

GET WITH THE PROGRAM.

Elevate Your Experience

Mlife REWARDS

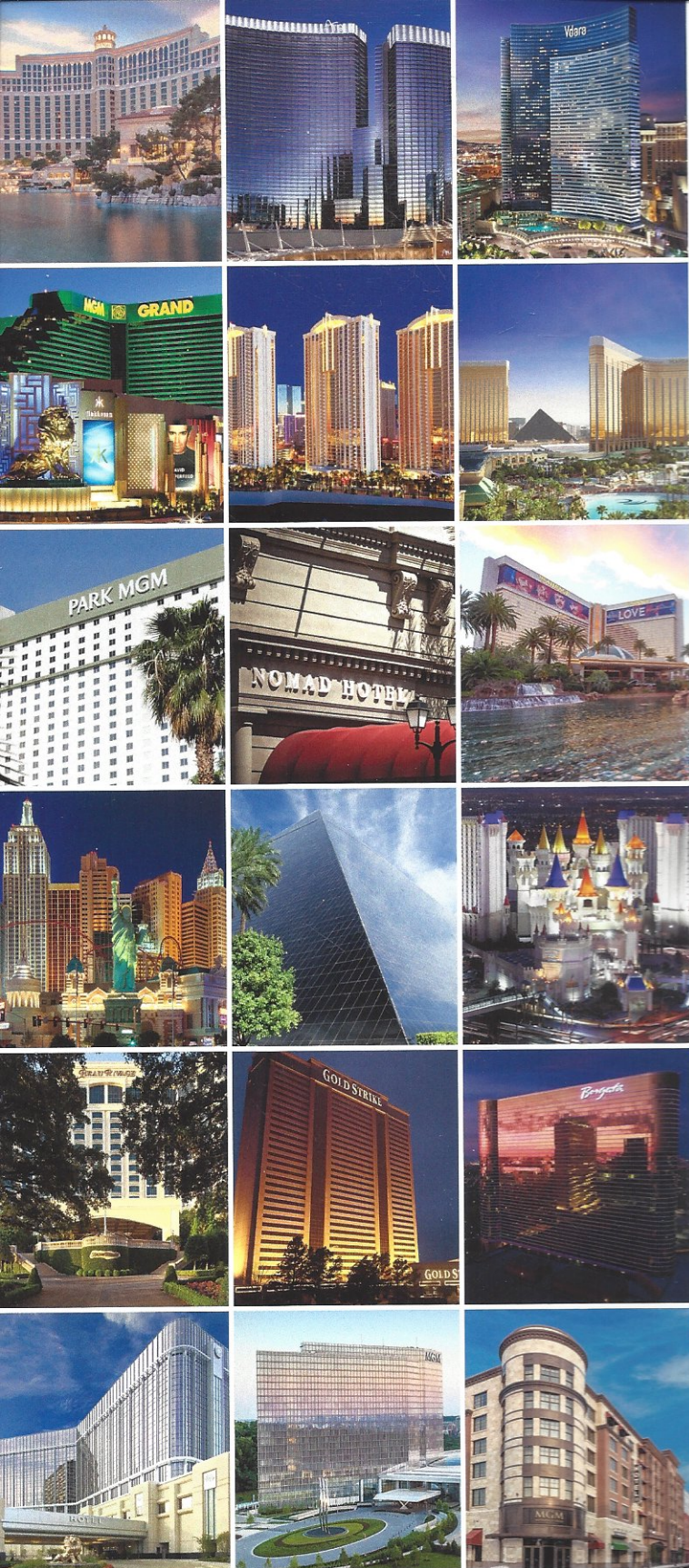


MGM RESORTS
INTERNATIONAL®

BELLAGIO® ARIA® VDARA® MGM GRAND® THE SIGNATURE AT MGM GRAND®
MANDALAY BAY® DELANO™ LAS VEGAS PARK MGM™ NOMAD LAS VEGAS
THE MIRAGE® NEW YORK-NEW YORK® LUXOR® EXCALIBUR® BEAU RIVAGE®
GOLD STRIKE® TUNICA BORGATA® MGM GRAND® DETROIT MGM NATIONAL HARBOR®
MGM® SPRINGFIELD MGM® NORTHFIELD PARK



Mlife
REWARDS



BEST RESORTS BEST REWARDS

Experience M life Rewards

Earn rewards for virtually every dollar you spend! Simply enjoy hotel, dining, entertainment and spa experiences, along with slots and table games, to earn incredible benefits.



