

HOW TO USE
Your Ownership



ENROLLED
Owner





WELCOME TO
Vacation GreatnessSM



Marriott Vacation Club Destinations Exchange Program



01 HOME RESORT

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MARRIOTT'S KO OLINA
BEACH CLUB
O'AHU, HAWAII, USA

02 MARRIOTT BONVOY™

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MARRIOTT'S MARBELLA BEACH RESORT
COSTA DEL SOL, SPAIN

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AFRICAN SAFARI

Even More to Love

Thank you for joining the Marriott Vacation Club Destinations Exchange Program. As an Enrolled Owner, you get everything you already love about your ownership – and more. Whether or not you choose to use your Vacation Club Points each year, your annual Club Dues empower you to enjoy a world of expanded vacation choices.

OPTION

- 01 WANT TO RETURN TO YOUR HOME RESORT?**
You get to enjoy everything you love about your Home Resort within the season you own, plus take advantage of special reservation options if applicable.
- 02 WANT TO STAY AT A MARRIOTT® HOTEL?**
With the flexibility of Marriott Bonvoy™ points, you can redeem for stays at more than 7,000 hotels in over 30 countries anywhere and everywhere you want to go.
- 03 WANT TO EXCHANGE AT EVEN MORE VILLA-STYLE RESORTS AROUND THE WORLD?**
Through our exchange provider Interval International, you have access to 7-night stays at thousands of villa-style resorts around the world.

Explore more with Vacation Club Points

By electing to use your Vacation Club Points, you open up your ownership to new opportunities:

- 04 WANT TO STAY AT ANOTHER MARRIOTT VACATION CLUB RESORT OR PROPERTY?**
Experience a villa vacation at any of more than 50 Marriott Vacation Club resorts and Marriott Vacation Club Pulse® properties around the globe.
- 05 WANT TO EXPERIENCE ONE-OF-A-KIND ADVENTURES?**
Through the Explorer Collection, you enjoy exceptional travel opportunities like cruises, vacation tours, golf lessons, exclusive Owner events, vacation protection, and more.



Home Resort

Stay in Style at Your Home-Away-from-Home

When vacationing at your Home Resort, you get all the comforts and conveniences of home in your residential-style villa, with a thoughtful floorplan that allows for both family and personal space.



MARRIOTT'S KO OLINA BEACH CLUB
O'AHU, HAWAII, USA



MARRIOTT'S MANOR CLUB
WILLIAMSBURG, VIRGINIA, USA



MARRIOTT'S PLAYA ANDALUZA
COSTA DEL SOL, SPAIN

WEB TIP:

Learn the dates included within the season you own and when reservations are first available by logging on to [MarriottVacationClub.com](https://www.marriott.com/vacation-club). Click on "Education & Resources" and then "Helpful Tools." There, you will find the "Resort Calendar" and the "When Can I Reserve" tools.

RESERVE YOUR HOME RESORT

Ready to enjoy a vacation at your Home Resort?

Follow these three steps:

- 1 Once you determine the date you would like to reserve within your season at your Home Resort, you can check when that date is first available to reserve. Log on to [MarriottVacationClub.com](https://www.marriottvacationclub.com) and click on “Education & Resources” then “Helpful Tools” for the “When Can I Reserve” tool. Not sure what weeks are included within your season? No problem; there is also a “Resort Calendar” in this Helpful Tools section.

When reserving a one-week vacation at your Home Resort, you can make a reservation beginning 12 months prior to the check-in date of the week you would like to stay. When reserving two or more weeks together, either consecutively or concurrently, you can make a reservation beginning 13 months prior to the first check-in date of the week you would like to stay. No more than 50% of the inventory is available to Home Resort Owners reserving more than 12 months in advance, with the remaining inventory available 12 months in advance. Reservations are first available beginning at 9 a.m. Eastern Time.

- 2 Determine if you wish to use any special reservation options that apply to the week you own (such as locking off your villa to create two smaller-size accommodations). Usage options vary.
- 3 Log on to [MarriottVacationClub.com](https://www.marriottvacationclub.com) and click “Use Week(s)” and then “Reserve Week” to search availability and confirm your choice of available dates.

RENTAL TIP:

If you find you're unable to use your week, you may be able to participate in the Marriott Vacation Club rental program. The rental program is based on availability. For more information, contact Owner Services.



