

EXHIBIT 15

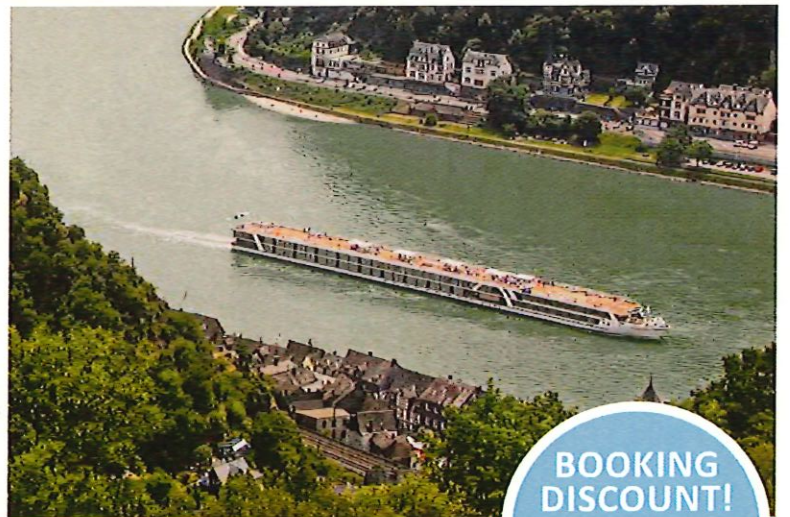
Exclusive Charter



Premier World Discovery invites
The Osher Institute at the University of Richmond on its trip to
Holland Windmills, Waterways & Tulips River Cruise

featuring 7 Nights aboard the Amadeus Star

9 Days **April 15, 2027**



**BOOKING
DISCOUNT!**

Save \$200 per person
\$400 per couple*

*See Reservation Info for
Booking Discount details



9 Days April 15, 2027

Holland Windmills, Waterways & Tulips River Cruise

Day 1 - DEPART US - OVERNIGHT FLIGHT TO EUROPE

Day 2 - ARRIVE AMSTERDAM - BOARD SHIP

Arrive Amsterdam Airport & Meet your PWD Tour Manager/Representative(s)
Board the **Amadeus Star** for 7 Night Cruise - **Welcome Dinner Onboard**

⊗ (D) Overnight - *Amadeus Star*

Day 3 - ARNHEM

Morning **Arnhem City Tour & WWII History with Airborne Museum**
Afternoon at Leisure or *Optional Dutch Open Air Museum Arnhem*

⊗ (B, L, S & D) Overnight - *Amadeus Star*

Day 4 - CRUISING - MIDDELBURG

Morning Arrive Middelburg - **Middelburg Walking Tour**
Time at Leisure in Middelburg or *Optional Visit to Veere*

⊗ (B, L, S, D) Overnight - *Amadeus Star*

Day 5 - GHENT - BRUGES

Arrive Ghent early today - Morning **Bruges City Tour**, "Venice of the North"
Afternoon at Leisure or *Optional Ghent City Tour with Gravensteen Fortress*

⊗ (B, L, S & D) Overnight - *Amadeus Star*

Day 6 - ANTWERP

Morning at Leisure or *Optional Brussels City Tour*
Afternoon **Antwerp City Tour**

⊗ (B, L, S & D) Overnight - *Amadeus Star*

Day 7 - ROTTERDAM

Morning **Keukenhof Flower Gardens** - Afternoon **Kinderdijk & Windmills Visit**
Gala Farewell Dinner Onboard - Ship departs during dinner

⊗ (B, L, S & D) Overnight - *Amadeus Star*

Day 8 - AMSTERDAM

Morning **Amsterdam Canal Cruise Tour**
Afternoon Leisure in Amsterdam to explore or *Optional Visit to Volendam*
Final Dinner onboard in Amsterdam

⊗ (B, L, S & D) Overnight - *Amadeus Star*

Day 9 - AMSTERDAM - FLIGHT HOME

Disembark - Transfer to Amsterdam Airport or join Post Amsterdam Extension

⊗ (B)