THE POWER OF YOUR PERKS

TIER BENEFITS AT M life Rewards DESTINATIONS NATIONWIDE.

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

SAPPHIRE Up to 24,999 Tier Credits

- Earn points and Express Comps that can be redeemed at all M life Rewards destinations
- Exclusive access to Mobile Check-In via MGM Resorts Mobile App¹
- Personalized offers and room discounts on mlife.com

PEARL 25,000 Tier Credits

Enjoy all the perks of Sapphire membership, along with:

- 10% bonus on points earned playing Video Lottery Terminals (VLTs) and extended expiration
- Dedicated line at participating buffets
- Complimentary self-parking

GOLD 75,000 Tier Credits

Experience everything Pearl Members do, plus:

- 20% bonus on points earned playing VLTs
- Priority hotel check-in line at the front desk
- VIP line access to select nightclubs for you and a guest in Las Vegas

PLATINUM 200,000 Tier Credits

All the benefits of Gold membership enhanced with:

- 30% bonus on points earned playing VLTs
- Priority access for valet and taxi service
- Annual Complimentary Cruise for qualifying members on Royal Caribbean or Celebrity Cruises²

NOIR BY INVITATION ONLY

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

- 40% bonus on points earned playing VLTs
- Guaranteed advance hotel and restaurant reservations
- Complimentary limousine service to/from nearest airport with hotel stay

FIVE TIERS, COUNTLESS BENEFITS

EXCLUSIVE TIER BENEFITS AT MGM NORTHFIELD PARK

Access

Dedicated reservation lines	• • • • •
Book personalized offers on mlife.com	• • • • •
Access to M life Moments	• • • • •
Access to benefits and offers from M life Rewards preferred partners	• • • • •
Access to High Limit Bar with special drink prices	• • • • •
Annual complimentary cruise for qualifying members on Royal Caribbean or Celebrity Cruises ²	• •

Gaming

Redeem Express Comps ^{1M} at all M life Rewards destinations nationwide	• • • • •
Earn points for playing Video Lottery Terminals (VLTs) and convert to FREEPLAY [®]	• • • • •
Extended expiration for points	• • • • •
Invitations to member-only events, tournaments and promotions	• • • • •
Bonus on points earned playing VLTs and slots at M life Rewards destinations nationwide	10% 20% 30% 40%
Increased earning limit	•

Shopping

Exclusive M life Rewards member discounts at participating MGM Northfield Park retail shops (exclusions apply)	5% 10% 10% 15% 15%
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Dining

\$2 discount at The Buffet each visit (for Member only)	• • • • •
5% food and beverage discount on catered events over \$1,000 (excluding alcohol, taxes, and gratuities)	• • • • •
Dedicated line at Top and The Buffet	• • • • •
Fine dining priority reservations	• • • • •
Guaranteed advance restaurant reservations	•

Entertainment

Pre-sale ticket access to select events, concerts and fights	• • • • •
Discounts to select shows at M life Rewards destinations nationwide (subject to availability)	• • • • •
Free daily racing program at Northfield Park Harness Track	• • • • •
Guaranteed show reservations	•

Transportation

Avis Rental Car discount	• • • • •
Gas discount (per gallon)	5¢ 5¢ 7¢ 10¢ 15¢
Complimentary valet parking	• • • • •
Priority access for valet and taxi service	• •

¹ Availability of mobile app features may vary by property.

² Each Qualifying Platinum and NOIR Member will receive one (1) cruise for two people per year. Annual benefit available during the Tier earning year (10/1 - 9/30). Length of cruise, cruise destinations, and room type will depend upon member's Tier Level and recent MGM Resorts spend and gaming play. Members are responsible for transportation to/from cruise embarkation and final disembarkation locations. Certain restrictions, fees, and limitations apply. Subject to additional terms and conditions available at mgmresorts.com/royalcaribbeancelebritycruises.