SPECIAL RESERVATION OPTIONS

Special reservation options include locking off your villa to create two smaller accommodations, or splitting your week into shorter stays. These options are not available at every resort. If you have the option and wish to lock-off or split your week, do so when you make your Home Resort reservation. When splitting your week, all nights need to be used within your season at your Home Resort within the same year. When you lock-off or split your week, there is a possibility that you may lose a portion of your week if the second half is not able to be confirmed. For this reason, it is recommended that you reserve both halves at the same time, if you can.

LOCK-OFF

The Lock-Off option enables you to turn your full villa into two smaller units — a master suite and a deluxe guestroom (or studio). Locking off enables you to use each portion at a different time, so you can confirm two weeks of vacation in smaller units, rather than one week of vacation in the full villa.



MARRIOTT'S DESERT SPRINGS VILLAS
PALM DESERT, CALIFORNIA, USA

SPLIT-WEEK

The Split-Week option lets you break your 7-night stay into shorter vacations. Usually, this means a three-night weekend, and a four-night midweek stay. Check-in days vary by resort, and each stay provides your full villa at your Home Resort (meaning you cannot both lock-off and split your week). Some properties allow individual nightly usage. Please note that only one weekend stay is permitted for each week.

FLORIDA CLUB USAGE

If you own at Marriott's BeachPlace Towers in Fort Lauderdale, Marriott's Grande Vista in Orlando*, Marriott's Legends Edge in Panama City, Marriott's Ocean Pointe on Singer Island or Marriott's Villas at Doral in Miami, you may also have the flexibility to exchange within the Florida Club.

To participate in the Florida Club, you can:

- Use your full week, the Split-Week option or the Lock-Off option entirely at your Home Resort or a participating Florida Club resort.
- Use the weekend and weekday components of the Split-Week option or the master suite and deluxe guestroom components of the Lock-Off option, one at your Home Resort and one at a participating Florida Club resort.

For each option, you may make reservations up to six months before your first check-in day of your desired week, and you must request the same villa size and season as you own at your Home Resort. For example, if you own a 2-bedroom villa in the Platinum Season at Marriott's Ocean Pointe, you may reserve a 2-bedroom within the Platinum Season at the other participating resorts.

* Not all Marriott's Grande Vista Owners are in the Florida Club. Please refer to your contract or contact your Vacation Ownership Advisor.

Lock-Off option not available at Marriott's Legends Edge or Marriott's Villas at Doral; however, Owners at these resorts may use the Lock-Off option at Marriott's BeachPlace Towers, Marriott's Grande Vista or Marriott's Ocean Pointe.



MARRIOTT'S BEACHPLACE TOWERS
FORT LAUDERDALE, FLORIDA, USA

Marriott Bonvoy

Explore the World the Marriott Way

Imagine having the ability to stay in the most desirable destinations all over the world, from a romantic anniversary in Paris to a wine-tasting vacation in Napa Valley. When you trade your week(s) for Marriott Bonvoy™ points, you can redeem them for free stays at more than 7,000 hotels in over 130 countries.



HOTEL DANIELI, A LUXURY COLLECTION HOTEL
VENICE, ITALY



THE PORTMAN RITZ-CARLTON
SHANGHAI, CHINA

HOW TO TRADE FOR MARRIOTT BONVOY POINTS

ELIGIBILITY

As an Enrolled Owner, you may trade your eligible week(s) for Marriott Bonvoy™ points. Many weeks may be traded on nonconsecutive Use Years. To review your trade eligibility for Marriott Bonvoy points, go to [MarriottVacationClub.com](https://www.marriottvacationclub.com) and click “Use Week(s).” If the “Trade for Bonvoy Points” option is displayed in the drop-down menu, your week(s) may be traded for Marriott Bonvoy points in the following year.

TIMING

Your weeks must be traded no later than December 31 of the year prior to the week you’re trading. For example, if you wish to trade an eligible 2021 week for points, you must do so by December 31, 2020. Log on to [MarriottVacationClub.com](https://www.marriottvacationclub.com) and click “Use Week(s)” and then “Trade for Marriott Bonvoy Points.” Points will be credited in January of the usage year you are trading. Now, as an Enrolled Owner, the trade-for-points fee is included in your consolidated Club Dues.

REDEEM

To redeem your points, visit [Marriott.com](https://www.marriott.com) to search for available dates and locations and be sure to click the “Use Points” box to reserve.

Access to Marriott Bonvoy™ is provided via membership in the Marriott Bonvoy program and is subject to the Marriott Bonvoy Terms & Conditions and the terms and conditions as outlined in the applicable Marriott Vacation Club Destinations Exchange Program documents. Actual participating resorts and hotels are subject to change. The Marriott Bonvoy program may be discontinued at any time. Some Marriott Vacation Club Exchange Program Enrolled Owners will be unable to trade their usage for Marriott Bonvoy Points.