B-Breakfast Onboard • S-Snacks Onboard afternoon and/or evening
L-Lunch & D-Dinner Onboard with Hand Selected Wines, Beer & Soft drinks

CITIES & PORTS

AMSTERDAM

Board your cruise ship in **Amsterdam**, founded as a small fishing village in the late 12th century & one of the most important ports in the world. Today, the city has one of the largest historic centers in Europe with about 7,500 registered historic buildings & 90 islands linked by 400 bridges. Enjoy a **Amsterdam Canal Cruise Tour** featuring a cruise by beautiful homes through the intricate canal system. From Amsterdam, an optional tour will be available to the picturesque old fishing village of Volendam with a stop at a local cheese farm to sample the product.

ARNHEM

Arrive in Arnhem to enjoy an **Arnhem City Tour & WWII History**. Drive through Arnhem and past many spots associated with WWII including the 'The Bridge of Arnhem'. Visit the Airborne Museum in Oosterbeek, a historic hotel turned British Headquarters during Operation 'Market Garden'. In the afternoon an optional tour will be available to the Dutch Open Air Museum in Arnhem.

MIDDELBURG

Arrive in Middelburg, the capital of the province of Zeeland. Enjoy a **Middelburg Walking Tour** past the stately warehouses, impressive monuments such as the town hall, the abbey and more. An optional tour will be available to the picturesque town of Veere featuring a Dutch specialty & wine tasting.

GHENT - BRUGES

Today from Ghent, travel west to enjoy a **Bruges City Tour**, one of Europe's great cities and like Amsterdam referred to as the "Venice of the North" due to its canal system. Bruges is Gothic fairy-tale like city with cobbled streets, canals and medieval churches remarkably well-preserved having been spared the devastation that saw much of Belgium leveled during both World Wars. The historic marketplace and center of old Bruges is a UNESCO site. Later today maybe take the optional tour to Ghent to see the St. Bavo Cathedral & the fortress Gravensteen, one of Europe's largest moated castles.

ANTWERP

Discover the beautiful port city of Antwerp. Today enjoy an **Antwerp City Tour** featuring a walk through the attractive old city center and visit to the Onze-Lieve-Vrouwe Cathedral, the largest Gothic church in Belgium. The city is also well known for its diamond trade and lively shopping scene. An optional tour to Brussels, famous for its central square, the Grote Markt, will be available.

KEUKENHOF FLOWER GARDENS

Visit the famous **Keukenhof Gardens**, the Garden of Europe and the world's 2nd largest flower garden with 7 million bulbs planted annually. This is the showplace for the tulip growers of the Netherlands & features numerous sculptures between the flower beds to create harmony between art and nature.

KINDERDIJK & WINDMILLS

Enjoy a **Kinderdijk & Windmills Visit**, which houses the most unique windmill complex in the world. Built to drain water from the soil, these windmills are now protected by UNESCO and are one of the Netherlands' most popular tourist destinations.

Optional 2 Night Amsterdam Post-Cruise Extension

\$1049 pp dbl +\$500 single supplement

Day 9 HAARLEM - AMSTERDAM (Meal - B from ship)
Enjoy a **Haarlem City Tour**, outside of Amsterdam & famous for flower bulbs. See and explore its lovely historical center, beautiful canals, medieval features, gabled houses and great shopping streets. Later visit the famous **Rijksmuseum**, the largest museum in the Netherlands containing over 800 years of Dutch art & history. Check in for 2-Night stay in Amsterdam.

Day 10 AMSTERDAM AT LEISURE (Meal - B)
Enjoy a day to explore Amsterdam on your own.

Day 11 TRANSFER - FLY HOME (Meal - B)
This morning transfer to the Amsterdam Airport for your flight home.