PLAY YOUR WAY TO REWARDS

HERE'S WHAT YOU EARN JUST FOR PLAYING AT MGM NORTHFIELD PARK.

POINTS

- Earn points when playing your favorite VLTs at MGM Northfield Park.*
- Redeem points for *FREEPLAY*® right at the VLT.
- Points are also redeemable at MGM Northfield Park for food and beverage, select merchandise and gas and car washes
- Earn 1 point for every \$5 of coin-in at your favorite VLTs at MGM Northfield Park.

FREEPLAY / POINTPlay

- Redeem points for *FREEPLAY* every day! Activate promotional *FREEPLAY* or redeem points for *FREEPLAY* (also called *POINTPlay*®) at your favorite VLT.
- Insert M life Rewards card, wait for card holder to turn green
- Press "GO" next to *FREEPLAY* or POINT BALANCE
- Type 4-digit pin and press "ENTER"
- For *FREEPLAY* press "ACTIVATE"; For *POINTPlay* select amount and press "ENTER"
- Insert cash and start playing
- Your wager will be reimbursed after every bet until your *FREEPLAY* or *POINTPlay* is depleted.

TIER MULTIPLIERS

- As you move up in tiers, you earn even more points for your play:
- **Pearl** — 10% bonus on points
- **Gold** — 20% bonus on points
- **Platinum** — 30% bonus on points
- **NOIR** — 40% bonus on points

*Points expire after six months of inactivity for Sapphire Members and after twelve months of inactivity for Pearl, Gold, Platinum and NOIR Members.

**Some specialty games earn at different rates. A complete list of machines and earning rates is available at the M life Rewards desk.

Must be 21 or older. Participants may not be part of any exclusionary list. If you or someone you know has a gambling problem, help is available. For free confidential help 24/7, call the Ohio Problem Gambling Helpline at 1.800.589.9966 or visit org.ohio.gov.



YOU DESERVE EXTRA CREDIT

Earn Tier Credits for virtually every dollar you spend — including gaming — across all our M life Rewards destinations nationwide. Tier Credits are the engine driving you to higher Tier Levels and amazing perks. The more you earn, the closer you get to the next tier!

At MGM Northfield Park:

VIDEO LOTTERY TERMINALS (VLT):

5 Tier Credits for every \$5 coin-in

FOOD & BEVERAGE AND GAS STATION

8 Tier Credits for every \$1 spent

Tier Credits earned from October 1 to September 30 qualify you for your tier beginning each October 1. If you advance to a higher tier at any time, you'll enjoy those benefits for at least one full year.

MAKE EVERY MOMENT COUNT

M life 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 mlife.com 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 mlife.com home page.

EARN M life Rewards FASTER.

Turn everyday purchases into elevated experiences with the M life Rewards Mastercard®. Upon approval, receive complimentary self-parking, priority hotel check-in and a dedicated line at participating buffets at M life Rewards destinations nationwide.

Apply online today at mlife.com/Mastercard.

Cards are issued by First Bankcard®, a division of First National Bank of Omaha, pursuant to a license from Mastercard International Incorporated.



BY LAND, AIR AND SEA

PARTNER PERKS.

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



For more information, visit mlife.com/partners.



GAME ON.

Looking for another great way to get rewards? Check out myVEGAS — the official Facebook and Mobile Game partners of MGM Resorts. It's free to download and play, and it gives you a chance to earn rooms, meals, shows and VIP club access. Visit myvegas.com to download and play today.

#LiveTheMlife

Join the conversation and get social with M life Rewards on [f](#), [t](#) and [@](#).

YES, THERE ARE A FEW RULES TO FOLLOW

The following rules (referred to as "Terms and Conditions") form the basis of participation in the MGM Resorts International ("MGM") M life Rewards Program ("M life Rewards" or the "Program"). Your participation in this Program will be governed by these Terms and Conditions. It is your responsibility to read these Terms and Conditions so that you understand the Program's rules and benefits and your responsibilities under the Program. Your enrollment as a member of the M life Rewards Program and/or your use of your M life Rewards card constitutes your acceptance of the Program's Terms and Conditions.