Interval International

Stay at Villa Resorts in 80 Nations

Our exchange partner, Interval International, expands your travel options even further by giving you access to thousands of affiliated timeshare resorts around the world. As an Enrolled Owner, your annual membership with Interval International is included in your Club Dues.



HOW TO EXCHANGE

To place an exchange request, start by confirming your Home Resort week that you plan to use as the exchange, then log on to your membership account at [IntervalWorld.com](https://www.IntervalWorld.com) or call the Marriott Vacation Club desk at Interval International at 800-622-1747.

REQUESTS

There are two types of exchange requests you can make:

Deposit First

This gives you the flexibility of up to three years to travel. When you deposit the week you reserved at your Home Resort with Interval International, Interval will make it available to other Interval members. You can request to exchange as soon as your reservation has been deposited, and you will have until two years after the date you deposit to complete your exchange travel.

Request First

This gives you the security of keeping your Home Resort week until you confirm an acceptable exchange. With Request First, you must request to travel prior to the dates of your Home Resort reservation. You can begin a Request First exchange between 12 months and 60 days before your Home Resort reservation check-in date.

Interval International is an indirect subsidiary of Marriott Vacations Worldwide; however, it operates as a legally separate business and company. The ability of Marriott Vacation Club Destinations Exchange Program to confirm a specific exchange request is dependent upon the timeshare interests and use periods available or as provided by the provider of accommodations or services. Therefore, the Marriott Vacation Club Destinations Exchange Program cannot guarantee specific resort choices, dates of travel or types or sizes of accommodations. The earlier an exchange is requested, the better the possibility that a specific request may be confirmed. Marriott Vacation Club Resorts comprises timeshare interests owned by the MVC Trust and available for usage through the Marriott Vacation Club Destinations timeshare plan and timeshare interests that are available for usage through the MVC Exchange Company; please see the applicable Marriott Vacation Club Destinations Exchange Program documents for more information.

BEST AVAILABILITY

Select your desired resort and dates as early as possible to ensure best availability. Also, you'll want to plan ahead to both deposit your Home Resort week, and to place an exchange request for the vacation you would like to confirm. Since Interval International receives vacation weeks from other timeshare owners, it is likely that you will need to place a "pending request" in order to be confirmed.

There are two ways to search:

Internal Exchange

Internal Exchange means you're requesting exclusively other Marriott Vacation Club resorts. You will receive priority over non-Owners with similar requests on the waitlist, and, as an Enrolled Owner, there are no exchange fees required for Internal Exchanges.

External Exchange

When your exchange request includes one or more non-Marriott Vacation Club resorts or properties, it is called an External Exchange. Interval International's network includes hundreds of resorts in dozens of locations, many offering villa accommodations. You may log on to [IntervalWorld.com](https://www.intervalworld.com) to search their Resort Directory and select a minimum of three exchange options. Fees apply when placing an External Exchange request.

TIP:

To place an exchange request, start by confirming your Home Resort week that you plan to use as the exchange, then log on to your membership account at [IntervalWorld.com](https://www.intervalworld.com) or call the Marriott Vacation Club desk at Interval International at 800-622-1747.



Elect to Use Vacation Club Points

EVEN MORE FOR YOU TO ENJOY

As an Enrolled Owner, every year you may elect to receive Vacation Club Points for a variety of new opportunities in the Marriott Vacation Club Destinations Exchange Program, including Marriott Vacation Club resorts and properties and travel opportunities through the Explorer Collection.

When you became an Enrolled Owner, you joined one of the five benefit levels within the Marriott Vacation Club Destinations Exchange Program. It is helpful to understand your Owner benefit level, as it will determine some of the time frames and deadlines of your ownership.

BENEFIT LEVELS

Your Owner benefit level is determined by the total number of Vacation Club Points your enrolled week(s) are worth, and any additional Vacation Club Points you may have purchased. Every-Other-Year weeks are valued at 50% annually. To learn about all of the benefits associated with your Owner benefit level, including Marriott Bonvoy Elite level upgrades, discounts, and more, log on to MarriottVacationClub.com and click “Owner Benefits.”

BENEFIT LEVEL	ANNUAL VACATION CLUB POINTS
Owner	Up to 3,999
Select	4,000 to 6,999
Executive	7,000 to 9,999
Presidential	10,000 to 14,999
Chairman’s Club	15,000 or more

The benefit levels are subject to change from time to time.

The number of Vacation Club Points is the total of the exchange value of all Enrolled weeks, plus any additional Vacation Club Points purchased in the Marriott Vacation Club Destinations Exchange Program.