Amsterdam Optional Extension Includes: 2 Nights Hotel in Amsterdam, Rijksmuseum Entrance, Haarlem City Tour, Tour Manager, 2 Meals (2-B) & AMS Airport Transfers.

Notes: Amsterdam Extension must be booked at time of deposit. Due to group air policies outbound air could be a different schedule than the rest of your group for Amsterdam extension passengers • Amsterdam extension is based on 20 passenger minimum



Amadeus Star

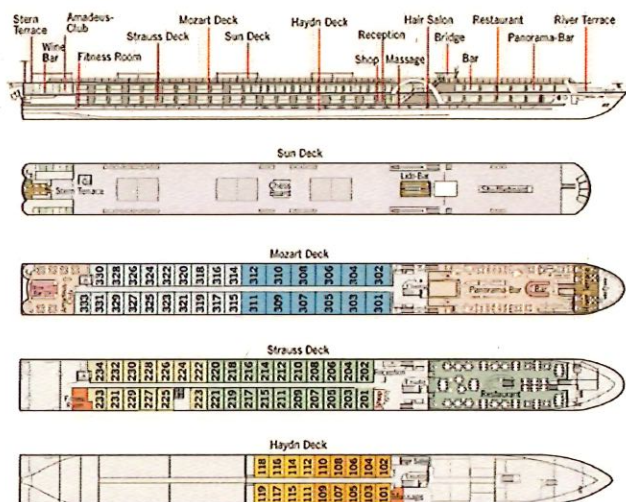


Fine Dining



Fitness Center

AMADEUS STAR DECK PLAN



THE SHIP - MS AMADEUS STAR

The innovative 164 passenger Amadeus Star, launched in 2019, offers all the amenities of a floating 5-star hotel. This Premium cruise ship features the most modern furnishings that blend masterfully with the architecture of the ship and a luxurious design that is the hallmark of the Amadeus fleet. The extensive Restaurant and the Panorama Bar offer divine views of the passing riverscapes, and the glass-shielded River Terrace & the Sun Deck allows you to relax in the open air. The attentive English-speaking onboard service staff will see to your comfort with typical European hospitality. The cabin design plans are forward-thinking, bright & modern, all part of a premium focus with 70 large Staterooms & 12 Suites. The beauty of river cruising is that the most interesting destinations come to you. This Star charter features English-only onboard commentary with inclusive shore excursions balanced with choice to simply relax onboard, get a spa treatment or add sightseeing with optional excursions.

ALL MEALS INCLUDED ONBOARD

Three meals daily are served in the exquisite restaurant and feature local & international specialties. All dinners are four courses. Lunch & Dinners are served with included Hand Selected Wines, Beer & Soft drinks. While dining, you have splendid views of the passing scenic landscapes through the large picture windows. Enjoy afternoon and/or late evening snacks in the lounge based on the daily schedule.

COMFORTABLE & INNOVATIVE STATEROOMS

After boarding, unpack once. All staterooms are larger than traditional river cruise cabins & offer river views. The Mozart Deck features 12 Suites with Walk Out Balconies. The other 19 Staterooms on the Mozart Deck & 33 Staterooms on the Strauss Deck feature an innovative Panoramic Drop-Down Window. The 18 Staterooms on the Haydn Deck have a fixed window. All staterooms are fully equipped with comfortable & modern furnishings including flat screen TV & large private bathrooms with shower.

SHIP TECHNICAL DATA

Launched: 2019 Staterooms/Suites: 70/12
Decks/Crew: 4/40 Max passengers: 164

ACTIVITY LEVEL

Easy **1** **2** **3** **4** Active

Notes - Excursions require moderate walking with some stair climbing possible.
-Hotel/Ship Check in time in Europe typically begins between 3-4 pm.

