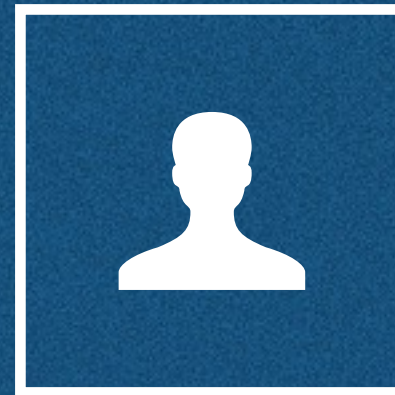




THE *ULTIMATE* LOYALTY PROGRAM



JOIN

When you purchase your vacation membership today you are automatically enrolled into our SafeGuard Loyalty Program.



EXPLORE

As you enjoy your access to luxury vacations with us year after year you will also be accruing loyalty cash back credits.



BENEFIT

You can apply your loyalty credits towards a membership upgrade at any time, or save them up until you are eligible for a cash payout.

Explore

A world of discounted vacations every year while also earning back up to 100% of your membership fee.



JOIN TODAY AND BENEFIT FROM A FLEXIBLE LOYALTY PROGRAM

INCLUDED IN YOUR VACATION CLUB MEMBERSHIP

SafeGuard provides a guaranteed 100% cash back option with flexible early redemption options.



100% CASH BACK GUARANTEE

Simply remain as an active member for the duration of the program term to receive back the full amount you paid for your initial membership fee - and then still continue to benefit from your vacation club membership.

MEMBERSHIP UPGRADES

Upgrade your membership with us at any time and use your accrued loyalty credits to make upgrading even more affordable. We will then re-enroll you with a new loyalty program and you can continue to receive even more loyalty credits.

EARLY REDEMPTION

For added flexibility, you may cash out early at any time after 25% of the program term has elapsed, up to the maximum of 100% cash back equal to the original fee at the end of the program term, while still retaining your vacation club membership.

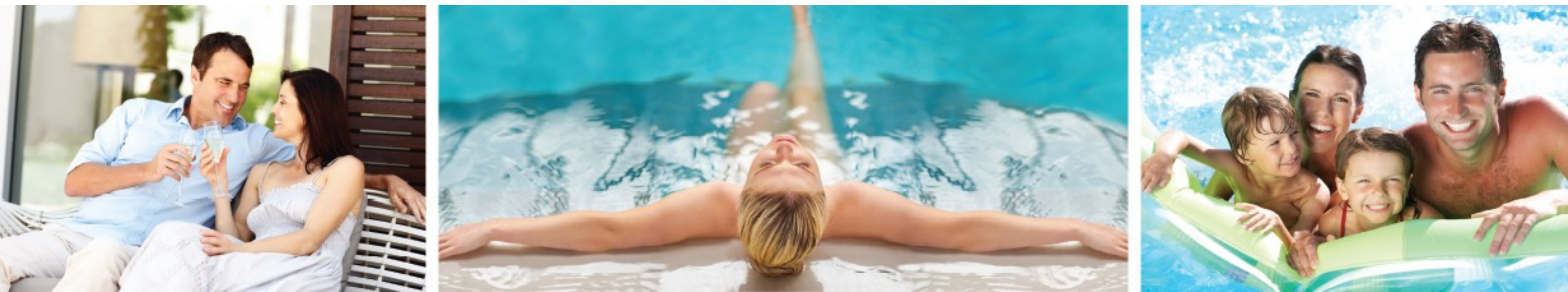
The SafeGuard Loyalty Program offers a series of pre-determined outcomes after a pre-determined length of time based on loyalty.

SafeGuard LLC protects the program through an insured structured finance vehicle where the majority of each program fee is placed in a pool of funds that is held in trust and protected by insurance. The funds grow with guaranteed rates of return to exceed the payout amounts, and is insured with an A-Grade Lloyds of London Syndicate policy and a Financial Guaranty that covers any unforeseen event including shortfall of funds, thereby guaranteeing all qualifying payouts.

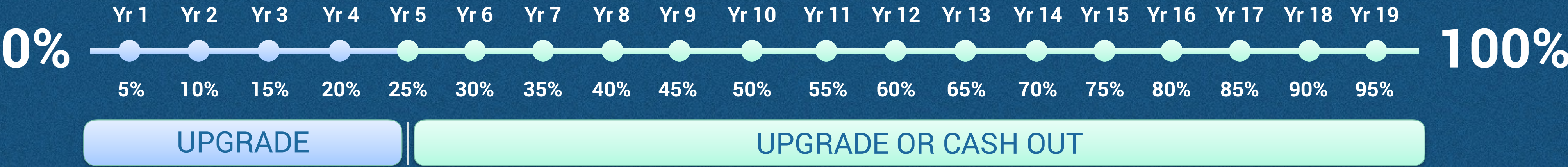
GUARANTEED CASH BACK OR UPGRADE CREDIT OPTIONS

BE REWARDED FOR YOUR CONTINUED LOYALTY

Your vacation membership purchase includes a loyalty program that provides you with annual loyalty credits and flexible redemption options.



20-YEAR LOYALTY PROGRAM EXAMPLE WITH ANNUAL REDEMPTION OPTIONS



The longer you stay as a loyal member with us, the more Loyalty Cash Back Credits you are allocated which can be redeemed as above.

Each year you will be allocated an equal percentage of loyalty credits based on your program term and membership fee. Loyalty credits may be used towards a membership upgrade at your vacation club at any time when re-enrolled into a new loyalty program with the new membership. Alternatively, Loyalty Credits may be redeemed for cash any time after 25% of the program term has elapsed, up to the maximum of 100% of the original membership fee. Any redemption marks the end of that loyalty program.