



FREQUENTLY ASKED QUESTIONS

The following questions and answers are designed to provide a general understanding of The Members Club at Marco (the "Club") and the membership opportunities available at the Club. As these questions and answers are summary in nature, you must read the Club Membership Plan, Club Rules and Schedule of Dues, Fees and Charges prior to considering acquiring a Membership. The Membership Plan and Rules will be made available through request to The Membership Office.

Q: What is The Members Club at Marco?

A: The Club is a non-equity club that offers an elegantly unique experience, with relaxation and recreation redefined on the Club's golf courses, at the beach, pools, spa, fitness, tennis and dining facilities. The Club includes amenities and privileges within three magnificent locations: The JW Marriott Marco Island Beach Resort [the "Resort"] to include Spa by JW, Hammock Bay Golf Club ["Hammock Bay"] and The Rookery at Marco Golf Club ["Rookery"]. The three components share a common commitment to the excellence of our Membership program, as our standards of distinction envelop all locations and facets of business operations.

The Club offers both Golf Memberships and Social Memberships, designed to fit a range of recreational needs.

Q: What facilities will the Club offer?

A: GOLF

- Two 18-hole championship Golf courses.
- The course at the Rookery is located in the Fiddler's Creek development, close to its neighbor Hammock Bay. The Rookery course, at over 7,100 yards, was originally designed by Joe Lee and opened for play in 1991 [as The Golf Club at Marco]. In 2002 famed architect Robert Cupp Jr. redesigned the facility and it was renamed The Rookery. In 2014, Peter Jacobsen and Jim Hardy complete a bunker and grass renovation giving us the current layout. Appropriately named the Rookery, meaning bird sanctuary, the course is nestled in shallow wetlands that attract many species of bird life; it is a Member of the Audubon Cooperative Sanctuary. The playing experience features five tee box locations at every hole to choose from, generous fairways, immaculate turf conditions and consistently fast greens that are widely considered to be the best in the area.

- The course at Hammock Bay is located in the Hammock Bay community; close to its island neighbor, the Resort and also to the Rookery. The Hammock Bay course, at over 6,900 yards, was designed by Peter Jacobsen and Jim Hardy and opened in 2004. The limitless beauty of the natural environment brings recognition as a “Gold Certified Signature Sanctuary” from Audubon International. The course also features five tee box locations at every hole to choose from and various elevation changes which allow vistas of the Marco Island skyline. Hammock Bay’s Seadwarf Paspalum turfgrass, used throughout the course, offers the most vibrant and lush playing surface available.
- Two amazing practice facilities each offering a full-swing hitting area, multiple chipping/pitching areas, and a total of 4 practice putting greens.
- Both locations offer fully stocked pro shops with the latest in apparel and equipment and Men’s and Women’s locker rooms with toiletries and amenities.
- The Rookery Golf Academy located at the north end of the Rookery practice facility, offer various private group and instruction programs taught by Master Instructor Dennis Clark, owner and operator of Dennis Clark Golf Schools.
- Shane Collison, owner/operator of Shane’s Golf Shop, also located within the Golf Academy Building, offers complete club profiling, fittings and club repair.

BEACH – POOLS – TENNIS – SPA - FITNESS

- Proprietary access to three miles of silver-sand beach kissed by the Gulf of Mexico. Our Private, “Members Cove” area on our JW Marriott Beach, with complimentary loungers, towels and umbrellas, and access to our Quinn’s beach buggy which provides tropical drinks and island-accented food service.
- A total of four swimming pools in two locations (the Resort and Hammock Bay) with lush, tropical water features.
- Three Har-Tru tennis courts with professional instruction available, are located at Hammock Bay. Advanced court time reservations are available in accordance with the rules and regulations set by the tennis program professional.
- Our award winning Balinese-style Spa by JW at the Resort offers elaborate relaxation and rejuvenation facilities with enhancements such as hot soaks, cold plunges, steam rooms, and sauna. The Spa by JW also offers a Private, adult, “quiet” pool with limited access to those who partake in massage or facial treatments to refresh- meditate-relax.
- A fitness center located at the Spa by JW, is equipped with cardio and weight training equipment as well as personal trainers [by appointment]. All equipment is state-of-the-art, and each specially designed cardio workout instrument has its own television screen to entertain you during your workout. At Hammock Bay you’ll find a compact Fitness Area meant for quick workouts.
- Spa by JW also offers twenty four treatment rooms providing internationally recognized, indulgence-focused service, and features various treatments inspired by our tropical paradise.