MARRIOTT'S ARUBA OCEAN CLUB
PALM BEACH, ARUBA

ELECTION DEADLINE

Each year you wish to elect to receive Vacation Club Points, you must do so within the time frame indicated on the table below. You may select this option by logging on to MarriottVacationClub.com, and clicking “Use Week(s)” then “Elect Week.”

BENEFIT LEVEL	TIMELINE FOR ELECTING VACATION CLUB POINTS
Owner	By September 30 of the prior Use Year
Select	
Executive	
Presidential Chairman’s Club	By October 31 of the prior Use Year

USING VACATION CLUB POINTS

Enrolled Owners Use Year begins January 1 and ends December 31 of each year. This is the period of time when you may use your Vacation Club Points for vacations. For example, you may use your 2020 Vacation Club Points for vacations that begin from January 1 to December 31, 2020.

Marriott Vacation Club Resorts and Properties

Use Your Vacation Club Points for Stays

Spread out. Settle in. And make yourself at home with an elegant villa vacation. With access to more than 50 extraordinary Marriott Vacation Club resorts, you have an upscale home-away-from-home awaiting you around the globe. From deluxe studios to 1-, 2- and 3-bedroom villas and townhouses in select locations, resort accommodations are perfect for an unforgettable extended vacation or family reunion. Get all the comforts and conveniences of home – a fully equipped kitchen, washer and dryer, a balcony or patio, separate living and dining areas, and a thoughtful floorplan that allows for both family and personal space.



MARRIOTT VACATION CLUB, SAN FRANCISCO
CALIFORNIA, USA

MARRIOTT VACATION CLUB PULSE, NEW YORK CITY
NEW YORK, USA



MARRIOTT'S WAIKOLOA OCEAN CLUB
BIG ISLAND, HAWAII, USA

STAY IN THE HEART OF IT ALL AT MARRIOTT VACATION CLUB PULSE PROPERTIES

In addition to 50+ premium resorts around the globe, you can stay in the heart of it all at a Marriott Vacation Club Pulse property. With distinctive guestrooms and suites in vibrant cities across the U.S., you will enjoy being close to major attractions, local points of interest, and easy-to-access transportation.

Amenities and floorplans vary by resort.

Marriott Vacation Club Resorts comprises timeshare interests owned by the MVC Trust and available for usage through the Marriott Vacation Club Destinations[®] timeshare plan and timeshare interests that are available for usage through the MVC Exchange Company; please see the applicable Marriott Vacation Club Destinations Exchange Program documents for more information. Resorts with property that comprise the MVC Trust are described in the documents provided at the time of sale, and more particularly on the exhibit entitled Component Site Chart, which may be revised from time to time. Requests for occupancy at resorts with small amounts of property in the MVC Trust (as set forth in the Component Site Chart), or which are not included in the MVC Trust, will be fulfilled primarily, or exclusively, through the Marriott Vacation Club Destinations Exchange Program.

The availability of specific amenities varies by location. Features, furnishings and amenities are subject to change. Marriott Vacation Club Pulse properties feature hotel-room style accommodations with limited or no kitchens.

PLANNING YOUR VACATION

Ready to make your dream vacation a reality? All you need to do is answer three questions:

WHERE?

Picture the perfect setting for your next vacation. Whether it's the Gold Coast of Australia or the glitter of Las Vegas, you can find the perfect location for your next trip in the Imagine brochure you received when you purchased, or at MarriottVacationClub.com under the "Destinations" tab.

WHEN?

You can check in any day of the week, any week of the year, for any length of time, subject to availability. You can learn when reservations are first available to make on the Owners' website. Log on to MarriottVacationClub.com, click "Education & Resources" and "Helpful Tools," and then select "When Can I Reserve?"

WHAT TYPE?

What size accommodations would work best for your next vacation? If different view types are available, what kind do you prefer? Marriott Vacation Club resorts give you access to everything from cozy studios or hotel rooms and suites to spacious 3-bedroom villas and townhouses.

The number of Vacation Club Points required will vary, based on factors such as how long you would like to vacation, the resort location, time of year and size of the accommodations. To learn how many Vacation Club Points are required, log on to MarriottVacationClub.com and visit the "Vacation Club Points Charts and Points Calculator" in the "Helpful Tools" section, which can be found under the website's "Education & Resources" tab.

MAKING A RESERVATION

To help you maximize your ownership, the chart below will help you understand what is available to you, and when it is available, in each reservation window for your Owner benefit level.

