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SHARED OWNERSHIP CASH BACK PROGRAM

Building value through loyalty. Enjoy years of vacations knowing that on the appropriate anniversary date, you will receive 100% of your initial purchase price back.

www.vacationsafeguard.com

44 Introducing Peace of Mind

If your vacation membership includes Vacation SafeGuard, then you are in good hands.

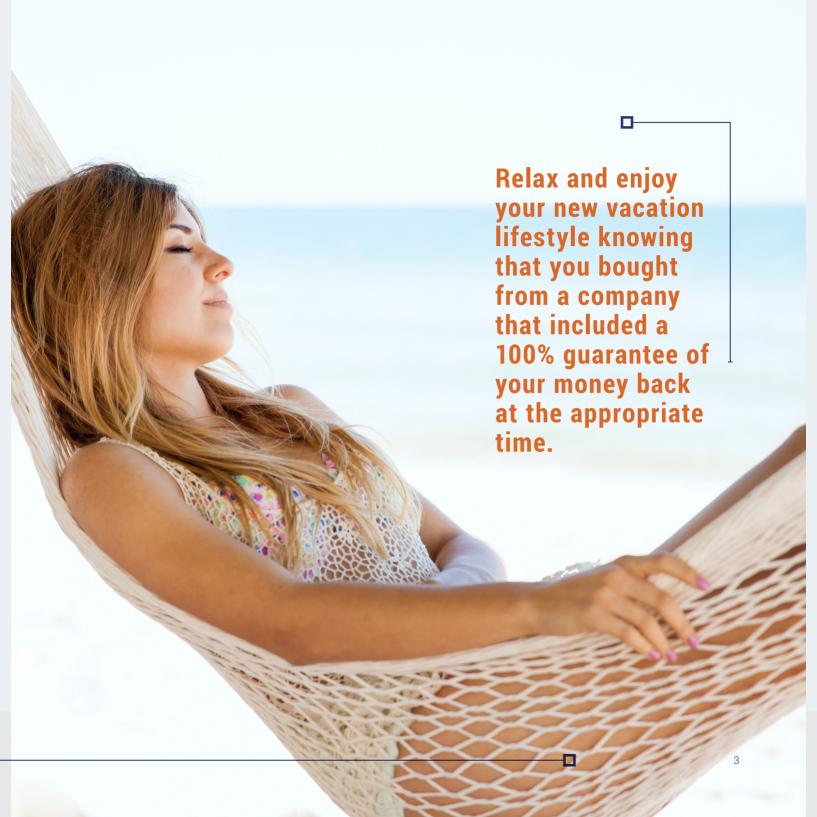
We are so proud of our industry leading and innovative custom designed program where we can offer the world's first, and only, cash back loyalty program protected by insurance.

Our program was designed to give you the peace of mind to upgrade your travel options through
the purchase of a shared
ownership, knowing that
you can enjoy all the
benefits and experiences
that it brings, and at the
end of the 20 years, receive
all of your initial purchase
price back.

Our program is based on loyalty. By continuing to vacation with the club you purchased at, you will not only be saving on your vacations, but moving closer towards your cash back reward.
So go ahead, enjoy all the benefits of your shared ownership, build a lifetime of memories, enjoy all the perks and discounts that come your way, and we'll be there when you need us, every time you wish to upgrade your membership, and at the end to pay you 100% of your full purchase price back.

Congratulations, welcome aboard, and Happy
Vacations!

TOWANE Lee
CEO. Vacation SafeGuard



It gave us the confidence to move forwards with our purchase knowing that we could vacation for years to come plus get the cash back at the end.

Martha K.

Vacation Owner San Diego, CA

The world's first, and only loyalty cash back program protected by insurance.

WHAT DO I NEED TO DO?

Your loyalty cash back program is included in your purchase price today and was designed to reward you for being a loyal member. While you are enjoying all the benefits of an upgraded vacation experience, you are also working towards receiving 100% of your initial purchase price back! All you need to do is keep vacationing and keep up to date with any applicable annual dues for the duration of your specified term, and Vacation SafeGuard will be there at the end to reward you with your cash payout - it's that simple!

