



THE *ULTIMATE* LOYALTY PROGRAM

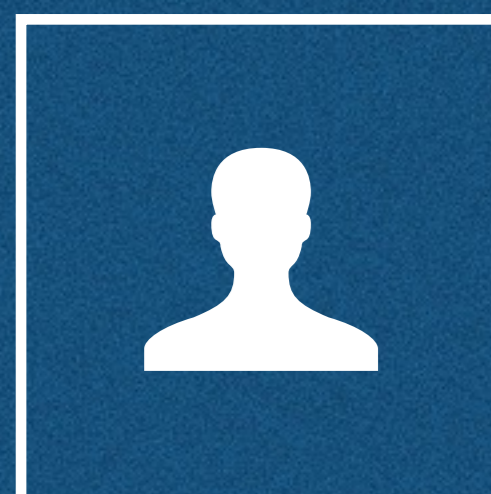


SALES TRAINING MANUAL FOR WANAGETAWAY VACATION CLUB

All you need to easily implement the SafeGuard Loyalty Program into your sales presentation for new and existing members to help boost the value proposition and your closing percentage.

Improve

Your value proposition and benefit with more sales, more upgrades and an increase in member retention. Reward your loyal members with up to 100% cash back on their membership purchase.



INCREASE FIRST DAY SALES

Dramatically improve your value proposition and close more first day sales with the Vacation SafeGuard Loyalty Cash Back Program



BOOST MEMBER UPGRADES

Use Loyalty Cash Back Credits from the first sale towards an upgrade making it easier and more attractive for members to increase ownership.



KEEP MEMBERS LONGER

Extend the lifetime of your average member by giving them more to stay for. Collect more annual dues as members work towards redemption.



THE *ULTIMATE* LOYALTY PROGRAM

SOME KEY HIGHLIGHTS

Increases sales by an average of 15% at **ZERO COST** to your vacation club.

Significantly improves the value proposition of all product types.

Reduces the fear of loss and fear of commitment on first day sales.

Improves member upgrade programs by rewarding continued loyalty.

Reduces rescission and default rates.

Improves member retention, resulting in more annual dues for longer.

Provides you with a competitive advantage.

Extremely flexible program with annual redemption options.

Robust financial trust structure protected by insurance to guarantee all payouts.

INCREASE REVENUE THROUGH LOYALTY

HOW THE PROGRAM WORKS

Benefit from increased sales, member upgrades and retention by offering your prospective and existing members the opportunity to earn back up to 100% of their membership purchase over time, simply by staying loyal to your vacation club.

UP TO 100% CASH BACK WITH ANNUAL REDEMPTION OPTIONS

The SafeGuard Loyalty Program operates much like any reward program, making it easy for members to understand and for vacation clubs to incorporate into their membership products. For every year that a member remains active and in good standing with your vacation club they will be allocated an equal percentage of Loyalty Cash Back Credits based on their program term and purchase price. The member will continue to accrue these credits each year up to a maximum of 100% of the original purchase price or until they choose one of the annual redemption options in accordance with the flexible program terms.

SECURE & GUARANTEED

SafeGuard LLC is solely responsible for all payouts and offers each member a pre-determined amount for each pre-determined timeframe as outlined in the loyalty program. This is secured through a structured finance vehicle where fees are held in trust and protected by insurance. Unlike investment or annuity products which carry risks associated with market fluctuation and portfolio performance, this insured finance vehicle is structured to guarantee all qualifying payouts, making it the perfect sales and retention tool for vacation clubs.