RESERVATION WINDOWS

Reservations within Marriott Vacation Club resorts and properties, and The Ritz-Carlton Club®, Vail, may be made as follows:

BENEFIT LEVEL	13 MONTHS	12 MONTHS	10 MONTHS
	PRIOR TO CHECK-IN		
Owner	7 or more consecutive nights with a Points Premium*	7 or more consecutive nights	Any number of nights
Select	7 or more consecutive nights		Any number of nights
Executive Presidential Chairman's Club	Any number of nights		

Reservations are first available to be made at the 13- and 10-month windows on Tuesday mornings at 9 a.m. Eastern Time, and for the 12-month window on Friday mornings at 9 a.m. Eastern Time. To understand the exact date when reservations can first be made, visit the "When Can I Reserve" tool on your Owner website, MarriottVacationClub.com. First log on as an Owner, then click "Education & Resources," and then "Helpful Tools."

* Currently, Owners are required to use a Points Premium of 20% additional Vacation Club Points in order to confirm a reservation prior to 12 months before arrival.

WAITLIST REQUESTS

If the reservation you desire at a Marriott Vacation Club resort or The Ritz-Carlton Club, Vail, is not immediately available to confirm, you may place a waitlist request for 7 or more consecutive nights up to 12 months in advance of your desired arrival and for fewer than 7 nights up to 10 months in advance of your desired arrival. Waitlist requests may be placed for any number of nights up to 6 months in advance at other Luxury Property locations (The Ritz-Carlton Club®). To place a waitlist request, please contact your Vacation Ownership Advisor team.

LUXURY PROPERTY RESERVATION WINDOWS

Reservations at the Luxury Properties, other than The Ritz-Carlton Club, Vail, may be made as follows:

BENEFIT LEVEL	13 MONTHS	6 MONTHS
	PRIOR TO CHECK-IN	
Owner Select	Not available to reserve	Any number of nights and waitlist available
Executive Presidential Chairman’s Club	Any number of nights	Any number of nights and waitlist available

Luxury Properties include The Ritz-Carlton Club resorts. Reservations at The Ritz-Carlton Club®, St. Thomas, may be subject to a 3-night minimum stay requirement.

LAST-MINUTE RESERVATIONS

The following Vacation Club Points discounts are offered to Enrolled Owners when reserving nights within Marriott Vacation Club resorts and properties, or at The Ritz-Carlton Club, Vail, as follows:

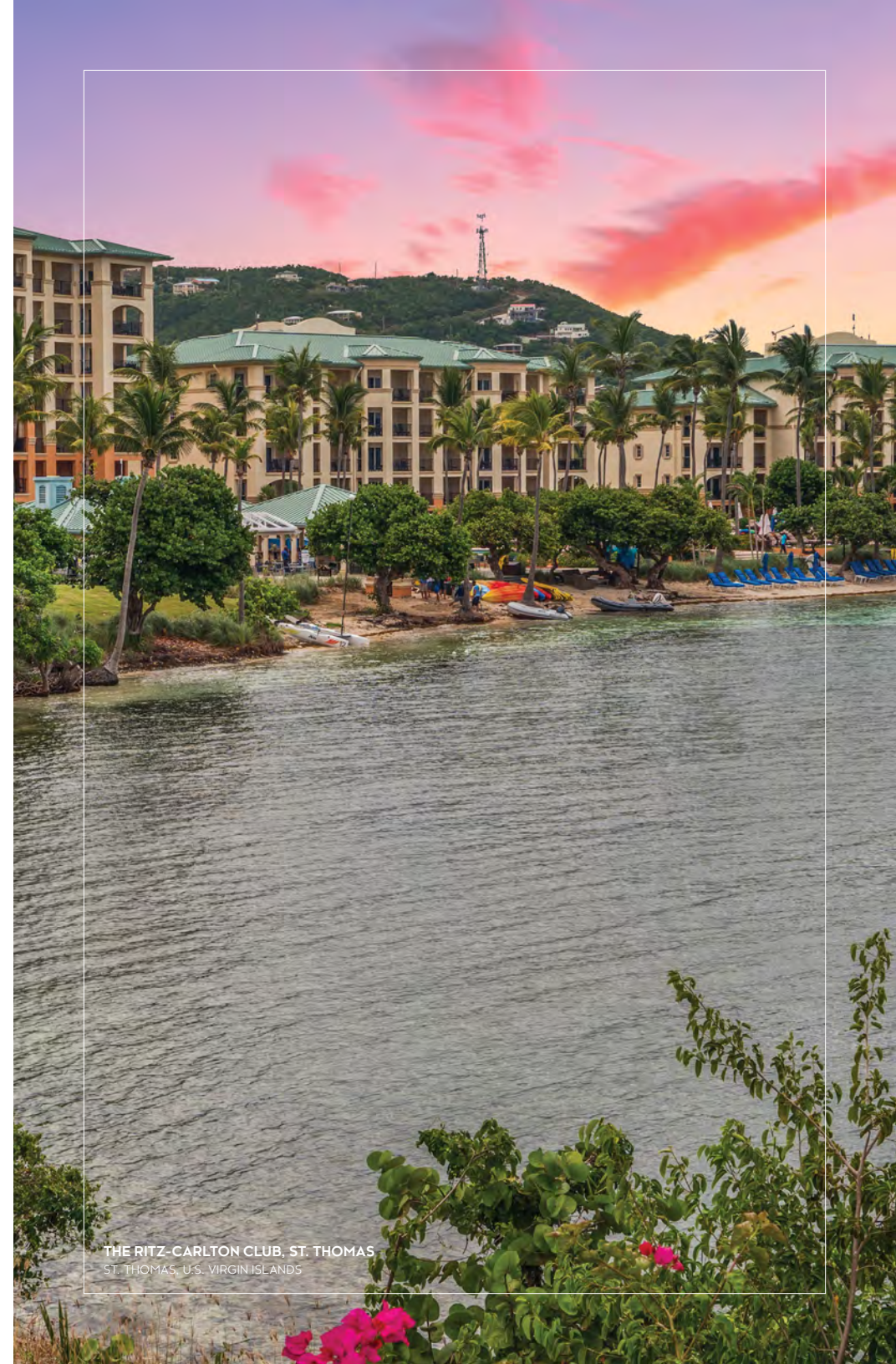
BENEFIT LEVEL	60 DAYS	30 DAYS
	PRIOR TO CHECK-IN	
Executive	Discount not available	25% discount on the number of Vacation Club Points required
Presidential Chairman’s Club	30% discount on the number of Vacation Club Points required	

