

PLAYER DATABASE AND LOYALTY PROGRAM

EXHIBIT VIII. B.2

Genting Rewards Club

Adult guests will be offered free membership in the Genting Rewards Player's Club; a branded club that is used world-wide by Genting properties. Members earn points towards retail cash value by utilizing their card while gaming and cash purchases throughout the property including dining, rooms, retail, tickets and at the array of amenities from the ESPA spa to the ski slope. In addition points can be earned through purchases at local businesses and through special promotions in the casino and throughout the property.

Genting Rewards Club membership includes five levels of cards that create a segmented approach to rewarding guests and inspiring consolidation of their gaming wallet to the property.

- **Classic:** given to new members this card is considered entry level and starts with the lowest point earning power but can quickly be powered up to the next tier through play and purchases.
- **Silver:** positioned to be earned quickly by a mid-level player this level is utilized to reward loyalty and offers an increased earning rate and additional discounts for purchases.
- **Gold:** earned by a guest at the top of the mid-level segmentation with consistent visits to the property this customer's earning rate is double of the entry level card and the member starts receiving priority line and reservation access for select areas, dining and events.
- **Platinum:** guests that achieve this level are in the primary segment target for the resort and often harder to create as a loyal customer due to the aggressive marketing programs from competitors. Aggressive reinvestment levels, hosted service, priority lines and reservations, upgrades and access to VIP clubs, areas and events create the aspiration to be rewarded with this card level.
- **Black:** Limited to the top 1% of the database this card level is not actively marketed to the general public and requires a significant increase in play to achieve the status. Reinvestment is significantly higher and the Black card is a key to access all VIP areas as well as the premier amenities and private salon areas. Personal host service includes arranging all transportation, excursions, meals, room amenities and making sure guest does not want for anything while a guest on property.

Figure VIII. B.2-1. Genting Rewards Club Membership Cards



Tiered cards from all the properties in the Genting family are recognized throughout the properties and when presented a card of equal status is given to a visiting player. Hosts will be assigned to visiting players and ensure that their achieved status is respected and the level of service is as expected from a Genting property.

The ability to market and connect with Genting Rewards members that have visited sister properties throughout the world creates a connection to the tourism visiting the region prior to their

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arrival and creates a compelling reason to add an excursion to the property and surrounding venues. Creating additional value for Genting Rewards members with special programs, discounts for tourists and an easy connection to reservations and transportation will be a marketable difference for Sterling Forest Resort.

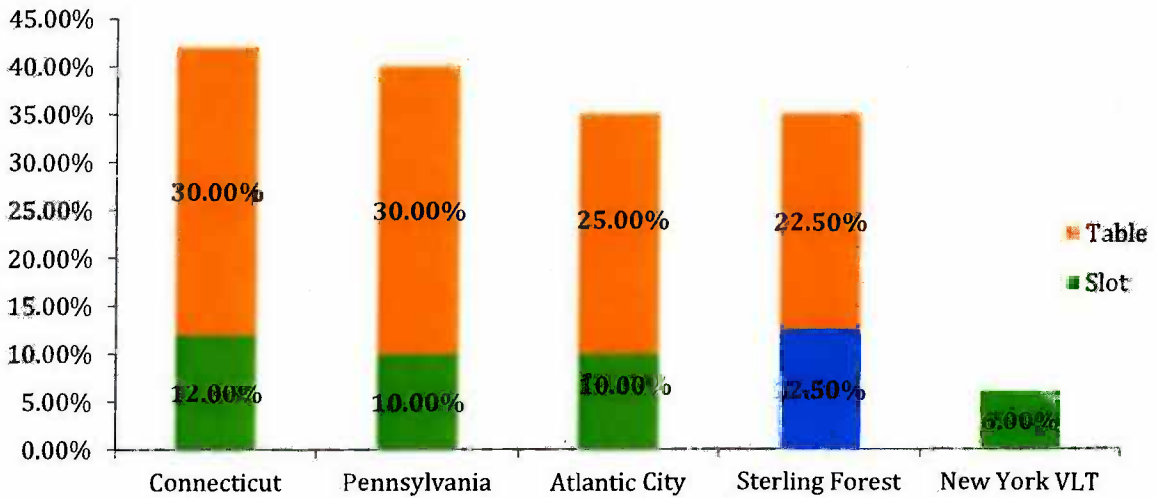
Players that present an upgraded card from a competitor casino outside of New York will be offered an immediate upgrade to Silver, Gold or Platinum and a match of their current valid offers from that competitor. Offering immediate status will mitigate the advantage of the status at a competitor and matching the offer will further deteriorate the reasons for still traveling to a competitor further away.

