anytime you golf, travel, or shop.</li> </ul>
<b>How do I enroll?</b>	You may enroll by completing an enrollment form either in person (or by phone) at your Club, or on your Club’s website (if available).
<b>How do I pay?</b>	Payment options vary by Club. In most instances, Palmer Advantage dues are added onto your monthly Member statement.
<b>Can I cancel my membership at any time?</b>	Yes. Simply inform your Club in writing to cancel Palmer Advantage, and the monthly charge will be removed from your next Member statement. If paying via credit card you can cancel online. No prorated refunds are available.
<b>What happens if I resign from my Home Club?</b>	Your Palmer Advantage benefits will discontinue, and any Credits will immediately expire.
<b>The Club Concierge</b>	<ul style="list-style-type: none"> <li>Your Club Concierge can book tee times, plan and make travel reservations, and answer many other inquiries and questions.</li> <li>Available 7 days a week: Mon. – Fri. 9:00am – 11:00pm and Sat. &amp; Sun. 9:00am – 8:00pm Eastern Time</li> <li>Toll-Free Phone: (866) 930-8770   Email: <a href="mailto:concierge@palmeradvantage.com">concierge@palmeradvantage.com</a>.</li> </ul>
<b>Limitations and Terms for ‘Cart Fee Only’ Golf</b>	<ul style="list-style-type: none"> <li>All golf access is on a space available basis, subject to availability at each Affiliate Club.</li> <li>You will receive up to two (2) complimentary <i>single</i> rounds of golf per thirty (30) days at each participating Affiliate Club <i>outside of seventy-five (75) miles</i> from your Home Club, home(s), and business(es).</li> <li>You will be charged the standard cart fee charged by each Affiliate Club and any spend while on property.</li> <li>You may utilize your single rounds of golf 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 Club’s guest fee rate and applicable cart fees, as determined by the Affiliate Club.</li> <li>Tee times are available up to 14-30 days in advance at most U.S. courses and up to 60 days at most international golf courses.</li> <li><b><u>No walk-up play is allowed. All golf reservations must be made through the Palmer Advantage Club Concierge.</u></b></li> </ul>
<b>How do I locate the participating golf courses?</b>	<ul style="list-style-type: none"> <li>Your Club Concierge always has the most up to date information and can answer any questions you may have.</li> <li>You may also access a PDF listing of Clubs in the United States offering ‘cart fee only’ access <a href="#">by clicking here</a>.</li> <li>For additional golf access please login to your Palmer Advantage account online or call the Club Concierge.</li> </ul>
<b>How do I pay for my charges?</b>	<ul style="list-style-type: none"> <li>All charges may be made with a major credit card at the time of purchase.</li> <li>Your Club concierge can explain available payment options at the time of reservation.</li> </ul>
<b>Will I have to show any form of identification when visiting clubs?</b>	<ul style="list-style-type: none"> <li>By making all reservations through the Club Concierge your membership is confirmed and verified.</li> <li>Occasionally, you may be asked to show a driver’s license at the time of check in.</li> </ul>
<b>What are Credits?</b>	<ul style="list-style-type: none"> <li>Credits are a special currency that you can use as <i>partial-payment</i> on eligible purchases made through Palmer Advantage.</li> <li>Credits can be spent online or when making reservations over the phone with the Club Concierge.</li> <li>Each Credit has a <i>value of \$1.00 when redeemed as partial-payment</i>.</li> <li>Eligible purchases include most travel &amp; vacation reservations, wine, and merchandise purchases.</li> <li>An eligible purchase will show the base price, the amount of allowed Credits to be used as partial-payment, and the new price.</li> <li>The amount of Credits that can be used as partial-payment vary from item to item ranging from 10% - 70% of base price, or more.</li> <li>Your online account will show when your Credits will expire.</li> <li>Credits have no cash value, cannot be transferred, and notably cannot be used on golf, airfare, rental cars, and most event tickets.</li> </ul>
<b>How do I earn Credits?</b>	<p><i>“Automatic” Credits – these expire 24 mos. from the date of issuance</i></p> <ul style="list-style-type: none"> <li>You will earn \$1,100 Credits upon enrollment and activation of Palmer Advantage.</li> <li>You will continue to earn \$600 Credits on the annual anniversary as long as your Membership is in good standing.</li> </ul> <p><i>“Participatory” Credits – these expire 12 mos. from the date of issuance</i></p> <ul style="list-style-type: none"> <li>You can earn \$50 Credits for each tee time booked with the Club Concierge away from their Home Club.</li> <li>You can earn \$100 Credits for each flight or rental car booking made through Palmer Advantage.</li> </ul>
<b>Can reservations be made online?</b>	Yes, most travel, event ticket, merchandise, and wine purchases and reservations can all be made online.
<b>What hotels and resorts participate?</b>	With more than 300,000 hotels and 20,000 cruise itineraries available, almost every hotel and cruise brand is available.
<b>How do I receive communication about my benefits?</b>	<p>Upon enrollment and activation, you will receive a welcome email that will have your unique website login and password.</p> <p><b>Member Specials and Program Updates</b></p> <ul style="list-style-type: none"> <li>You will receive emails providing high value travel, shopping and golf offers and deals. (typically every 1 – 3 weeks)</li> <li>You will receive an “eMagazine” email with unique member offers, benefit information and lifestyle content. (typically monthly)</li> </ul>
<b>I need additional help accessing my account, credits, or other benefits.</b>	<ul style="list-style-type: none"> <li>Your Club Concierge can always assist you by phone at (866) 930-8770 or email, <a href="mailto:concierge@palmeradvantage.com">concierge@palmeradvantage.com</a></li> <li>You may also submit a contact request online by <a href="#">clicking here</a></li> </ul>

*Thank you for being a Member!*