Cancellation Policy:

- When Owners cancel a reservation at least 61 days prior to check-in, the Vacation Club Points will be returned to their account and the Points Premium (if any) will be returned to a Holding Account.
- When Owners cancel a reservation between 60 days and 1 day prior to check-in, the Vacation Club Points will be returned to a Holding Account, and the Points Premium (if any) will be forfeited.
- Cancellation or modification of a reservation on or after the day of check-in will result in the Vacation Club Points being forfeited.
- When Owners modify a reservation prior to check-in to result in a shorter stay duration than would have been permitted at the time the reservation was made, the difference in the number of Vacation Club Points will be returned to a Holding Account.

Holding Account:

- Vacation Club Points in a Holding Account may be used to book another reservation or select Explorer Collection vacations within 60 days of arrival, and may not be banked into a future Use Year, borrowed or transferred.



THE RITZ-CARLTON CLUB, ST. THOMAS
ST. THOMAS, U.S. VIRGIN ISLANDS

OWNER RENTAL DISCOUNT

Owners may receive an Owner rental discount at Marriott Vacation Club resorts, Marriott Vacation Club Pulse properties or at The Ritz-Carlton Club, Vail; terms and conditions may apply. The Owners' discounts at Marriott Vacation Club resorts and properties are based on the Owners' benefit level. To check availability and request the Owner rental discount at Marriott Vacation Club resorts and properties, log on to your Owner website at MarriottVacationClub.com and find a resort under the "Destinations" tab. From the resort page, go to "reserve my stay/rental options" and enter your desired dates.



MARRIOTT VACATION CLUB DESTINATIONS* ESCAPES

- You may use Vacation Club Points for discounted stays at Marriott Vacation Club resorts and properties within 60 days of arrival.
- Availability is limited and announced weekly at MarriottVacationClub.com under the "Destinations" tab. To book a reservation, contact Owner Services.
- The price is based on the number of nights and accommodations size reserved.

SAMPLE VACATION CLUB POINTS REQUIRED			
Villa Size	3 Nights	4 Nights	7 Nights
Studio	180	240	420
1 -Bedroom	360	480	840
2- Bedroom	540	720	1,260
3 -Bedroom	720	960	1,680

Vacation Club Points amounts are subject to change.

The Owner Rental Discount rate is based on availability and may not be combined with any other discounts or offers. The Owner Rental Discount rate is available to Marriott Vacation Club Owners and is not transferable to those who are not Marriott Vacation Club Owners. Discount may vary based on Owner benefit level.