INCLUSIONS

- Roundtrip Airfare - RIC
- 7 Night Cruise - Outside Cabin
- 20 Meals (7-B, 6-L & 7-D)
- PWD Tour Manager
- Hand Selected Wines, Beer & Soft drinks with Lunch & Dinner
- 7 Included Excursions/Tours
- Wi-Fi Onboard
- Welcome & Farewell Dinners Onboard
- Ship Staff
- Baggage Handling
- Int'l Air Taxes/Fuel/Fees & Port Charges
- Ship Transfers

EXCURSIONS/TOURS

- Amsterdam Canal Cruise Tour
- Keukenhof Flower Gardens
- Bruges City Tour
- Arnhem City Tour & WWII History
- Middelburg Walking Tour
- Antwerp City Tour
- Kinderdijk & Windmills

Optional Excursions

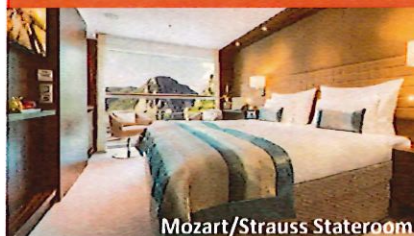
- Dutch Open Air Museum in Arnhem
- Veere with Dutch Tasting
- Ghent City Tour
- Brussels City Tour
- Volendam & cheese farm

RATES

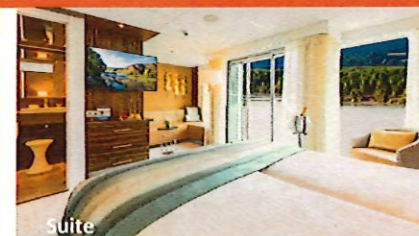
Cat E - Haydn Deck	\$5895 pp dbl*	\$5695 pp dbl with BD**	+\$1600 single
Cat D - Haydn Deck	\$6195 pp dbl*	\$5995 pp dbl with BD**	+\$1600 single
Cat C - Strauss Deck	\$6795 pp dbl*	\$6595 pp dbl with BD**	+\$2000 single
Cat B - Strauss Deck	\$6995 pp dbl*	\$6795 pp dbl with BD**	+\$2000 single
Cat A - Mozart Deck	\$7195 pp dbl*	\$6995 pp dbl with BD**	+\$2400 single
Suite - Mozart Deck	\$7895 pp dbl*	\$7695 pp dbl with BD**	+\$3100 single

*Regular Rate or **Save \$200 per person/\$400 per couple with Booking Discount Rates (BD)

STATEROOMS & SUITES



Mozart/Strauss Stateroom



Suite

STATEROOMS - 172 or 188 SQ FT

All staterooms feature 2 twin beds that can be separated or put together, flat screen TV, shower, hair dryer, closet, phone, desk, chair & safe. Mozart & Strauss Staterooms feature panoramic Drop-Down Windows with 188 sq ft. of floor space. Haydn Deck Staterooms feature a Fixed Window with 172 square feet of floor space.
(stateroom size & amenities can vary)

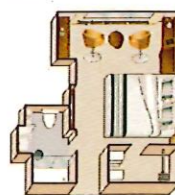
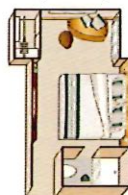
SUITE - 284 SQ FT WITH BALCONY

All suites are on the Mozart Deck and have panoramic windows with exterior Walk Out Balcony, two twin beds that can be separated or put together, a private sitting area, flat screen TV, mini-bar, private bath with shower, hair dryer, phone, closet, desk, chair, safe & offer 284 square feet of floor space.
(Suite size and amenities can vary)

Stateroom Haydn Deck (172 sf)

Stateroom Strauss & Mozart Decks (188 sf)

Suite Mozart Deck (284 sf)



Reservation Form (River Cruise)

Holland Windmills, Waterways &
Tulips River Cruise
April 15, 2027
Booking #225221 (Web Code)

Contact Information/Mail Reservation Form to:

Premier World Discovery • Attn: OSHER Life Long Learning
1650 Pacific Coast Highway, Suite 202
Redondo Beach, CA 90277
877.953.8687 • bookings@pwd.travel

Cabin Category Requested: (All Cabin Categories are on a space available basis)

Cat E: ☐ Cat D: ☐ Cat C: ☐ Cat B: ☐ Cat A: ☐ Suite: ☐

Enclosed please find a deposit in the amount of \$_____ (\$600 per person) to secure reservations for _____ # of people.

