PG 1



Introducing MGM Rewards

Perks aren't just for players! Now earn more with your dining, hotel and gaming spend with MGM Rewards. We've completely reinvented the opportunities to play, earn and redeem rewards with a new user experience.

Want more? Unlock more rewards when you bet and win big on every Game Day and Fight Night with the BetMGM App.

REWARDS ON A NEW LEVEL

TIER BENEFITS AT MGM REWARDS DESTINATIONS NATIONWIDE.

Visit mgmrewards.com for a full list of tier benefits.



- Earn MGM Rewards Points when you play, dine and stay at all MGM Rewards Destinations
- Discounts to select shows (subject to availability)
- Guaranteed lowest room rates for MGM Rewards Members when booking direct



Enjoy all the perks of Sapphire membership, along with:

- Invitations to Member-Only events, tournaments or promotions
- Complimentary self-parking at participating MGM Rewards Destinations (subject to availability)
- Complimentary tickets to select exclusive MGM Rewards concerts in Las Vegas¹



Experience everything Pearl Members do, plus:

- Resort fee waived, for up to two rooms, when booking direct²
- \$100 Tier achievement celebration dining experience for qualifying members³
- Complimentary enhanced room upgrade at check-in, based on availability (room view, high floor, etc.)



All the benefits of Gold membership enhanced with:

- Up to \$600 air travel credit to Las Vegas once per year for qualifying Platinum Members⁴
- \$200 Tier achievement celebration dining experience for qualifying members³
- Annual complimentary cruise for qualifying members on Royal Caribbean or Celebrity Cruises⁵



As part of our ultra-elite, NOIR Members get the best of everything...

- Up to \$1,200 air travel credit to Las Vegas once per year for qualifying NOIR Members⁴
- \$500 Tier achievement celebration dining experience for qualifying members³
- Complimentary transportation service to and from nearest airport with hotel stay.⁶

PG 4 PG 5

SAME TIERS. NEW BENEFITS.

Exclusive Tier Benefits

Visit mgmrewards.com for a full list of tier benefits.

| ACCESS | | | | | |
|---|---|-----|-----|-----|------------------|
| Exclusive Tier appreciation events | | | • | • | • |
| VIP Line access to select nightclubs for you and a guest in Las Vegas | | | • | • | • |
| Dedicated line at participating Cashiers Cage | | | | • | • |
| Annual complimentary cruise in an Oceanview Stateroom up to 5 nights for qualifying Members on Royal Caribbean or Celebrity Cruises ⁵ | | | | • | |
| Annual complimentary cruise in a Balcony Stateroom up to 7 nights for qualifying Members on Royal Caribbean or Celebrity Cruises ⁵ | | | | | • |
| SPEND | | | | | |
| Earn MGM Rewards Points when you play, stay and dine at all MGM Rewards Destinations | • | • | • | • | • |
| Earn MGM Mastercard Points and Tier Credits on MGM Rewards Mastercard spend | | • | • | • | • |
| GAMING | | | | | |
| Earn MGM Rewards Points when you play Slots, Video Poker, Video Lottery Terminals, Electronic Table Games and Table Games at all MGM Rewards Destinations | • | • | • | • | • |
| Earn Slot Dollars when you play Slots, Video Poker and Video Lottery Terminals at all MGM Rewards Destinations | • | • | • | • | • |
| Earn 1 Holiday Gift Shoppe Point for every 1 Slot Dollar | • | • | • | • | • |
| Bonus on Slot Dollars earned playing Slots, Video Poker and Video Lottery Terminals at all MGM Rewards Destinations | | 10% | 20% | 30% | 40% |
| Invitations to Member-Only events, tournaments or promotions | | • | • | • | • |
| HOTEL | | | | | |
| Guaranteed lowest room rates for MGM Rewards Members when booking direct | • | • | • | • | • |
| Resort Fee waived when booking direct ² | | | • | • | • |
| Priority check-in line at the Front Desk | | | • | • | • |
| Complimentary enhanced room upgrade at check-in, based on availability (e.g., view rooms, high floor, etc.) | | | • | • | • |
| Complimentary 4 p.m. late checkout (based on availability) | | | | • | • |
| Complimentary early check-in upon request (1p.m. based on availability, 24-hour notice required) | | | | • | • |
| One advanced Suite upgrade in Las Vegas per year, up to 3-night stay | | | | • | • |
| Air travel credit to Las Vegas once a year for qualifying Platinum and NOIR members ⁴ | | | | | Up to \$1,200 |
| Access to VIP Lounge check-in at MGM Rewards Destinations (where available) | | | | | • |
| Guaranteed hotel reservations with 24-hour notice | | | | | • |
| SHOPPING | | | | | |
| Member-only discounts at participating retail shops (exclusions apply) Borgata: Exclusive Member Discounts at Borgata Collections (exclusions apply) | • | • | • | • | • |
| | | | | | |