Explorer Collection

Access Even More Using Your Vacation Club Points

There is such a thing as the perfect vacation — it just looks different for each of us. And part of a perfect vacation includes how much, or how little, exploring you want to do. Whether you wish to explore the Mediterranean on a luxury cruise line without leaving your chaise lounge or experience the thrill of rafting the Colorado River, the Explorer Collection has a vacation experience for you. Vacation Club Points may be used toward any of the experiences within our Explorer Collection, including:



HOTELS & LUXURY RESIDENCES

The world's most memorable hotels in some of the world's most magnificent destinations — it adds up to one amazing vacation. Make a world-renowned residence — such as at 47 Park StreetSM, Grand Residences by Marriott®, or a Ritz-Carlton® hotel — the home base for your next global getaway. About 100 Marriott-brand and independent hotels are currently available worldwide through the Explorer Collection.

Access to the Explorer Collection is made available through the Marriott Vacation Club Destinations Exchange Program and is subject to the terms and conditions as outlined in the applicable Marriott Vacation Club Destinations Exchange Program documents. Actual experiences will be provided via contractual arrangements with third-party providers and may require the payment of additional fees. The experiences described herein are examples of potential vacation opportunities and are subject to change.

Actual participating hotels are subject to change.

VACATION TOURS

If you want the best of both worlds — a professionally planned itinerary and personal time for your own adventures — these expertly guided tours are designed with you in mind. Choose from our ever-changing catalog of the world’s most fascinating countries and embark on your own age of discovery. You may even choose to join fellow Owners on an exclusive tour.



CRUISES

When you’re on the water — and on a cruise — it doesn’t get much better. Relax and recharge with a 2- to 7-night cruise (or longer). As an Owner, you have access to ports of call around the world on a wide variety of cruise lines.

WEB TIP:

To learn about all the Explorer Collection options, log on to MarriottVacationClub.com, click on “Destinations,” and then “Explorer Collection.” When you’re ready to book your trip, contact Owner Services.

OUTDOOR

Ready for a hands-on adventure? With one of our hiking, biking, rafting or multisport excursions, you can venture off the beaten path and experience your destination in an entirely different way, as a participant.



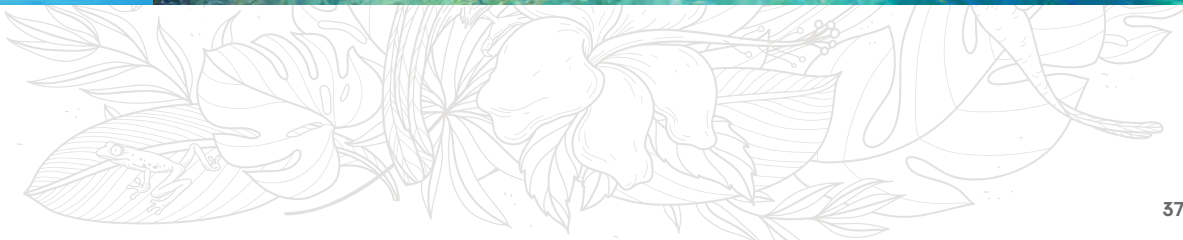
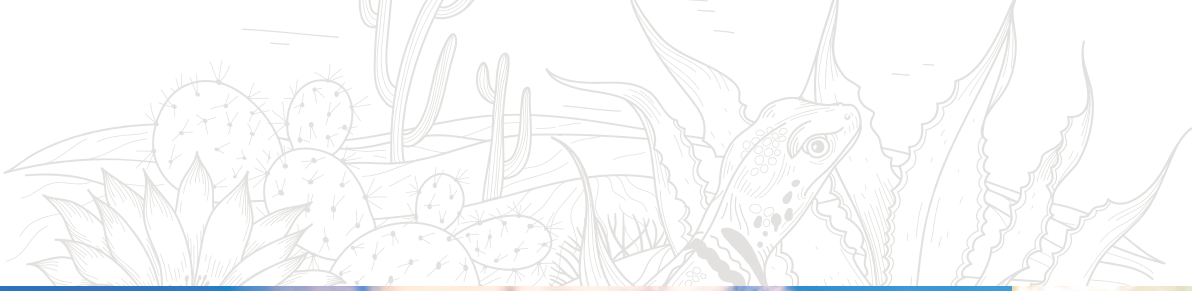
MARRIOTT'S SHADOW RIDGE
PALM DESERT, CALIFORNIA, USA



RESORT CREDIT

You can use Vacation Club Points to add an experience to your next vacation, such as golf instruction, dining, shopping or a local excursion. Or, if you prefer, Vacation Club Points can also be used toward air travel (on select domestic and international airlines) or on a travel insurance plan.