DINING

Members receive a 20% discount on food (except during Member-priced events and special Holiday Buffets) and beverages including alcohol consumed by the Member and those on his/her bill, at any of our extraordinary venues:

ARIO American Fine Dining

Ario's handcrafted culinary encounters meld locally sourced ingredients with global flavors to create an exceptional culinary experience for the discerning global nomad. Dry aged meats and succulent local seafood are the house specialties.

- Open for dinner
- Dress code: Smart Casual

MAIA American

Casual coastal décor meets an extensive locally sourced market-style buffet. Maia is a warm, welcoming and satisfying dining experience for resort guests seeking a sunny start to their day in paradise.

- Open for breakfast
- Dress code: Casual

QUINN'S ON THE BEACH American/Beach

Quinn's on the Beach creates a castaway tropical island adventure complete with amazing beachfront views, Caribbean-style seafood specialties, steaks, sandwiches, and thirst-quenching tropical drinks.

- Open for lunch and dinner
- Dress code: Casual

KORALS SUSHI & COCKTAIL LOBBY BAR Drinks/Sushi/Small Bites

Korals Sushi & Cocktail Lobby Bar is the popular meeting point for a lively and inspired evening. Sumptuous small plates, inventive sushi, signature drinks, and warm attentive service come together in this stylish and sophisticated lobby setting.

- Open for dinner
- Dress code: Casual

400 PAZZI'S Italian Specialties with Pizza Oven

400 Pazzi's new and innovative menu highlights Italian-American inspired fare cooked from scratch utilizing fresh ingredients and served in our brand-new casual dining room with gorgeous Gulf of Mexico views.

- Open for lunch and dinner
- Dress code: Casual

KANE TIKI BAR & GRILL Indonesian/American

Celebrate the sun and sand, gorgeous Gulf views, and our favorite nighttime sunset ritual at Kane Tiki Bar & Grill. Our unparalleled Rum Bar experience is made even better with Indonesian street foods, refreshing beverages, and "mocktails" for the kids.

- Open for lunch and dinner
- Dress code: Casual

CAFÉ SAN MARCO Coffee House Light Snacks

At Café San Marco, we'll brew your favorite coffee or tea beverages (wine is served in the evening), accompany them with a snack or light meal, and provide indoor and outdoor seating areas to relax and savor the moment.

- Open for breakfast, lunch and dinner
- Dress code: Casual

ROOKERY GRILL American

There's no better spot to relax for a light breakfast or lunch pre-or-post play than at The Rookery Grill. It's located just off the 18th green at the clubhouse of The Rookery at Marco championship golf club.

- Open for breakfast and lunch
- Dress code: Casual [or golf]

HAMMOCK BAY GRILL American

Enrich your golf experience here on Marco Island by taking the time to relax and enjoy casual outdoor poolside seating at the Hammock Bay Grill, located at Hammock Bay Golf Club.

- Open for breakfast and lunch
- Dress code: Casual [or Golf]

MENCHIE'S Sweet Treats

We go out of our way to tantalize your palate in every way imaginable and that includes providing a cool sweet treat. Come indulge with 14 frozen yogurt flavors and as many toppings as you desire.

Valet Parking

- Members receive complimentary valet parking or self parking at the Resort and complimentary self parking at the Rookery and Hammock Bay. Gratuity is not included.

Q: How many Memberships are offered in the Club?

A: Based on anticipated usage of the Club Facilities by Members, family members, guests, Resort guests and non-members, the Club will place limits on Golf and Social Memberships from time to time. The number of Memberships permitted in each category, as of 2017 are as follows:

<u>Membership Category</u>	<u>Number of Memberships</u>
Golf Membership	450
Social Membership	150

The Club may, in its sole and absolute discretion, further adjust the number of Memberships available in any category of Membership as the Club determines appropriate from time to time based on patterns of usage and market conditions.

Q: What are the special features of Membership in the Club?

