

Please read this information carefully. It contains the compliance guidelines that will be followed regarding reimbursement for the 2026 Dunham Advisory Board Meeting at the Rancho Bernardo Inn.

Transportation

Flying

- Economy class flights are included in your meeting package. Shortly after submitting your registration, you will be contacted by our travel partners with a recommended flight. Once approved, your flight will be ticketed and paid for by Dunham.
- In accordance with FINRA Rule 2341, Dunham cannot purchase upgraded airfare. Should you want to upgrade, our travel partners will work with you to secure your flight. If the airline accepts two forms of payment, Dunham will cover the cost of the equivalent economy fare, and you will be charged for the difference. If the airline does not accept two forms of payment, you will pay the full fare, and Dunham will reimburse you for the cost of the economy class fare. (This amount will be provided to you and Dunham by our travel partners at the time the ticket is purchased.)
- If you prefer to ticket yourself, you will be reimbursed for an economy class ticket to and from your home airport to San Diego. You must provide documentation that meets this criteria for reimbursement.
- Reimbursement requests that include upgraded airfare require the original receipt and a screenshot showing the equivalent economy fare for the identical flight (same flight number, airline, date, time, and booking platform). Reimbursement will be limited to the economy equivalent fare, provided adequate documentation is received.
- You will be reimbursed for your transportation (rideshare/taxi) to and from the San Diego Airport and Rancho Bernardo Inn. Travel to/from your home airport is not reimbursable.
- Your airport parking will be reimbursed at your cost, not to exceed \$50 per day.

Driving

- We will reimburse you for your mileage at a cost of 72.5¢ per mile. Regulators do not allow us to pay for your tolls or parking.

Guests

- If you are traveling with a companion, you will be responsible for all guest-related expenses.
- If your guests will be attending the Wednesday evening dinner or the Thursday evening reception, you will be required to pay for these events in advance of the meeting.

Hotel

If you are flying, your accommodation for the evenings of Tuesday, May 19th – Thursday, May 21st is included in your meeting package.

If you are local and are driving, your hotel accommodation will be covered on Tuesday, May 19th and Wednesday, May 20th evenings only.

Miscellaneous

The items listed below are not FINRA approved for reimbursement.

- Expenses for spouses/guests
- Non-event related meals (airport dining, room service, etc.)
- Rental car (and gasoline associated)
- Gasoline for personal car
- Tolls
- Spa treatments
- Golf or other activities not associated with the meeting
- Hotel incidentals (phone calls, business center, in-room movie purchases)
- Airfare to destinations other than event location (San Diego, CA)
- Extended hotel accommodations before or after the meeting dates

Please use the form on the following page for all reimbursement requests.

Advisory services and securities are offered through Dunham & Associates Investment Counsel, Inc., a Registered Investment Advisor and Broker/Dealer, Member FINRA/SIPC. Trust services offered through Dunham Trust Company, an affiliated Nevada trust company. Dunham Private Trust is the Wyoming division of Dunham Trust Company.

Attendee's First Name:		Attendee's Last Name:			
Broker/Dealer Name:		RIA Name:			
AIR TRANSPORTATION		DATE	NOTES	AMOUNT	
Economy Airfare to San Diego				\$	
Economy Airfare from San Diego				\$	
Baggage (<i>limit one bag each way</i>)				\$	
Airport Parking (<i>not to exceed \$50 per day</i>)				\$	
AIR TRANSPORTATION TOTAL:				\$	
GROUND TRANSPORTATION		DATE	NOTES	AMOUNT	
San Diego Airport to Rancho Bernardo Inn:				\$	
Rancho Bernardo Inn to San Diego Airport:				\$	
GROUND TRANSPORTATION TOTAL:				\$	
DRIVING & MILEAGE		DATE	MILES	RATE	AMOUNT
Home or Office to Rancho Bernardo Inn:				72.5¢	
Rancho Bernardo Inn to Home or Office:				72.5¢	
DRIVING & MILEAGE TOTAL:				\$	
TOTAL TRAVEL REIMBURSEMENT REQUESTED:				\$	

ATTENDEE TRAVEL EXPENSE CERTIFICATION

I certify that these charges are accurate and that I am not claiming reimbursements outside of those deemed acceptable by my Broker/Dealer, RIA or FINRA.

Signature:	Date:
Print Name:	

GUEST ATTENDANCE:

Note: Dunham Advisory Board members are responsible for all guest-related expenses in advance of the event. Guest related expenses are not eligible for reimbursement pursuant to FINRA Rule 2341.

TO SUBMIT YOUR TRAVEL REIMBURSEMENT REQUEST FORM

Via Email: Please send your request with **scanned receipts** to marketing@dunham.com

Via USPS: Please send your request with hard copy receipts to Dunham, 6256 Greenwich Dr Ste 550, San Diego, CA 92122.

Questions: (800) 442-4358

TRAVEL REIMBURSEMENT OVERVIEW

All Expenses **MUST** be Accompanied by Detailed Receipts to be Eligible for Reimbursement.

Air Travel

For Dunham Advisory Board members traveling more than 200 miles, included in your attendance is reasonable roundtrip Coach Airfare.

Dunham does not reimburse Dunham Advisory Board members for First Class or Business Class airfare.

In accordance with FINRA Rule 2341, Dunham cannot purchase upgraded airfare. Should you want to upgrade, our travel partners will work with you to secure your flight. If the airline accepts two forms of payment, Dunham will cover the cost of the equivalent economy fare, and you will be charged for the difference. If the airline does not accept two forms of payment, you will pay the full fare, and Dunham will reimburse you for the cost of the economy class fare.

If you prefer to ticket yourself, you will be reimbursed for an economy class ticket to and from your home airport to San Diego. You must provide documentation that meets this criteria for reimbursement. Reimbursement requests that include upgraded airfare require the original receipt and a screenshot showing the equivalent economy fare for the identical flight (same flight number, airline, date, time, and booking platform). Reimbursement will be limited to the economy equivalent fare, provided adequate documentation is received.

Ground Transportation

For Dunham Advisory Board members, included in your attendance is ground transportation to and from the San Diego International Airport to the hotel via shuttles, taxis or ride-sharing services. Transportation between your local airport and your home/office is not reimbursable.

Aside from shuttles, taxis or ride-sharing services, **Dunham does NOT reimburse Dunham Advisory Board members for other ground transportation services, such as chauffeured limousines, town cars, sedans or rental cars.**

Checked Baggage

For Dunham Advisory Board members traveling by air, included in your attendance is reimbursement for **one** checked bag. This reimbursement is limited to Dunham Advisory Board members. Guest or spouse luggage is not eligible for reimbursement.

Airport Parking

For Dunham Advisory Board members traveling by air, included in your attendance is reimbursement for airport parking not to exceed **\$50 per day**.

Reimbursement Receipts

Please **include all receipts** for requested reimbursements and be sure to sign the reimbursement form attesting the information included in your request.

EXPENSES NOT FINRA-APPROVED for REIMBURSEMENT

- Non-event related meals (airport dining, meals not included on the event agenda, room service, etc.)
- Spouse or guest-related meals, travel, airline tickets, incidentals or other expenses
- Rental car (and gasoline associated)
- Gasoline for personal car
- Toll fees
- Spa treatments
- Golf or any other activities not associated with event agenda
- Hotel incidentals (phone calls, business center, in-room movie purchase, etc.)
- Airfare to destinations other than event location (San Diego, CA)
- Extended hotel accommodations prior to or past event dates

Payment or reimbursement of eligible expenses is not pre-conditioned on the achievement of any sales target or any other non-cash compensation arrangement permitted under FINRA Rule 2341.