Resort credit is subject to change from time to time. Resort credit use options are limited and amounts made available for the sole purposes of this program are not intended and should not be relied upon as ascribing a monetary value to Vacation Club Points. The Exchange Company can change, limit, modify or cancel any of the terms and conditions pertaining to the resort credit at any time.



Managing Your Vacation Club Points

BANK, BORROW OR TRANSFER

When you are unable to use your annual distribution of Vacation Club Points within your Use Year or you need more for a vacation, you have options.

BANKING VACATION CLUB POINTS

You may bank some, or all, of your Vacation Club Points to be used in a subsequent Use Year as outlined in the chart below. Once banked, Vacation Club Points must be used within the designated period and may not be borrowed back, banked again, or transferred to another Owner.

BANKING DEADLINES

BENEFIT LEVEL	BANKING DEADLINE	USE BANKED VACATION CLUB POINTS
Owner	June 30	Within the immediately following Use Year
Select	June 30	
Executive	August 31	
Presidential	August 31	Within the following 1.5 Use Years
Chairman's Club	August 31	Within the following 2 Use Years

BORROWING VACATION CLUB POINTS

You may borrow all or a portion of your Vacation Club Points into the immediately preceding Use Year when they are needed to confirm a vacation. If you cancel the vacation for which you borrowed Vacation Club Points, you may use them to reserve another vacation by their original expiration date. Borrowed Vacation Club Points may not be banked or transferred to another Owner.

TRANSFERRING VACATION CLUB POINTS

You may transfer your Vacation Club Points, excluding banked or borrowed Vacation Club Points, to another Marriott Vacation Club Destinations Owner or Enrolled Owner. The Vacation Club Points will retain the Use Year parameters of the Owner who transferred them. Transferred Vacation Club Points may not be banked to a subsequent Use Year, borrowed, or traded for Marriott Bonvoy™ points.



WEB TIP:

To bank Vacation Club Points, log on to MarriottVacationClub.com and click "Use Points" and then "Bank Points." If additional Vacation Club Points are needed to confirm a vacation on the website, you will be offered this option if they are available. To transfer Vacation Club Points, contact your Vacation Ownership Advisor team at 888-MVC-4VOA (888-682-4862).

Maximize Your Ownership

Use These Tips for Planning and Reserving



MAKE YOUR RESERVATIONS AS EARLY AS POSSIBLE

Reservations are made on a first-come, first-served basis and are subject to availability, so it helps to plan ahead. When reserving your Home Resort, you may be able to make reservations as early as 13 months prior to your check-in date for multiple-week reservations; or as early as 12 months prior to your check-in date for single-week reservations.

KEEP YOUR ACCOUNTS CURRENT

In order to make reservations, you must be current on all monies due, including maintenance fees, Club Dues, and loan payments. If you have a loan with us, you'll receive a letter and loan payment book before your first payment due date. You will receive the invoice for your annual maintenance fees every November. Paying your annual Club Dues, which includes most reservation fees previously billed a la carte, maintains your status as an Enrolled Owner. Club Dues invoices are sent in October for the following year, and are due within 30 days. You can check your loan information and pay fees anytime at [MarriottVacationClub.com](https://www.marriottvacationclub.com) under the "Account" tab.

SAFEGUARD FUTURE VACATIONS

Because sometimes even the best-planned trips don't go as planned, Marriott Vacation Club has created a travel protection plan specifically suited to the needs of our Owners. To learn more about the customized travel protection plan available to Owners, log on to [MarriottVacationClub.com](https://www.marriottvacationclub.com) and click "Vacation Protection" from the home page.

TAKE ADVANTAGE OF THE OWNER WEBSITE

Your [MarriottVacationClub.com](https://www.marriottvacationclub.com) account is where you'll find just about everything: easy-to-use planning information, booking tools, Owner resources and more.

SIGN UP FOR A FREE WEBINAR

At [VacationClubLearningCenter.com](https://www.vacationclublearningcenter.com), you'll find a variety of short, informative webinars that cover topics such as Owner benefit levels, using Vacation Club Points and tips for getting the most of your ownership. You can register for a live webinar or listen to a recording on-demand. It's easy, free and helpful.

CONTACT US:

Your Vacation Ownership Advisor Team is here to answer questions and provide any planning assistance you might need. Please do not hesitate to call 888-MVC-4VOA (888-682-4862).

Monday through Friday from 9 a.m. until 8 p.m. Eastern Time
Saturday from 9 a.m. until 5 p.m. Eastern Time