A: In addition to exceptional Club Facilities and an extensive array of programs and activities for Members and their families, Membership in the Club currently offers a number of attractive benefits, including:

- **Refundable Membership Initiation Fee Option.** One hundred percent (100%) of the Membership Initiation Fee received by the Club from the sale of an applicable new membership pursuant to a refund schedule will be refundable upon the reissuance of the Membership, not to exceed the Member's initial Initiation Fee.

- **Resigned Memberships Reissued Prior to Membership Sell-Out.** Resigned Members do not have to wait until all new Memberships in the Club have been issued before their Membership is reissued and they receive their refund pursuant to a refund schedule.
- **Immediate Family Privileges.** A Member, his or her spouse or partner and their unmarried children, under the age of 25 who are living at home, attending school on a full-time basis or in the military are entitled to Membership privileges without having to pay additional Membership dues.
- **Extended Family Privileges.** The parents, children (25 years and older), and grandchildren of the Member and Spouse/Partner are also entitled to use the Club and Resort Facilities upon payment of applicable fees and preferred greens fees. This is based on availability and described in detail in the Membership Plan and Club Rules and Regulations.
- **Transferability of Memberships.** Refundable Initiation Fee Memberships are transferable through the Club to the subsequent purchaser of a Member's residence or home site in Collier County. Non-refundable Initiation Fee Golf and Social Members are not transferable except in case of the demise of one or both of the Members, as described in the Membership Plan.
- **No Assessments.** Members are not subject to operating deficits or capital assessments.
- **Preferred Pricing.** Members are entitled to receive a 20% discount on all food and beverage purchases, spa treatments, Resort-operated water sports such as beach boat rentals [non-motorized], other venues operated by the Resort and on pro shop purchases and other items at the Club and Resort. Concessions or leased facilities are not obligated to participate in the Members' discount program.
- **Concierge and Membership Service.** Concierge and Membership services are available which will enable Members to arrange for a variety of personal and Member offered activities and services.
- **Club Communication.** Members will receive a personal set of credentials which may be used to access our Members Only information on our website. www.membersclubatmarco.com
- **Worldwide Marriott Golf Reciprocal.** Designed especially for Golf Members, we participate in Marriott's Global Reciprocal program which provides our Golf Members the opportunity to play exotic and sought after courses for cart fee only; this program is associated with overnight stays. Detailed information is available from the Membership Office.
- **Regional Marriott Properties Reciprocal Arrangements.** We have aligned with several regional "Marriott family" properties that have Membership programs similar to ours, and together, we have developed a system whereby Members of participating properties may use the amenities of the other participating properties by arrangement through Membership Directors. Each property offers something quite unique and it is a fun filled program; it does not require an overnight stay.
- **Local Golf Reciprocal.** Each year from May 1st to October 31st we customarily participate in the Naples/Marco area Club Reciprocal program which affords our Golf Members the opportunity to enjoy a plethora of over 30 clubs.

Q: What are the golf privileges of Membership?

A: To enhance the playing experience for our Members, we have set a goal to periodically alternate the playing status of our two golf courses as either “Private” or “Resort”. When a course is designated for a “Private” day, only Golf Members will have access to play on the Private course. When a course is designated for a “Resort” day or is undesignated, Social Members, Resort guests, unaccompanied guests, and non-members will play on the Resort course (Golf Members and their guests will have access to both courses on all days, based on availability).

Although the average size Resort convention group is 75 players which the Resort course is more than capable of accommodating, there may be an occasion when the Private course, in addition to the Resort course, is required to accommodate a large Resort golf group that exceeds 144 players. Historically, there have never been more than a handful of occasions during the course of an entire year when there was a necessity to use a second course; however Members should be aware that this possibility may exist.

Each Golf Member will enjoy all Club and Resort Facilities and will not be required to pay greens fees or court fees for use of the golf and tennis facilities, but will pay the prevailing cart fee (per person).

During the winter months of November through April:

- Golf Members may make reservations up to 14 days in advance on a course designated as a “Private” course for the day that reservations are requested. Golf Members may make reservations up to 7 days in advance on a course designated as a “Resort” course for the day that reservations are requested. A Golf Member does not need to accompany his guest on a Resort course; however each foursome on a “Private course” must contain a Member. All exceptions will be up to the discretion of the Director of Golf or Head Golf Professional.
- The Club will set aside, on various days, on both Private and Resort courses, a block of tee times specifically for Club facilitated events such as: Men’s club, Ladies day, Member mixers, Club Championship, Member-guest, etc. Golf Members may be allowed to sign-up for these play activities more than 14 days in advance.

