



THE *ULTIMATE* LOYALTY PROGRAM



YOUR VACATION MEMBERSHIP LOYALTY PROGRAM

The SafeGuard Loyalty Program gives you the opportunity to earn back your vacation membership fee just for staying a member for a defined period of time. The program also offers flexible early redemption towards membership upgrades or cash out options.

BENEFIT FROM A FLEXIBLE LOYALTY PROGRAM

FOR EVEN MORE VALUE FROM 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 the same vacation club before the end of the program term and you can apply accrued loyalty credits towards the upgrade so long as the new purchase also includes a new loyalty program.

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 fund grows with guaranteed rates of return to exceed the payout amounts, and is insured with a suite of policies from A-Rated insurers (Swiss RE, Lloyds of London) and a Financial Guaranty policy that covers any unforeseen event including shortfall of funds, thereby guaranteeing all qualifying payouts.

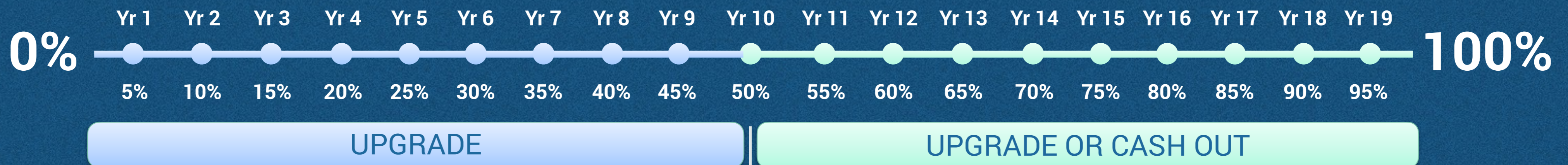
GUARANTEED CASH BACK OR UPGRADE CREDIT OPTIONS

BE REWARDED FOR YOUR CONTINUED LOYALTY

Your vacation membership includes a loyalty program that provides annual rewards and early redemption options.



20-YEAR LOYALTY PROGRAM EXAMPLE WITH ANNUAL REDEMPTION OPTIONS



The longer you stay as a loyal member with your vacation club 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.



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