| DINING | | | | | |
|--|-----------|---|-------|-------|------|
| Tier achievement celebration dining experience for qualifying members ³ | | | \$100 | \$200 | \$50 |
| Dedicated line at participating restaurants | | | • | • | • |
| Guaranteed restaurant reservations with 24-hour notice | | | | | • |
| ENTERTAINMENT | | | | | |
| Exclusive MGM Rewards pre-sale access for select entertainment & sporting events | • | • | • | • | • |
| Discounts to select shows at MGM Rewards Destinations (subject to availability) | • | • | • | • | |
| Complimentary tickets to select exclusive MGM Rewards concerts in Las Vegas ¹ | | • | • | • | • |
| TRANSPORTATION | | | | | |
| Save up to 30% off base rates with Avis car rental | • | • | • | • | • |
| Complimentary self-parking at participating MGM Rewards Destinations (subject to availability) | | • | • | • | • |
| Complimentary valet parking at participating MGM Rewards Destinations | | | • | • | • |
| Expedited valet and taxi service | | | | • | • |
| Complimentary transportation service to and from nearest airport with hote | el stay.6 | | | | • |



SPORTS AND INTERACTIVE GAMING*

| Personalized offers for BetMGM | • | • | • | • | • |
|---|-----|------|------|-------|-------|
| BetMGM Rewards Birthday Free Bet: Members receive a free bet on their birthday | \$5 | \$10 | \$25 | \$100 | \$200 |
| Bonus on Points earned on BetMGM | | 10% | 20% | 30% | 40% |
| Access to VIP Support Team | | | • | • | • |
| Dedicated window at BetMGM Sportsbook | | | • | • | • |
| Invitations to sports and entertainment events | | | | • | • |
| Eligible for complimentary room nights at MGM Resorts (subject to qualifying play and availability) | | | | • | • |
| Access to dedicated VIP Host for BetMGM | | | | • | • |

 $[\]ensuremath{^{*}\text{Wagering}}$ and game type availability may vary by region.

See page 13 for Tier Benefits terms and conditions.

|PG 6

YOU DESERVE EXTRA CREDIT

Earning and redeeming with MGM Rewards across resorts should be simple, so we made it that way.

GAMING



Earn Tier Credits for slots, video lottery terminals, video poker, and table games based on length of play, average bet, and game type



HOTEL ACCOMMODATIONS, DINING, AND SPA

Earn 4 Tier Credits per dollar spent

Tier Credits earned from January 1 to December 31 qualify you for your tier beginning each February 1. If you advance to a higher tier at any time, you'll enjoy those benefits for at least one full year.



COLLECT POINTS. EARN REWARDS.

BETMGM.

Double down on earnings with every dollar you spend on the BETMGM app. The more you play, the more you earn. It's just that simple.

Visit betmgm.com for details.

EARN YOUR WAY TO REWARDS

Here's what you earn while having fun.