Premier's Travel Protection Plan (TPP): ☐ Yes, I (we) wish to purchase travel protection (TPP)

☐ No, I (we) decline travel protection (TPP)

Enclosed please find payment in the amount of \$_____ (\$575 per person) to secure the Premier's Travel Protection Plan (TPP). (TPP must be purchased with initial deposit)

I/we want to purchase the 2N Amsterdam Post-Cruise Extension*** (\$1049 pp dbl/+\$500 SS) ☐ Yes ☐ No

***Please book the Amsterdam Post-Cruise Extension with initial deposit.

TOTAL PAYMENT \$_____ Make checks payable to: **PREMIER WORLD DISCOVERY**

DEPARTURE AIRPORT _____ ROOMMATE'S DEPARTURE AIRPORT _____
see flyer for included group departure airport/departure city, additional charges apply for other airport packages

To avoid change fees, submit Passport names (first/mid/last) exactly as they appear on Passports

Passport Name: _____

DOB (MM/DD/YY) _____ Gender ☐ M ☐ F No middle name on PP ☐

Passport #: _____ Exp Date (MM/DD/YY) _____

Country of Issuance _____

Street Address _____ ☐ Check if Roommate's address is the same

City _____ State _____ ZIP _____

Email address _____

Mbl# _____

Emergency Contact/Tel# _____

Notes: _____

Roommate's Passport Name: _____

DOB (MM/DD/YY) _____ Gender ☐ M ☐ F No middle name on PP ☐

Roommate's Passport #: _____ Exp Date (MM/DD/YY) _____

Country of Issuance _____



Cardholder Name (If paying by credit card) _____

Credit Card # _____ Exp Date: _____

CVV# _____ Amount to be charged \$ _____

Credit Card Billing Address: ☐ Check if address is the same as above

Address _____ City _____

State _____ ZIP _____ Tel# _____

Sign _____ Date _____

SIGNATURE REQUIRED (for credit card use & acceptance of terms*)

*I (We) agree to pay according to the credit card issuer agreement. I understand and accept the cancellation fees/policy and other terms.

DEPOSIT & FINAL PAYMENT

An Initial Deposit of \$600 per person is due with Reservation Form to secure reservations. Final Payment Due Date is 90 days prior to departure.

***BOOKING DISCOUNT**

Make your Final Payment by check prior to the Final Payment Due Date & receive **\$400 per couple/\$200 per person Booking Discount!**
Cruise Only Packages receive \$200 per couple/\$100 per person BD.

• Initial Deposit can be made by check or credit card to be eligible.

• Payments after Initial Deposit are part of Final Payment & must be made by check.

ONLINE BOOKING OPTION

Save time, postage & secure your seat for this group departure. Simply type: <https://res.premierworlddiscovery.com> into your web browser & use the Booking Number (Web Code) from this flyer to make your Deposit online in just a few minutes. No need to submit a Reservation Form if booking online.

PREMIER'S TRAVEL PROTECTION PLAN (TPP) \$575 per person

(must purchase with Initial Deposit)

Part A - Cancellation Waiver provided by PWD

I. Trip Cancellation Waiver (TCW) - Guarantees full refund on all payments, except the Trip Cancellation Waiver Fee itself in case of cancellation up to the time and date of departure due to the passenger's personal illness or death of an immediate family member. Medical/official documentation required.

