



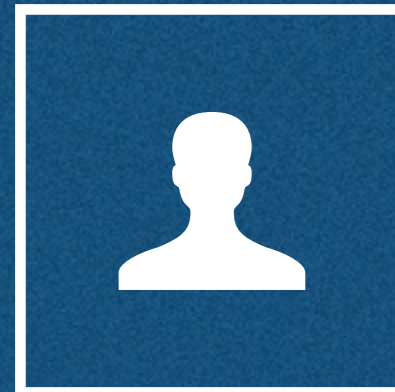
RETURN ON
VACATION



THE *ULTIMATE* LOYALTY PROGRAM



THE *ULTIMATE* LOYALTY PROGRAM



WELCOME

Your vacation membership provider has enrolled you into the Vacation SafeGuard Loyalty Cash Back Program.



EXPLORE

Enjoy the access to luxury vacations year after year that your vacation membership provides while also working towards your cash back goal.



BENEFIT

As a reward for staying loyal throughout your membership term, you will be eligible to receive 100% of your initial purchase price back.

Explore

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



CONGRATULATIONS

WELCOME TO VACATION SAFEGUARD

Congratulations, you have been enrolled into the Vacation SafeGuard Loyalty Cash Back Program by your vacation membership provider.

This means that while you are enjoying incredible vacations each year, you are also moving closer towards being awarded up to 100% of your membership purchase back in cash!

FIRST STEPS

Activate your online account using the email we send you after completion of your enrollment form at your vacation club. You can request this to be resent by emailing contact@safeguardmembers.com.

Once you log in to your Member Center at <https://safeguardmembers.com/member-login> you will be able to check and verify your membership information as well as view your Loyalty Cash Back Credits balance and redemption options.

MEMBERSHIP STATUS & EARLY PAYMENT OPTIONS

When you are first enrolled your membership status will show as Pending until you complete your agreed payment schedule. Once completed you will receive a Confirmation of Activation Letter via DocuSign. A copy of this will also be made available in your Member Center, your membership status will be changed to Active and an allocation date for your first Loyalty Cash Back Credits will become visible.

Please Note: The Program Term does not start until the fee is fully paid, so if you are paying in monthly installments, you can pay your outstanding balance early to accelerate your redemption options.





HOW IT WORKS

AND HOW TO REDEEM

The Vacation SafeGuard Loyalty Cash Back Program builds even more value into your vacation membership by using an insured structured finance vehicle that provides a pre-determined value after a pre-determined length of time, without the risk of market fluctuation.

SECURE & GUARANTEED

The Vacation SafeGuard Program Fee, which is a portion of the total cost of your vacation club membership is placed into a Trust Account at Bank of Montreal and managed by an experienced trustee.

This fee grows over the duration of the program term in accordance with a growth strategy that is approved and protected by an insurer, guaranteeing all qualifying payouts when due.

ANNUAL REDEMPTION OPTIONS

Just by staying loyal to your vacation club in accordance with the terms and conditions for the full duration of our program term, you will be awarded 100% of the vacation membership purchase in cash. Alternatively, you have the flexibility to redeem your annually awarded Loyalty Cash Back Credits at any time towards an available upgrade with your vacation club, and during the second half of the Program Term you can also choose to simply cash out.

HOW TO REDEEM

If you are redeeming against a membership upgrade, your vacation club will take care of the paperwork for you. If you are redeeming for cash, you can request this directly from Vacation SafeGuard through your Member Center using a simple form detailing where you would like to have the funds deposited. Any redemption will signify the end of your loyalty program.

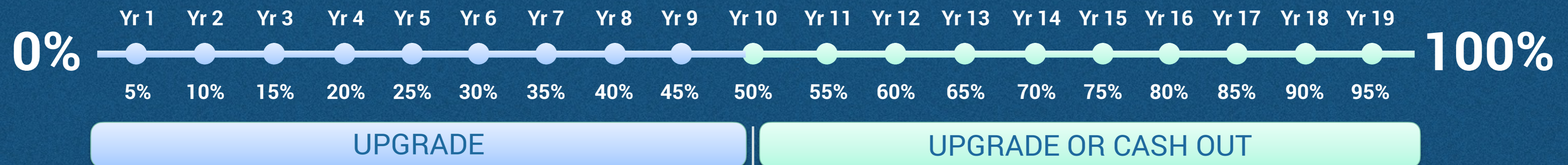
REDEMPTION OPTIONS

SIMPLE & FLEXIBLE

Vacation SafeGuard provides a flexible program that gives you annual redemption options.



20-YEAR LOYALTY PROGRAM EXAMPLE WITH ANNUAL REDEMPTION OPTIONS



The longer you remain a member the more Loyalty Cash Back Credits you are allocated which can be redeemed as above.

Subject to terms of membership, you may redeem your total loyalty credits towards any upgrade offered by your vacation club at any time during the Program Term when re-enrolled into a new loyalty program with the new purchase. Additionally, during the second half of the term you may choose a cash out option. Any redemption marks the end of that loyalty program.



THE *ULTIMATE* LOYALTY PROGRAM

100% Loyalty Cash Back Program

Included In Your Membership

Held In Trust

Protected By Insurance

Easy & Flexible Redemption

safeguardmembers.com

Contact Us



[facebook.com/VacationSafeGuard](https://www.facebook.com/VacationSafeGuard)



<https://safeguardmembers.com>



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