A FIXED FINANCIAL STRUCTURE

PROVIDING FLEXIBLE & CLEARLY DEFINED OPTIONS

SafeGuard provides a pre-determined cash back amount over a pre-determined length of time based on loyalty as follows.

| PROGRAM STRUCTURE | | | | | LOYALTY CASH BACK CREDITS | |
|---------------------|----------|-------|---------------|-----------------|---------------------------|---------------------|
| Example Sales Price | Term | % Fee | SafeGuard Fee | New Sales Price | Annual Credit % | Annual Credit Value |
| \$10,000 | 10 Years | 45% | \$4,500 | \$14,500 | 10% | \$1,450 |
| \$10,000 | 12 Years | 35% | \$3,500 | \$13,500 | 8.25% | \$1,114 |
| \$10,000 | 15 Years | 30% | \$3,000 | \$13,000 | 6.5% | \$845 |
| \$10,000 | 20 Years | 25% | \$2,500 | \$12,500 | 5% | \$625 |
| \$10,000 | 25 Years | 20% | \$2,000 | \$12,000 | 4% | \$480 |
| \$10,000 | 30 Years | 18% | \$1,800 | \$11,800 | 3.25% | \$384 |
| \$10,000 | 40 Years | 14% | \$1,400 | \$11,400 | 2.5% | \$285 |
| \$10,000 | 50 Years | 10% | \$1,000 | \$11,000 | 2% | \$220 |

Vacation clubs increase their membership fee to accommodate the SafeGuard Fee, passing the cost onto the customer so there is **ZERO COST** to the club. The member in return will earn a fixed percentage of cash back credits per completed year of active membership as a loyalty reward.

Loyalty Cash Back Credits can then be redeemed in accordance with simple to understand redemption options.

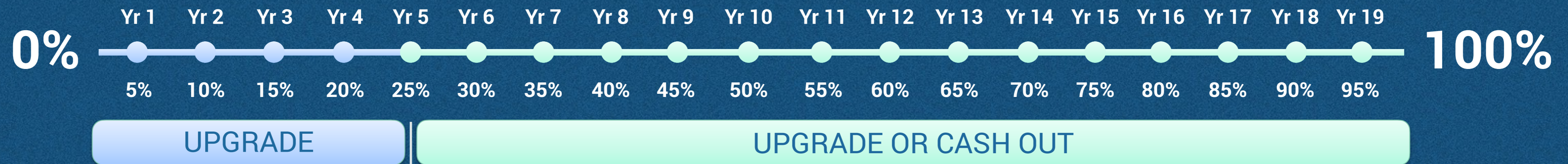
REDEMPTION OPTIONS

THAT DRIVE RETENTION

SafeGuard removes fear of commitment of membership fees while driving member retention with its annual redemption options.



20-YEAR LOYALTY PROGRAM EXAMPLE WITH ANNUAL REDEMPTION OPTIONS



The longer a member stays loyal to your vacation club the more Loyalty Cash Back Credits they are allocated which can be redeemed as above.

Subject to terms of membership, each year members will be allocated an equal percentage of loyalty credits based on their 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. 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.



THE PITCH

TWO SIMPLE STEPS

INTRODUCTION DURING WARM-UP / DISCOVERY

“We understand that you have many options in the way you can take your vacations, so as a large, established vacation club, we offer an incredible loyalty program to go along with the fantastic discounts we offer. When you join with us today you can immediately start saving on your future vacations AND every year you stay with us you can earn loyalty credits towards more vacations through membership upgrades or up to 100% of your membership fee back in cash!”

ADD-ON TO YOUR FINANCIAL LOGIC (20-YEAR TERM EXAMPLE)

“Not only will you save money on every vacation with us, our loyalty program will also reward you just for staying with us. In fact, if you stay with us for a full 20-years our loyalty program provider will provide you with 100% cash back of your original membership fee, meaning that you got all these huge discounts on incredible vacations at zero cost.

However, 20-years is a long way away, and so each year we allocate you with Loyalty Cash Back Credits and give you the option to cash-in those credits towards an upgrade with us at any time. If you continue and stay with us for 10 years or more however, you can also simply redeem your credits in cash, up to the maximum of your original membership fee!