II. Premier "Any Reason" Cancellation Waiver (ARCW) - Reimburses 75% of the cancellation fees in the form of a future travel credit certificate (FTCC) valid for 1 year, if you cancel more than 48 hours prior to scheduled departure for any reason not eligible for cash refund under the TCW (Part A - I.). FTCC is non-transferable, may not be redeemed for cash and does not include any credit for the Trip Cancellation Waiver Fee. **The Trip Cancellation Waiver Fee must be paid for with Initial Deposit and is refundable until 180 days prior to departure. The Trip Cancellation Waiver does not cover any single supplement charges due to an individual's traveling companion canceling prior to departure. The Trip Cancellation Waiver is non-transferable and valid for each applicant only. The Trip Cancellation Waiver does not cover any services such as airline tickets not purchased through PWD. Cancellations, Refunds & Inquiries under Part A will be handled by PWD. Certain Exclusions and Restrictions apply.**

Part B - Post Departure Travel Protection Plan* provided by USI

Includes coverage for: Trip Interruption (\$1,000); Trip Delay (\$100/Day-Max \$500); Baggage & Personal Effects (\$2,000); Baggage Delay (\$500); Emergency Accident/Sickness Medical Expense - excess coverage (\$30,000); Emergency Evacuation/Repatriation (\$150,000); Accidental Death & Dismemberment (\$25,000); Non-Insurance and Emergency Travel Assistance Services** (24/7). Claims & Inquiries under Part B will be administered by USI.

For full Part A and Part B plan details visit: premierworlddiscovery.com/TPP
All Benefits described on this page are for general information basis only. There are certain restrictions, exclusions and limitation that apply to all insurance coverages. Plan benefits, limits and provisions may vary by state jurisdiction.

CANCELLATION FEES

Cancellations are subject to the following per person fees;

- Cancel 180 days prior to departure: \$200 pp is retained
- Cancel 179-90 days prior to departure: Deposit or TPP** is retained
- Cancel 89-60 days prior to departure: 50% of total price
- Cancel 59-30 days prior to departure: 75% of total price
- Cancel 29 days or less prior to departure/no shows: No refunds

**If TPP purchased

RESPONSIBILITY

World Tours LLC dba Premier World Discovery ("PWD"), AFC Vacations ("AFC") acts solely as an independent intermediary for travelers, using independent, third-party suppliers to arrange for all travel services and products in connection with your tour, including without limitation, transportation, accommodations, cruises, activities, and other travel products and services. All such services are provided by independent third-party suppliers and are not owned, managed, or controlled by PWD. PWD and its affiliates, owners, employees, and representatives assume no responsibility or liability for any act, omission, delay, change in schedule, event, loss, damage, inconvenience, missed travel product/service, or personal injury resulting from the actions, omissions or negligence of you, or any supplier or third party, or for circumstances beyond PWD's direct control. Your travel is also subject to the terms and conditions of suppliers (e.g., a contract for air transportation), which are between you and the suppliers. PWD and/or its tour director reserves the right, in their sole discretion, for any reason, to decline or require the withdrawal of any participant from a tour or service. All claims or disputes related to travel services or these terms must be resolved in California court under California law. Payment of deposit constitutes acceptance of these conditions. CST #2163560-20

IMPORTANT CONDITIONS/NOTES:

A valid US passport is required for this tour and is the responsibility of each passenger. Passports should be valid for at least six (6) months beyond the travel dates. Itinerary & Hotels are subject to change.

AIR NOTE/SEAT REQUESTS/AIRLINE BAG FEES:

Air Schedules may not be available until Final Trip Documentation is received. Airline baggage fees & seat assignment fees are not included in tour rates. Many airlines do not provide advance seat assignments until check-in at the airport. If specific seat requests or airline choice is extremely important to your reservation, we recommend you book land only and make your own air reservations. Please make this adjustment to land only/own air at time of tour reservation.