Card Issuance

- M life Rewards membership generally is available to any person 21 years of age or older with valid, government-issued photo identification. Types of valid photo identification include Driver's License, Passport, State Identification Cards or Military Identification. Eligible individuals may enroll in the M life Rewards Program at certain MGM websites, via certain MGM mobile applications, at an M life Rewards desk, at another designated M life Rewards location at participating M life Rewards destinations (each such desk and other designated or MGM-approved location are referred to herein as an "M life Rewards station"), or as otherwise authorized by MGM. M life Rewards enrollment and membership can only be activated by presentation of valid identification at an M life Rewards station at participating M life Rewards destinations or as otherwise authorized by MGM. An M life Rewards card (the "Card") may be issued to each M life Rewards member subject to these Terms and Conditions.
- Only individual persons are eligible for M life Rewards Program membership; corporations or other entities cannot become M life Rewards members.
- Up to two (2) eligible M life Rewards members residing at the same address may link accounts to share certain M life Rewards benefits. Both members must be present with valid photo identification at an M life Rewards station to link accounts. Either member may request that a link be removed from his/her account in person at an M life Rewards station with valid, government-issued photo identification. M life Rewards Cards, accounts, points, Express Comps, Tier Credits and/or benefits cannot otherwise be combined among members, their estates, successors or assigns. Neither accrued M life Rewards points, Express Comps, or Tier Credits, nor M life Rewards benefits are transferable by a member (i) upon death, (ii) as part of a domestic relations matter, or (iii) by operation of law.
- Each member is responsible for selecting a confidential Personal Identification Number (PIN) for his/her account as well as online log-in credentials (whether accessed through a personal computer or mobile device, our websites, or other authorized electronic means), and for keeping the PIN and log-in credentials secure. Each member is responsible for all transactions on his/her account when his/her confidential PIN or log-in credentials are used.
- A member is required to present valid, government-issued photo identification bearing the same name as stated on his/her M life Rewards Card when requesting that his/her confidential PIN be reset or changed.
- Duplicate M life Rewards Cards will be issued to a member with proper identification. Neither the M life Rewards Program nor MGM is responsible for lost or stolen M life Rewards Cards. The number of concurrently active Cards may be subject to limits set by MGM.
- Except as permitted by these Terms and Conditions, a member may not transfer, sell, purchase, trade or barter an M life Rewards Card, M life Rewards account, points, complementaries ("comps"), Express Comps, Tier Credits or any membership benefit to another individual. Violators of this rule are subject to termination of M life Rewards Program membership and forfeiture of rewards including, but not limited to, accumulated points, Express Comps, Tier Credits and/or benefits, and may be liable for damages and litigation costs, including any Program attorneys' fees incurred in enforcing this rule.
- MGM Resorts International is a member of the American Gaming Association and adheres to its Code of Conduct for Responsible Gaming. Persons who are currently entered into the MGM Resorts International Self-Limit Access Program, Self-Exclusion Program of Mississippi, the New Jersey Division of Gaming Enforcement's Self-Exclusion Program and excluded individual's list, Disassociated Parsons Program of Michigan, Voluntary Self-Exclusion Program of Massachusetts, Voluntary Exclusion Program of Ohio, or the Voluntary Exclusion Program of Maryland (or who are otherwise prohibited from participating by applicable law) are not eligible for membership in the M life Rewards Program.
- By enrolling in the M life Rewards Program and/or using your Card, members consent to the terms of the MGM Privacy Policy and the sharing of their personal information among all casinos, resorts, and properties of MGM Resorts International. Members also consent to receiving promotional and informational communications from participating M life Rewards casinos, resorts, properties, hotels, affiliates, and partners. Members may opt-out of receiving marketing communications from (and/or opt-out from the sharing of personal information with) MGM, participating M life Rewards destinations, MGM's partners, and/or other third parties, or may update their preferences by contacting M life Rewards Member Services.