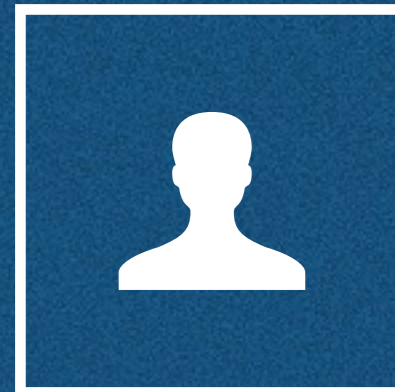
Our members **LOVE** the value and flexibility of our Loyalty Cash Back Program which offers the choice of short-term or long-term rewards at the same time as they save on their vacations.”

OPTIONAL SLIDES FOLLOW

If you use a digital presentation, you can add the following three slides to illustrate the Add-On to Financial Logic script.



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 50% 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.

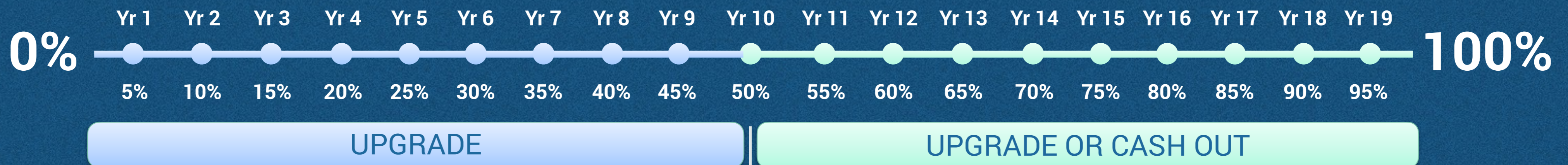
GUARANTEED CASH BACK OR UPGRADE CREDIT OPTIONS

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 in the second half of the program term, up to the maximum of 100% of the original membership fee. Any redemption marks the end of that loyalty program.

THE CLOSE

A BETTER VALUE PROPOSITION

AT PRICING STAGE

“Because you are buying with us today, we are able to enroll you into the SafeGuard Loyalty Program we mentioned earlier. So remember you can see value from that after just 1-year of vacations with us, but let’s look at the 10-year mark for a moment, where you have the option to get back 50% of this membership fee in cash...”

Looking at all the savings you will see in the next 10-years of vacations with us that we’ve shown you today, you can now also add 50% of this membership fee back in cash should you choose to cash it in at that time.

Just look at how much value that represents in better vacations for less, and just how much money you would save by vacationing our way in a short length of time - you can see yourself taking 10 more vacations right? And you agree that you’d already spend way more money than this if you continued to take vacations the way you do now?

Then you’d imagine that once you take vacations this way, unless you had no choice, you’d want to keep doing it for as long as you can, wouldn’t you? So while its great to have the shorter term option always available to you, if you don’t need to cash in the loyalty program half way through you don’t have to - just keep going and get 100% of this membership fee back and have twice as many discounted vacations!

The choice is always yours along the way, and the savings just keep coming for as long as you vacation with us.”





FREQUENTLY ASKED QUESTIONS

JUST IN CASE

Who is SafeGuard?

SafeGuard LLC is the global leader in loyalty cash back programs for membership clubs. We use their structured financial program to be able to offer you up to 100% of your membership fee back over time, just for continuing to vacation with us.

How does the Loyalty Cash Back Program work?

A portion of your purchase price today will be paid directly to SafeGuard LLC who is obligated to provide you with your Loyalty Cash Back Credits which can be used towards membership upgrades with us at any time, or can be redeemed for cash at any time in the second half of the program term.

How can we be sure you will be around years from now for us to redeem our loyalty program?

Once you are enrolled, the payout is the responsibility of SafeGuard LLC, so even in the unlikely event that we were no longer around, you would receive any qualifying redemption payments directly from them.

How can we be sure SafeGuard LLC will be around for us to redeem our loyalty program?

SafeGuard secures and protects its loyalty program obligations through a structured finance model where funds are held in trust and protected by insurance. In the unlikely event that SafeGuard LLC no longer operates its loyalty program, the trust will facilitate all qualifying redemptions to participants.



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