During the summer months of May through October:

- Golf Members will be entitled to reserve starting times up to 14 days in advance on both golf courses, subject to availability.

Q: If I store my Golf Clubs, how do my clubs get to my cart at the course at which I have a reserved tee time?

A: We have course-to-course service included in our club storage fee. On the course reserved for your day of play, your clubs will be delivered to a cart at the Rookery course or Hammock Bay course, regardless of which course your clubs are actually stored at. You may leave the “getting them delivered” logistics to us and be assured that Members who do store their clubs, will find their clubs on a cart and ready for them upon arrival.

Q: How, as a Member, do I utilize the JW Marriott Marco Island?

A: The Resort Facilities await you! The assistance of our Resort staff will allow you to enjoy all facets of your Membership. That being said, our experience illustrates that demand for use of the Resort pools during critical time frames has exceeded our capacity. Therefore, during a handful of short periods during the course of the year, the Resort will be unable to accommodate Member seating at any of its pools.

However, our club Members will typically have their very own designated “Members Cove” on the beach, with complimentary umbrellas, loungers, towels, and access to chair-side food and beverage service. You will find that it is very easy to make new friends just by saying “hi” to your “beach neighbor”!

Q: How, as a Member, do I access the Tennis Facilities?

A: Three Har-tru courts at Hammock Bay are available to Members. Players are encouraged to make court reservations in advance and may do so up to 7 days in advance. Singles may reserve a court for 60 minutes and doubles may reserve a court for 60 minutes, unless otherwise determined by the Club or the Tennis Professional.

Q: How do Members pay for use of the amenities such as dining, golfing, shopping, etc?

A: Once approved for Membership, each Member will utilize a photo identification card which must be presented with every transaction throughout all venues within the Club and Resort. At the end of each month, these “incidental charges” will automatically be charged to the credit card on file for that Member. Under no circumstances may Member cards be used by anyone other than the Member for the security of each of our Members.

A Member may use cash or a credit card at the point of sale; except at the “beach hut”, which only accepts a Member’s card or guest of the hotel charge).

Q: Will my family Members be welcome at the Club?

A: Yes. The Club is committed to providing a pleasant environment where family members are welcome. Each Membership in the Club is a family Membership, which includes full privileges for spouses/partners and unmarried children who have not reached their 25th birthday and either live at home, attend school on a full-time basis, or serve in the military.

A Member's extended family will be permitted to use the Club and the Resort Facilities in accordance with the Member's category of Membership and the rules and regulations. The extended family shall include the parents, adult children who do not fall within the definition of immediate family, grandparents and grandchildren of the Member and spouse and the spouses of such family Members. Siblings, cousins and friends are not included in the extended family definition.

Q: May I invite guests to the Club?

A: At most times and for many events. Having your friends and extended family enjoy the Club's outstanding facilities with you is a wonderful attribute of Membership in the Club. Therefore,

Members are invited to have their guests use the Club Facilities and the Resort Facilities when accompanied by the Member, subject to availability and the Club Rules. Every guest of a Member must carry a guest card which is requested in advance and issued by the Membership Office. This invitation is based on availability.

Q: Who owns the Club Facilities?

A: Massachusetts Mutual Life Insurance Company (the “Club Owner”), doing business as The Members Club at Marco, directly and indirectly through related affiliates, owns the Rookery, Hammock Bay and Resort facilities. The Club Owner has contracted with Marriott International, Inc., or affiliate, to operate and manage the Rookery, Hammock Bay and Resort facilities.

Q: What happens to my Membership if I [or my spouse/partner] pass away?

A: There are provisions within the Membership Plan that provide options for the spouse/partner or family should this unfortunate event take place. In essence, the survivor would be able to receive an immediate refund and could bypass the resigned list. You will find that our gentle handling of events such as death speaks very much of the esteem in which we hold our Members.

Q: When will the Membership Initiation Fee be repaid to the Member who purchases a Membership with a refundable initiation fee?