M life Rewards Card Usage

- M life Rewards benefits are based on a member's expenditures for gaming play or certain non-gaming purchases at participating M life Rewards destination with presentation or use of a member's M life Rewards Card. Questions about the eligibility of earning Tier Credits for specific non-gaming purchases should be directed to the M life Rewards desk at the participating M life Rewards destination for the practice of that resort.
- To ensure proper recording of M life Rewards loyalty balances including, but not limited to, Tier Credits, Express Comps, and points for electronic gaming activity, each M life Rewards member is responsible for properly inserting his/her M life Rewards Card into a slot machine, video lottery terminal (VLT) or other authorized device prior to play.
- To ensure proper recording of M life Rewards loyalty balances including, but not limited to, Tier Credits and Express Comps at certain participating M life Rewards destinations, members must present their M life Rewards Card to a table games pit supervisor prior to table games play. M life Rewards members must satisfy minimum betting requirements to be rated for table games. Please see a table games pit supervisor at participating M life Rewards destinations for such assistance.
- To ensure proper recording of M life Rewards loyalty balances including, but not limited to, Tier Credits for eligible non-gaming purchases at participating M life Rewards destinations, each member is responsible for presenting his/her M life Rewards Card at the point of sale. Members may earn Tier Credits by associating their M life Rewards account number to their hotel folio by contacting the Front Desk and subsequently charging purchases to their hotel folio. However, M life Rewards Cards are not credit cards.
- An M life Rewards member may not accrue M life Rewards loyalty balances including, but not limited to, Tier Credits, Express Comps, and points and/or "comps" or any other membership benefits if his/her M life Rewards Card is used by another individual.

Redemption of Benefits and Rewards

- A member qualifies for the corresponding benefits (as identified by MGM and listed on its Program website) on the date on which the member earns the minimum amount of Tier Credits associated with the Tier Level. Tier Level benefits are valid from point of Tier Level advancement until at least September 30 of the following

year. Tier Credit accumulation and qualification for Tier advancement is determined between October 1 and September 30 ("Accumulation and Advancement Period"). Tier Credits may be accumulated towards tier advancement during the Accumulation and Advancement Period; however on October 1, Tier Credits will reset to 0. A member's tier will be established on October 1, based upon the Tier Credits earned from the previous Accumulation and Advancement Period.

- A member's accumulated points and Express Comps may be subject to forfeiture if the member's M life Rewards account does not reflect any activity (which means earning points or earning Tier Credits) for a period of six (6) months for Sapphire Members or a period of twelve (12) months for Pearl, Gold, Platinum and NOIR Members.
- A member may be required to present valid government-issued photo identification bearing the same name as stated on his/her M life Rewards Card in order to redeem rewards, including Express Comps or points and/or "comps" or receive tier benefits.
- M life Rewards loyalty balances including, but not limited to, Tier Credits, Express Comps, and points and "comps" have no cash value.
- Express Comps or Tier Credits may not be converted to points or *FREEPLAY*.
- Redemption and/or usage of M life Rewards loyalty balances including, but not limited to, Express Comps, points, and *FREEPLAY*, "comps", tier benefits or M life Moments by a member is subject to limitations determined in the sole discretion of management.
- M life Rewards members who qualify for gaming-related allowance programs (i.e., those that may result in reduction of a member's gaming indebtedness) are not eligible to earn Express Comps. Further, allowances received by a member, at the sole and absolute discretion of management, may be applied to reduce a member's accumulated Express Comps and/or point balance.
- Members whose gaming-related indebtedness remains unpaid for a period of at least sixty (60) days after incurrance, may have the member's accumulated Express Comps and/or point balance forfeited at the sole and absolute discretion of management.
- Any tax liability resulting from the accumulation or use of M life Rewards Program benefits is the obligation of the M life Rewards member.

General Program Conditions

- Violation of the terms and conditions of the M life Rewards Program, including fraud, misrepresentation, misuse of a Card to manipulate accumulation of rewards or misuse of M life Rewards loyalty balances including, but not limited to, points, *FREEPLAY* and/or Express Comps by a member, or other improper conduct as determined by management, or if the member has been barred from the resort(s) or from gaming play by the management for business reasons that management determines are appropriate, may subject the member, without limitation, to termination of M life Rewards Program membership, demotion of the member's account status, forfeiture of all of the member's benefits including, but not limited to, accumulated points, Tier Credits, Tier benefits, *FREEPLAY* and/or Express Comps and/or appropriate administrative and/or legal action by MGM or applicable governmental authorities. In addition, MGM reserves the rights to take appropriate legal action to recover damages, including its attorneys' fees incurred in prosecuting or defending any lawsuit related hereto.
- Membership in the Program and accumulation of M life Rewards loyalty balances including, but not limited to, Tier Credits, Express Comps, and points and/or benefits do not confer any enforceable contract or vested property rights with respect to Program benefits.