TERMS
(2027 River Cruise Charter)

Credit Cards

PWD accepts Visa, Mastercard, Discover and American Express for credit card payments. We must get a signature on the reservation form or PWD credit card charge form for initial credit card charges. We can also accept a letter of authorization with the cardholder signature and the amount to be charged. Credit cards taken over the phone must be accompanied by the 3 digit security code from the back of the card. For final payments using the same card as the initial deposit, authorization to PWD can be taken via phone or email by the Group Contact or Passenger. ***PWD does not accept group leader/single source credit card payments for full or partial group final payments.*** Credit cards for final payments need to be in the name of a traveling passenger. PWD cannot take overpayments for services not being rendered by PWD via credit card such as own air. PWD cannot accept credit card payments in excess of what is due to PWD other than commission due to group/agency. The amount in total PWD can charge on a passenger credit card for a group booking cannot exceed the amount due to Premier for the group booking (other than commission). Credit card payments cannot exceed the Flyer Sell At package amount or PWD provided package of the traveling passenger and his/her roommate(s). PWD can accept group leader/single source credit cards for deposits.

Air Deviations & Gateway Changes

Any Air Deviation, Gateway Change or Own Air Arrangement must be submitted to PWD Reservations Dept in writing (email/letter/Res Form) 6 months prior to departure. Any Air Deviation involving dates of travel other than regular scheduled group travel dates will incur a \$175 per person air supplement for International Trips/\$100 per person air supplements for US/Canada. Any passenger requesting a different gateway (Gateway Change) from the group will not incur an air supplement but will be subject to air rate increases or reductions based on the Gateway. Passengers requesting Own Air will get the RT Air package reduction. One-way air, Triangular air or air involving stopovers is not permitted with PWD group air contracts (offer Own air reduction). Business Class or First Class Upgrades are not permitted with PWD group air contracts.

OWN Air Arrangements

PWD is scheduled to book air arrangements for your group unless noted otherwise on page 1. Any passenger or group change to OWN Air must be submitted to PWD in writing 6 months prior to Departure Date. Group change to OWN Air must be reviewed by Inventory Manager to see if PWD has non-refundable air deposits out, change may not be necessary or penalties may apply.

Late Bookings (after Final Payment due date) are subject to air and hotel availability, and are normally subject to air supplements.

Replacement Bookings – Name Changes are not possible. Each Passenger Cancellation is processed independently of any new Passenger Booking.

Triple Rates

Triple room rate reduction is based on a standard double room with 2 beds. ***Triple rates do NOT include a third rollaway bed.*** Room configurations vary greatly Internationally.

Passport & DOB Information

A valid passport is required for tours that leave the United States even to Canada, Mexico or the Caribbean and is the responsibility of each passenger. Passports should be valid for at least six (6) months beyond the travel dates. All names must be submitted to Premier exactly as they appear on passenger passports. Dates of Birth (DOB's) are required with reservation for air travel. Copies of passports are required for some programs. Additional forms may be necessary based on the destination. Travel Visas, when applicable, are the responsibility of the individual passenger. Please see the Flyer back for destination specific information.

Cancellations not covered by the Travel Protection Plan (TPP) or passengers opting not to purchase the Travel Protection Plan are subject to the per person Cancellation Fees as described below. **The Travel Protection Plan must be purchased with initial deposit.** Premier must be informed of any Cancellation as soon as possible.

Cancellation Fees**

Cancellations not covered by the Travel Protection Plan (TPP) or if the TPP is not purchased, are subject to the following per person fees:

Cancel 180 days prior to departure:	\$200 pp is retained
Cancel 179-90 days prior to departure:	Deposit or TPP** is retained
Cancel 89-60 days prior to departure:	50% of total price
Cancel 59-30 days prior to departure:	75% of total price
Cancel 29 days or less prior to departure/no shows:	No refunds

*****If TPP purchased***

RT Air Package is subject to change until tour is paid in full.

Name mistakes or corrections are subject to air change and/or re-ticketing fees.

Commission

Commissions are calculated based on final rates after all discounts and or certificates have been applied. Commission is only paid for passengers that traveled.

Responsibility:

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Please send payments to:

Premier World Discovery . Attn: Reservations . 1650 So Pacific Coast Highway, Suite 202 . Redondo Beach, CA 90277