MGM REWARDS POINTS

- Play slots, video lottery terminals or video poker and earn MGM Rewards Points—the fastest way to comp yourself.
- Earn MGM Rewards Points based on your time played, average bet, and game type.
- Earn MGM Rewards Points for hotel and dining spend.
- Show your card to redeem MGM Rewards Points for accommodations, dining, entertainment and more at any MGM Rewards Destinations nationwide.

SLOT DOLLARS

- Earn Slot Dollars when playing your favorite slots, video lottery terminals or video poker machines based on length of play, average bet and game type.*
- Redeem your Slot Dollars for FREEPLAY® at participating MGM Rewards Destinations, nationwide.
- Slot Dollars is known as VLT Dollars in New York and Ohio.

TIER MULTIPLIERS

As you move up in tiers, you earn even more Slot Dollars for your play:

- Pearl 10% bonus on Slot Dollars
- Gold 20% bonus on Slot Dollars
- Platinum 30% bonus on Slot Dollars
- NOIR 40% bonus on Slot Dollars

Slot Dollars and MGM Rewards Points expire after six months of inactivity for Sapphire Members. Slot Dollars and MGM Rewards Points do not expire for Pearl, Gold, Platinum, and NOIR members while they are at these tier statuses. MGM Rewards Points earning is limited to \$5,000 for Sapphire, Pearl, Gold and Platinum Members and \$10,000 for NOIR Members.

^{*} Some specialty games earn at different rates.

PG 8

MAKE EVERY MOMENT COUNT

MGM MOMENTS

Take advantage of unique member-only experiences. This could include anything from behind-the-scenes tours to choosing the song for Bellagio's famed dancing fountains or even enjoying a private mixology lesson.

ONLINE AND IN THE KNOW.

Log on to mgmrewards.com or the MGM Resorts App to see all your rewards and benefits, and build an entire itinerary easily, including rooms, entertainment and dining; and then book it with a single click. Find your personalized offers and more, right from the mgmrewards.com home page.

PLAY. EARN. SHOP.

Earn Holiday Gift Shoppe Gift
Points in addition to your
rewards and benefits while playing at MGM Rewards
Destinations. Receive one Gift Point for every one
Slot Dollar accumulated and redeem them for
FREEPLAY, electronics, jewelry, and more at our
incredible year-end shopping event in Las Vegas.
Earn your way toward a happier holiday, all year long.

MILITARY & VETERANS PROGRAM

MGM Resorts is proud to offer all active-duty U.S. military, veterans and their spouses exclusive benefits and offers featuring automatic upgrade to MGM Rewards Pearl status.



To learn more or to enroll, visit the MGM Rewards desk.

BY LAND, AIR AND SEA

PARTNER PERKS

MGM Rewards has partnered with leading brands to bring you even more rewards. Here are just a few:









For more information, visit mgmrewards.com/partners.



GAME ON

Looking for another great way to get rewards? Check out myVEGAS Slots — the official mobile game partner of MGM Resorts. It's free to download and play and is loaded with great games and bonus features. Download myVEGAS Slots on your mobile phone in the App Store and play today!

#MGMREWARDS

Join the conversation and get social with MGM Rewards on **? y** and **0**.

PG 10 PG 11₁

SERIOUS ABOUT TURNING EVERYDAY PURCHASES INTO OMG EXPERIENCES.



THE MGM Rewards MASTERCARD

Points earned through the use of the MGM Rewards Mastercard may be redeemed for Slot Dollars or MGM Rewards Points to use towards rooms, dining, and entertainment.