Current reinvestment in gamers from the surrounding states continues to be aggressive with their Player Club reinvestment and will likely increase to counter our entry into the market. Current estimates of reinvestment for rated play combined point and comp bucket reinvestment in the competitive set:

- Atlantic City: 10% slot / 25% table
- Connecticut: 12% slot / 30% table
- Pennsylvania: 10% slot / 30% table
- New York VLT: 6% - 8%



Figure VIII. B.2-2. Rated Play Reinvestment Point & Comp (Percentage of Net Win)



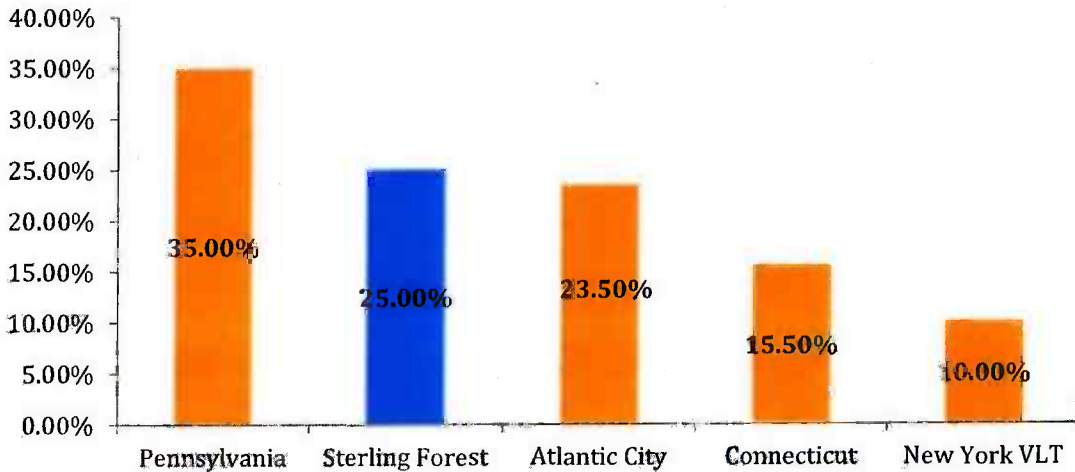
The slot reinvestment is lower in most jurisdictions due to the free play that can be offered to subsidize the play. Reinvestment through free play is significant in the competitive set with large ranges in casinos within steps or miles of each other. The disparity for the NY VLT market is based on a cap of 10% of qualified free play consideration as tax free.

- Atlantic City: 18% - 29%
- Connecticut: 12% - 19%
- Pennsylvania: 20% - 50%
- New York VLT: 10%

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Figure VIII. B.2-3. Free Play Reinvestment (Percentage of Net Win)



The reinvestment at Sterling Forest Resort will be carefully weighed against the competitive set and adjusted accordingly for market changes and to address the seasonal trends in the market. An additional consideration is the reinvestment for properties in New York. Utilizing a reinvestment strategy that places the reinvestment strength in the top segments will mitigate the cannibalization of other products in New York.

Reinvestment strategies for out-of-state gamers with upgraded status and residents not captured previously in the New York City base of Resorts World Casino will be enhanced through promotions based on their play through a promotional module that can reward based on play level at the machine.

A secondary comp bucket will be utilized to manage the additional investment for guests that are targeted for development. Host and casino floor personnel will be able to accommodate a guest with requests beyond their current investment by accessing this bucket. This bucket will be set higher for out-of-state and international visitors initially until they are entrenched in our programs.

Sterling Style Card

Resort retail guests will be offered the Sterling Style card as an option. The card will address guests who prefer not to be in a player's club associated with the gamine but is a loyalty card that is centric to the retail operations on the property and local businesses.

The Sterling Style card will entitle members to the same discounts afforded Genting Rewards members, earn rewards based on retail spend and track activities beyond those of gamers to the retail level.

Profiling the retail activities of a guest at the resort or at any of the amenities or events will enable a broader base marketing approach especially when managing seasonal trends.

The marketing of the card and benefits will be separated from the gaming to offer an alternative to those who prefer not to game. The online and social media will be centric to keeping the younger audience engaged and aware of the many activities at the resort.

To complement the listing of activities there will be a learning element that includes conservation efforts and understanding of the forest life and a focus on learning opportunities available during various events at the property.