Changes to the M life Rewards Program

- M life Rewards members acknowledge and agree that M life Rewards membership and its benefits are provided at the discretion of management. Management reserves the right to unilaterally change, amend, suspend, cancel or terminate any aspect of the M life Rewards Program, its benefits and/or its Terms and Conditions in whole or in part, at any time, with or without notice for any or no reason. This means that management in its sole discretion may at any time, among other things, (1) amend, modify or withdraw any of the M life Rewards Program Terms and Conditions, (2) cancel, revoke, forfeit or change any member's membership status, points, Express Comps, Tier Credits, Program benefits and/or promotions, (3) change the value of accumulated or future points, point multipliers, Tier Credits, Express Comp or benefits, (4) adjust points, Express Comps, *FREEPLAY* or Tier Credit balances and/or otherwise restrict the continued availability of awards, benefits, special offers or promotions, and/or (5) forfeit any M life Rewards loyalty balances not yet redeemed for reasons management deems appropriate (such as, but not limited to, technical malfunction, error, or any of the listed items in Rule 22 and/or Rule 24 above). Management may make one or more of these changes at any time even though such changes may affect a member's comps, Express Comps or ability to use accumulated points or receive accrued benefits. Management will make reasonable efforts to notify M life Rewards members of general Program changes that may alter, diminish, forfeit or terminate members' benefits at least sixty (60) days prior to the effective date of such changes, except where the termination or adjustment of member benefits is based on the matters described in Rule 22 and/or Rule 24 above as determined in the sole judgment of management, in which case the changes may result without notice to the member(s).
- The M life Rewards Program is not responsible for products or services offered by other companies that may participate in benefits, offers or special promotions provided to members.
- All decisions concerning the interpretation and application or administration of M life Rewards Program Terms and Conditions are within the sole discretion of management and any dispute regarding the accumulation of points, Express Comps or Tier Credits maintained in an M life Rewards account, and/or the forfeiture of points, Express Comps, Tier Credits, Tier benefits or other M life Rewards benefits will be reviewed by management. Management's decision in any dispute will be final and binding, subject to the exclusive jurisdiction of the gaming regulatory authority of the state of the M life Rewards destination where the dispute arose, if applicable. By enrolling in the M life Rewards Program and/or using your Card, all members acknowledge that such applicable regulatory authority may have exclusive jurisdiction over all such disputes pertaining to the M life Rewards Program. The courts of the state of the M life Rewards resort where the dispute arose may have exclusive jurisdiction to review any regulatory decision made concerning an M life Rewards dispute. M life Rewards members agree not to file or participate in any form of class action against MGM or any of its affiliates related to the Program, and further agree to resolve any claim on an individual basis as set forth in these Terms and Conditions.
- If it is determined that the M life Rewards Program has improperly denied a credit, benefit or award to a member, the member's sole and exclusive remedy shall be the issuance of the improperly denied credit, benefit or award if available, or such other alternative comparable benefit as determined by management of the M life Rewards Program, which shall not have additional liability whatsoever. In no event shall the M life Rewards Program be liable to any member, or anyone claiming through a member, for any direct, indirect or consequential damages or lost revenue or profits, claimed to arise out of the acts or omissions of M life Rewards Program management or any participating M life Rewards destination in connection with the Program.
- The laws of the State of Nevada shall govern the validity, construction and interpretation of the Terms and Conditions of the M life Rewards Program. No effect shall be given to any Nevada choice of law or conflict of law rules or provisions that would cause the application of the laws of any other state.
- M life Rewards members may request their personal Win/Loss Information Statement by logging into certain MGM websites.

If you gamble, use your GameSense (mgmresorts.com/gamesense and M life Rewards desks). If you or someone you know has a gambling problem, help is available. For free confidential help 24/7, call the Ohio Problem Gambling Helpline at 1.800.589.9966 or visit www.org.ohio.gov.