A: Each person who acquires a Membership with a refundable initiation fee will be entitled to receive a refund of 100% of the initiation fee received by the Club from issuance of an applicable new Membership, not to exceed the amount of the initiation fee paid by the Member, without interest, within 45 days after issuance of the applicable new Membership by the Club to a new Member, following written notice of resignation by the Member, as described in the Membership Plan.

If the Club does not have its full complement of active Members in the resigning Member’s Membership category, a Member who resigns his or her Membership will have his or her refundable Membership initiation fee refunded per the following Resignation Refund Table:

Golf Membership

Less than 375 Golf Members	4:1 refund ratio	[i.e., at every 4 th new Member, one Member from the resigned list is refunded.]
376-424 Golf Members	3:1 refund ratio	
425-then current cap	2:1 refund ratio	
More than the then current cap	1:1 refund ratio	[i.e., for every new Member, one Member from the resigned list is refunded]

Social Membership

Less than 24 Social Members	4:1 refund ratio
25-59 Social Members	3:1 refund ratio
60-then current cap	2:1 refund ratio
More than then current cap	1:1 refund ratio

The Club does have a full complement of both Golf and Social Members and has an established waitlist for each category. Please email the Membership Director for Membership or Waitlist information. Val.murphy@marriott.com

Q: Can I arrange to have my Membership with a refundable initiation fee transferred to the subsequent purchaser of my property?

A: Yes. Those Golf and Social Members with refundable initiation fees who own a residence or home site in Collier County, Florida will be permitted to arrange, through the Club, for the transfer of their Membership to the subsequent purchaser of their residence or home site. The subsequent purchaser must be approved for Membership and pay the then required Membership refundable initiation fee plus an administrative transfer fee of \$1,000. Non-refundable initiation fees Memberships are non-transferable.

The ability to arrange for the transfer of a Member's Membership to the purchaser of his or her property is an important attribute of the refundable initiation fee Membership because, even if there are no Memberships available for issuance in the Club at the time, the subsequent purchaser can nonetheless obtain the seller's Membership through the Club provided the purchaser is approved for Membership and above specified fees are paid.

This type of transferability is reserved for Membership with refundable Membership initiation fee only.

Q: Can Members be assessed to cover any operating deficits or capital improvements?

A: Members are not subject to any liability for operating deficits or capital assessments for the costs and expenses of ownership or operation of the Club, the Club Facilities or the Resort.

Q: How will the Club keep informed of the Members' requests and valuable feedback and suggestions?

A: The Club is committed to providing the types of services, programs, activities and events that the Membership is desirous of having. An advisory Board of Governors comprised of Members of the Club may from time to time be formed and will enable Members to have input on the foregoing items as well as other matters that are of concern to the Members.

The entire management staff of the club is always interested in learning about Members' concerns and suggestions; a true open door policy is always in place.

Q: Will I be able to finance my Golf Membership?

A: Typically, yes, subject to market conditions. Please inquire about any current financing options with the Membership Director.

Q: Do I submit all or part of the initiation fee when applying for Membership? Is there an application?

A: To become a Member of the Club, you must submit to the Club a fully completed and signed Membership Application accompanied by payment (credit cards accepted) in the amount of the required Membership initiation fee as specified in the application. We look forward to welcoming you as a new Member of The Club.

Q: What if I have additional questions?

A: Please contact the Membership Director. While there are three locations our Members may enjoy, there is one Membership Director who is located in the Clubhouse of the Rookery.

Valerie Murphy
Membership Director

Located within Fiddler's Creek at The Rookery at Marco Golf Clubhouse
3433 Club Center Boulevard
Naples, Florida 34114

val.murphy@marriott.com
(239) 642-2635

This is a general summary description of the Membership opportunities available at the Club and should not be relied on for the purpose of deciding whether to apply for a Membership in the Club. If you are interested in applying for membership, you must carefully review the Club Membership Plan, Club Rules and Schedule of Dues, Fees and Charges (copies are available upon request at the Membership Office). In the event of a conflict between these Frequently Asked Questions and the provisions of the Membership Plan, Club Rules, and Schedule of Dues, Fees and Charges, the Membership Plan, Club Rules and Schedule of Dues, Fees and Charges, as amended from time to time by the Club, shall control.