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Exclusive activities and events will be marketed to this base and will include special discounts. Incorporation of the regional amenities will be essential in making this a value to holders and will be a main focus of many of the marketing approaches.

Figure VIII. B.2-4. Sterling Style Card Samples



Point and Complimentary Redemption

Genting Rewards loyalty points are a valuable transparent currency that can be earned and redeemed across Resorts World properties world-wide.

The cash value assigned to the points will offer an array of choices for the guest:

- Dining at outlets in the resort.
- Hotel rooms.
- Club entry.
- Valet.
- Free Play on the casino floor.
- Event tickets.
- Festival purchases including tickets, merchandise, rides and events.
- ESPA spa services.
- Ski Lodge purchases including lift tickets, equipment rental and retail.
- Adventure World Tickets
- Sterling Gardens Entry.
- Purchase at participating retailers in local area.
- Event and Entertainment purchases at local venues.
- Transportation tickets.

The guest will also have the ability to see and manage their awarded complimentary value in their primary comp bucket. Complimentary dollars can be utilized throughout the property at all venues. Transportation, event tickets, club entry and special overnight packages can also be purchased with available comp dollars

The ability to vary the point criteria to redeem various event tickets, rooms, services and amenities will be utilized to fill seasonally low periods.

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Events and local attractions can benefit from the ability to offer increased value through special point offers to increase their visitation. Be it the Apple Festival, Wine Festival or a Musical Festival retail consumers are always looking for a value proposition especially when they have earned the value through previous expenditures.



Player Database

[REDACTED]

[REDACTED]

[REDACTED]			
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Beyond the Resorts World Casino New York City database Genting has a loyal pool of customers world-wide that the company has developed over its 50 years of business in Asia. Today, the group's Genting Rewards loyalty program has over 12 million members.

The build of our Genting Rewards and Sterling Style base will begin prior to the operation start-up with sign-up available online and at events as outlined in the pre-opening advertising campaign information to database members at our other locations.

The international sales and marketing offices world-wide will participate in communicating the new property as an aspirational reward for current Genting Rewards members. Members will be able to utilize rewards earned on the Genting Reward card to book stays at the new resort, the amenities up to flights to the United States.

Business partners will be an integral part of the pre-opening plan to establish a relationship of the value being a member and patronizing the local venues. Current lifestyle partners such as Starbucks and BP

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gas stations will be developed locally to add value to the card. Guests will be offered the choice of the Genting Rewards Card or the Sterling Style card based on their personal preference.

Allowing the guest to choose their card type will enable us to identify the correct pre-opening path for our marketing efforts to the individual patron. Connecting online with the patrons will further enhance our ability to focus the marketing to their distinct area of interest.

Gamer Direct Response Program:

- Genting Reward members with the qualified minimum value for rated play per trip will be included in this program.
- Offers will include gaming centric offers with special promotions including point multipliers and aggressive offers that can be earned by utilizing their new Genting Rewards card when playing.
- Guest trip patterns will be tracked to start offering more tailored offers based on not only their gaming but include: game preference, retail expenditures, amenity use and preferences for events and entertainment.
- In addition to understanding the guest behavior their preference for contact will be included. Given the connectivity of the regional market and the ease of communication with international guests we will be implementing a complete digital program.
- Offer valid periods will be tailored to proximity and gaming patterns established over time.
- Due to the vast array of choices the resort offers guests will be given offers that are flexible and allow them to customize their trip.
- Direct response programs will be utilized to mitigate the seasonal trending through offer value management and offering feature packages.
- Host contact systems will be managed through the Player Database with programs to mitigate visitation erosion.
- Guests that do not qualify for the gaming programs will be profiled for retail behavior will be included in overall program management of the Sterling Style retail program.

Retail Direct Response Program:

- Guests in the Sterling Style card program and those who are in the Genting Rewards program but have qualified retail purchases will be included in these programs.
- Offers will include discounts and special packaging of events, amenities, retail, rooms and transportation in addition to discounts for individual events and amenities.
- Local regional partners will be invited to be part of the direct response campaigns and include special offers to those segments profiled to their particular business or attraction.
- Seasonal trends will be addressed with more aggressive campaigns during seasonally low periods. Targeting segments profiled to be most likely to respond with the very best offers.
- Tour groups that include retail shopping trips, Fall Foliage, Apple picking and other popular events will be offered the card to receive special discounts throughout the region and to convert the card issue to be their own online or at the property.
- Large private functions, corporations, meetings, weddings and festival attendees will be offered custom cards as a souvenir commemorating the event or as an employee benefit. Connecting the value of the group we will be able to offer special incentives based on the total spend of the group.
- Incentives for groups will focused on offering value for individuals to return during low season.