SafeGuard and your club have come together to offer you something unique in the marketplace. Where else can you invest in your family to enhance your lifestyle, enjoy all the benefits this upgrade will bring, and then have the opportunity to get back 100% of the money you invested to do so? Your shared ownership purchase today will reward you in experiences and memories for a lifetime, and in 20 years will reward you again with your full purchase price back.

EXAMPLE TIMELINEBASED ON YOUR 20 YEAR PROGRAM

TODAY

Year 5 Year 10

Year 20

Your enrollment is included in your purchase price today and a small percentage of your initial payment is placed into the Vacation SafeGuard program which will grow in value over the coming years.

As part of the loyalty program, once you have been a member for 5 years you have the option to use your Vacation SafeGuard cash back program towards an upgrade to the value of 25% of your purchase price.

Again, as part of the loyalty program, once you have been a member for 10 years you have the option to use your Vacation SafeGuard cash back program towards an upgrade to the value of 50% of your original purchase price. As a reward for still being an active member, and having kept up to date with all associated annual dues, Vacation SafeGuard will present you with a payout equal to 100% of your original purchase price.

44 Unparalleled value and protection.

WHY IT WORKS

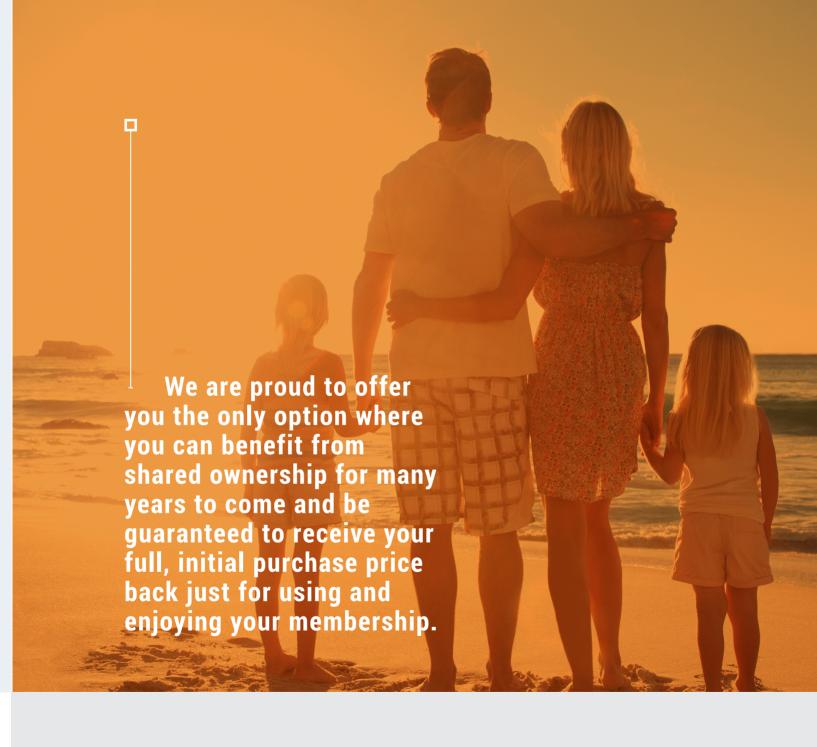




JONES BROWN

The Vacation SafeGuard program is simple yet effective because of the structure in place to literally safeguard the outcome for you as a member. A percentage of your purchase today is placed in an investment pool that is held in trust, and managed by Clarient Capital Corporation, a Toronto-based financial firm who are experts in Insured Structured Funding and act as the Trustee for the Vacation SafeGuard program.

Unique to Vacation SafeGuard, that trust is then insured by Lloyds of London through Jones Brown, our representing insurance broker who is also based in Toronto, against any unlikely variation in the growth of funds, ensuring that each member is guaranteed to receive 100% of their initial purchase price back at the end of their specified term subject to having complied with the obligations under the terms and conditions of the program. This is what sets Vacation SafeGuard apart from anyone else, we are the worlds first, and only, loyalty cash back program protected by insurance, and the only company that can absolutely guarantee your funds will be available then the time comes.







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CONTACT US

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