3X Points and Tier Credits at **MGM Rewards** destinations1

Points and **Tier Credits**

1X Points and **Tier Credits** on all other purchases

Plus, you'll enjoy these great benefits as an MGM Rewards Mastercard holder!

aroceries1





Check-in





expire1

Instant Pearl Status²

Free Self-Parking at Las Vegas resorts

> And earn \$100 (awarded as 10,000 points) after spending \$1,000 in your first three billing cycles after the account is opened.1

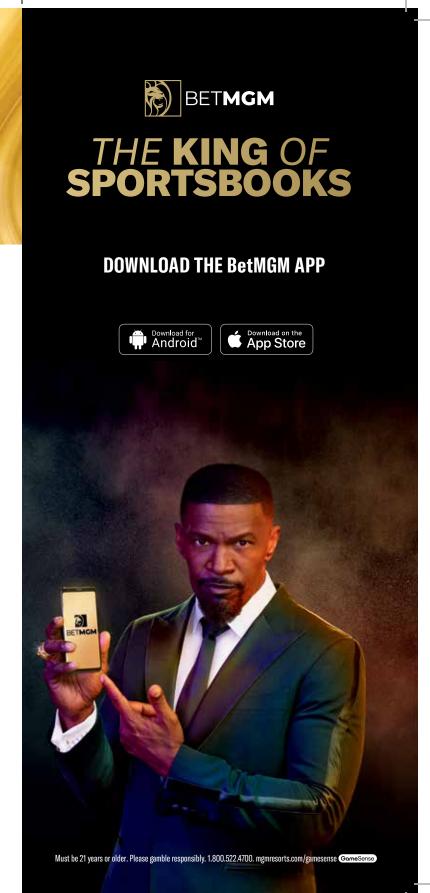
To learn more, visit the MGM Rewards desk or mgmrewards.com/mastercard

You must be at least 21 years old and an MGM Rewards member in good standing to be eligible for the MGM Rewards Mastercard. You must be at least 18 years old to be eligible for a credit card. To apply for a First National Bank of Omaha Platinum Edition® Mastercard without rewards, please visit card.fnbo.com/mnr.

1 See the Credit Card Rewards Terms and Conditions in the Summary of Credit Terms for details. MGM Resorts International owns the MGM Rewards program. Points earned through the use of the MGM Rewards Mastercard are MGM Mastercard Points which may be redeemed for Slot Dollars or MGM Rewards Points. Please visit mgmrewards.com or call 866.789.6716 for MGM Rewards program rules, including earning, redemption, expiration or forfeiture of Points and Tier Credits.

2 Your MGM Rewards Tier will remain at least Pearl Status as long as your account remains open and in good standing.

Cards are issued by First National Bank of Omaha (FNBO®), pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.



MGM REWARDS PROGRAM RULES

Participation in the MGM Rewards Program and/or your use of your MGM Rewards card is subject to the complete MGM Rewards Program terms and conditions (available at mgmrewards.com/rules) and at MGM Rewards desks) ("Rules") and to the MGM Resorts International Privacy Policy (available at mgmresorts.com/privacy). Your enrollment as a member of the MGM Rewards program and/or your use of your MGM Rewards card constitutes your acceptance and acknowledgment of the Rules and Privacy Policy, including, but not limited to, your agreement to arbitrate any disputes with MGM as set forth in the Rules. Certain restrictions may apply. Must be 21 or older to enroll.

MGM Resorts International offers GameSense information to its patrons to encourage responsible gaming at mgmresorts.com/gamesense (in MA at gamesensema.com). If you or someone you know has a gambling problem or concerns with gambling responsibly, please call the 24-hour Problem Gambler's Helpline at 1.800.522.4700, or call 1.800.GAMBLER (in New Jersey and Maryland), 1.800.426.1234 (in Massachusetts), 1.800.270.7117 (in Michigan), 1.877.8HopeNY or text HOPENY (467369) (in New York), or 1.800.589.9966 (in Ohio). Or visit mdgamblinghelp.org (in MD), masscompulsivegambling.org (in MA), or org.ohio.gov (in Ohio) for help. Please play responsibly. If you bet more than you can afford to lose, you've got a problem.

GameSense.