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Customer Life Cycle

The database will be managed through a sophisticated database that will be utilized to identify when there is a change in behavior that merits a different marketing approach in their direct response profile. The ability of Genting to maintain market leadership in Asia and now New York amidst the rapidly changing landscape and growing competition lies in its potency in crafting a highly effective market segmentation strategy.

Applying state-of-the-art intelligence data analytics technology each significant customer demographic, consumer pattern and preference is analyzed. The results are transformed into tailored marketing campaigns to reach out to each specific customer group to satiate their intrinsic needs and demands.

The ability to make program decisions for targeted levels based on behavior will be leveraged to maintain a high active ratio and identify the most profitable approaches. This is essential to maintaining the appropriate level of communication with the top 20% of the database that will generate the lion's share of the revenue.

Traditionally this is the case for gaming revenue but it also can be applied to the resort consumers that can become entrenched in programs to inspire loyalty as a destination of choice when planning a weekend getaway, business meeting and an extended stay vacation.

There are basically five points utilized to measure the life cycle of a frequent gaming customer:

1. *First Impression:*

- An important step in creating brand loyalty from a guest.
- If the first visit does not deliver and entrench a guest into your programs it is unlikely you will be able to achieve the three trips that are the benchmark for a loyal database customer.
- Guest needs to be identified by enrolling in a player's club or brand loyalty card for non-players.
- First offers and communication you have with the guest after their visit are included in this phase.
- Depending on value of the guest the communications range from direct response mail, email and SMS text messaging to personal follow up through Player Development.

2. *Visitation Spike:*

- Marked by guests responding to offers of free play, hotel, spa and other amenities.
- Guest start participating in events, entertainment and promotions their visitation pattern spikes.
- Commonly referred to as the "upside" or V-spike.
- Generally 1-3 years in length.
- Players are excited about the property and their new relationships.

3. *Loyalty Plateau:*

- Top of the visitation curve, visits including gaming and non-gaming activity reach a plateau.
- Proper management of offers and expedited identification and response to behavior changes by the guest will help maintain this patron at this level for an indefinite period of time.
- Generally this lasts from one to five years.
- Group most affected by competitive changes in the market.

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4. *Visitation Erosion:*

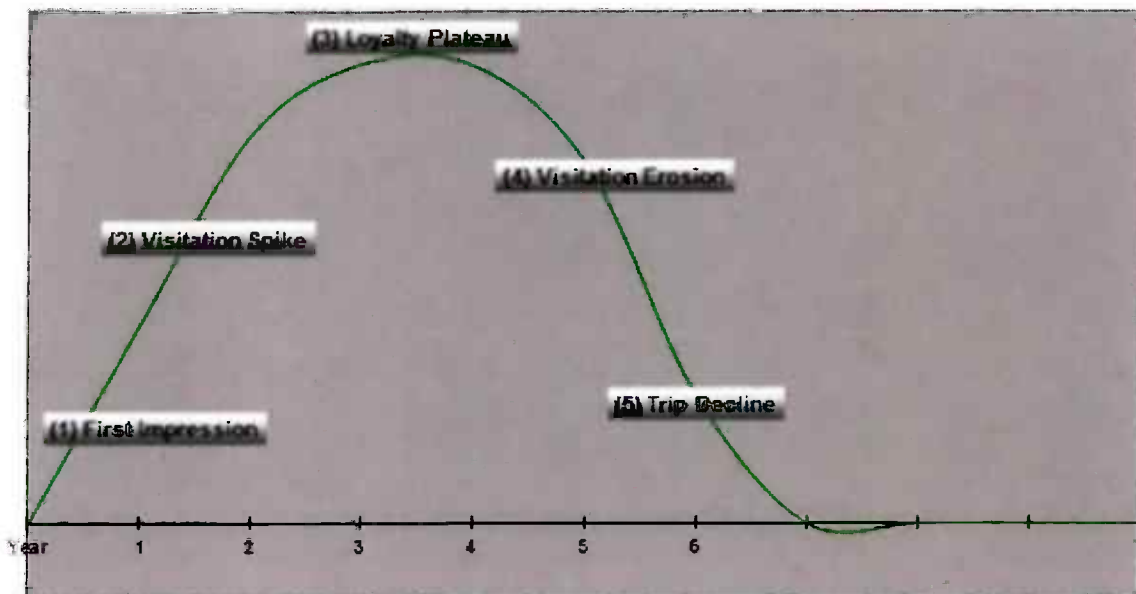
- Increased visitation leads to additional opportunity for service disconnects.
- As their gaming revenue becomes dispersed to more venues their offers will start reflecting the change in behavior.
- Player often takes the position that they should be receiving more to keep them active and it often leads to a patron becoming less satisfied, over-comped and sensitive to any change in offers.
- The enchantment of the new relationship has passed and although their expectations remain tied to their previous level of play their comps and amenity offers remain the same or are slightly lower reflecting their new level of play.
- Erosion usually begins from 3 to 5 years after the initial V-spike but is expedited by an increase in competition.

5. *Trip Decline:*

- Consumer life cycle turns downward as the patron becomes entrenched in other programs or lacks the resources to continue to game at previous levels.
- As their funds decrease the perceived value of their gaming increases which directly conflicts with the reality of their offers declining based on the new play level.
- Retention plans are crucial at this point and must vary based on the previous consumer behavior.
- Most of the time this behavior is due to the guest moving their play to another venue.
- Generally this guest reaches the bottom of the loyalty curve within six to twelve months of a trip pattern change from their loyalty plateau.
- Identifying the change immediately can often prevent the complete dissolution of the relationship and although the reinvestment level must increase to re-establish the relationship it is lower than the cost of replacing the guest with a new customer as the property reaches maturation in the market.

Figure VIII. B.2-6. Patron Life Cycle

Patron Life Cycle



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Although this model reflects a gaming patron's life cycle we can utilize additional measurements to address each element of the resort to identify loyal guests. The tourist market does not generally fit this model.

Based on a trip pattern established over the initial 12-24 months of operation we can identify regional guests that have a decline in their visitation pattern and create effective offers to drive return visits.

Maximizing Customer Life Cycle

The cost of attaining a new customer after the initial database is established is much higher than implementing strong retention and reactivation programs for known customers.

Establishing a strong relationship pattern with the guest that is tailored to fit their visitation and activity profile is primary in creating meaningful offers that continue to keep the guest loyal and the share of wallet consistent.

First Impressions

- Create immediate connection to the guest to let them know you think they are valuable as a customer.
- Monitor responses to initial offers and adjust offers as needed to garner the initial three visits.
- Get feedback from guests.
- Send high-worth guests to Player Development immediately for personal intervention
- Offer temporary upgrades based on initial trips.

Visitation Spike

- Continue to monitor for pattern or trip deviations.
- Reward increases in trip activity or play immediately to reinforce the behavior.
- Monitor declines and react if pattern does not adjust in short period.
- Review total play to determine if overall worth merits a soft-offer upgrading them or adding them to a promotion or event.

Loyalty Plateau

- After guests have established their long-term trip and gaming pattern monitoring their behavior for deviations in trip frequency, length or value is the primary way to react prior to them moving to the next step of trip decline.
- Adding additional offers and benefits based on historical worth will be implemented to counter the frustration of offers not improving as was experienced in the visitation spike and initial membership.
- Higher worth guests often benefit and request a change of hosts or preferences which can be accommodated.
- Introducing new amenities and giving qualified guests will often extend this period of the life cycle.

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Visitation Erosion

- Guests in this cycle are considered to be “at-risk” of becoming inactive in the short term as their offers decline due to the new behavior.
- Determining the point visit erosion starts is almost impossible due to the multitude of reasons so a cautious approach will be utilized initially.
- A temporary increase in their reinvestment strategy with point and comp earning will be initiated to give the guest additional value for their play as many will be unhappy that their offers and purchasing power has decreased as a result of their new behavior.
- If the erosion continues after the initial offer change is implemented than an escalation of offer values and combinations will be utilized.
- Guests in the top tiers will be presented to Player Development for **personal** intervention to determine the viability or retrieving the play to previous levels.

Trip Erosion

- Loyal customers that have trip erosion will be a top priority for reactivation with aggressive offers since these guests have already been addressed in the visit erosion campaign.
- The programs aimed at reactivation for lower level gamers but will be aggressively positioned to not only reactive but gain momentum in their play.
- Mid to high level gamers will receive additional comp and points to give them a variety of choices on their return trip and their play offers will be greatly enhanced. Reactivation will immediately be rewarded with a duplicate offer and then inclusion in the active programs.
- Top tier gamers will be handled through Player Development. Offers will need to be determined based upon personal communications and determination of the factors that will move them back to the property.