Your Guide to RCI®



Congratulations!

As a new vacation owner, you are now part of a community of savvy travelers within RCI®, the worldwide leader in vacation exchange services.

An important benefit of your RCI Points® subscribing membership is the opportunity to exchange your Points for vacations beyond your home resort. In fact, you can travel to over 4,300 RCI® affiliated resorts in nearly 110 countries around the world.* There are also many other ways you can enjoy great vacations with RCI, including access to travel-related benefits and services offered at special member pricing.

To help you get acquainted with all the great RCI subscribing membership benefits, we've prepared this Membership Guide. Please take this opportunity to explore the great features on our website, where you can manage your account 24/7 and research and book your next vacation! You can also learn more about member benefits and find answers to other questions you may have.

If you have any additional questions, feel free to call one of our helpful Vacation Guides at **1.877.968.7476.**

I am delighted to welcome you to RCI.

Richard Ruff

Managing Director, North America





Quick Start Guide:

1 REGISTER

To activate your account, visit **RCI.com/GetStarted**, and follow the quick, simple instructions.

2 KNOW YOUR POINTS ALLOCATION

Your Points are automatically allocated each Use Year. With Points allocation, you have the flexibility to exchange for vacation time at your choice of **over 4,300 RCI affiliated resorts in nearly 110 countries.***

3 EXCHANGE

Now that you have your Points allocation, you can begin to search for your Exchange Vacation.

Your Ownership & RCI

Your home resort (where you purchased your vacation ownership) has affiliated with RCI so owners, like you, can travel to **over 4,300 affiliated resorts** across the globe.* As an RCI® subscribing member, you can choose whether to visit your home resort or consider exploring other vacation destinations around the world through the RCI® exchange program. Your membership with RCI gives you the flexibility to use your Points for time at other resort accommodations in other destinations.

Experiencing new vacation opportunities is exciting and easy! Should you decide not to return to your home resort, you can exchange your Points for other vacation options. Basically, your vacation ownership is assigned a Points value, and you can use these Points to book a vacation at another resort (known as exchanging). It's that simple.

Here's a quick overview of the differences between your home resort and RCI:



YOUR HOME RESORT:

- · Where you purchased your vacation ownership
- Owns and maintains the resort property
- Collects maintenance fees



RCI® SUBSCRIBING MEMBERSHIP:

- Access to Exchange Vacation options at affiliated resort locations around the world and the flexibility to exchange Points towards the purchase of select cruises¹
- Access to member-only priced cash vacations at resort rental properties (no exchange of Points needed)
- Additional travel benefits exclusively for RCI members
- Subscription to Endless Vacation® magazine²

Please keep in mind that RCI does not build, own or sell timeshares.

Where Will You Go Next?

Visit **RCI.com** for a full Resort Directory.



MY TOP 5 DESTINATIONS

1.	
2	
3	
4	
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RCI Points[®]: How it Works

The RCI Points program provides you with the most flexible way to exchange your vacation time for time at other resorts around the world.* Your vacation ownership is assigned a Point value depending on a range of factors. This Point value is the number of Points you are allocated each Use Year to exchange for vacation time at your choice of RCI affiliated resorts and other great member benefits.

Your vacation ownership, when combined with the benefits of your RCI® subscribing membership, gives you access to the largest vacation exchange network in the world.



And then the fun of exploring all your vacation possibilities begins.



Your Exchange Opportunities:



EXCHANGE VACATIONS

With RCI, you have access to vacations at over 4,300 RCI affiliated resorts in popular destinations around the world.*
With the flexibility of the RCI Points® program, you can set your own travel priorities and see the world on your own terms. You can benefit from the flexibility and convenience of booking just one night, a three-day weekend, a full week—or even a longer stay based on your available Points balance.

Plus, as an RCI Points subscribing member, not only can you exchange your Points to get access to RCI Points affiliated resorts; you can also make reservations at RCI Weeks* affiliated resorts.



RCI® CRUISE EXCHANGE

Choose from thousands of RCI Cruise Exchange vacations. Exchange 20,000 Points toward the purchase of a select cruise and save up to \$1,200^{USD} per cabin. ¹

RCI Cruise offers itineraries with most of the major cruise lines that can take you to some of the most interesting ports of call in the world.



RCI POINTS® PARTNER PROGRAM

If eligible, you may exchange a portion of your Points, for discounts on travel products and services, like hotel stays, airfare and rental cars.¹²

In a calendar year, members may use up to 33% of their annual Points allotment (up to a maximum of 250,000 Points) or 25,000 Points, whichever is greater.

Your Use Year: Saving, Borrowing & Extending Points

Your Use Year is the **recurring 12-month period** on which your RCI® subscribing membership is based. A Use Year always starts at the beginning of the month following the set-up of your account and ends 12 months later. For example, if your Use Year starts on July 1, 2018, it ends on June 30, 2019.

CURRENT USE YEAR THIRD USE YEAR

If you used some but not all of your Points in the Use Year they were allocated in, your unused points are **automatically saved** at the end of that Use Year.³

If you need more Points, you can **borrow** some from your next Use Year, provided that you have paid the RCI subscribing membership fee for your next Use Year.⁴ If you don't use saved Points in that second Use Year, you can pay a fee to **extend** them for a third Use Year.⁵ Any **Extended**Points will
expire at the
end of the third
Use Year.

A reservation window is a window of opportunity when you can request a specific type of reservation with less competition from other RCI* subscribing members. Keep in mind you always have an opportunity to book your Home Week before it's made available to other members. The illustration below shows each of the Reservation Windows and when they apply:¹⁴

2 years or less

13–12 months (396 to 366 days) before check-in date

Plan & book early for more vacation options. 12-11 months (365 to 335 days) before check-in date

11–10 months (334 to 304 days) before check-in date

10 months (303 days or less) before check-in date

RCI WEEKS® RESERVATION

You want to choose from any of the available vacations at RCI Weeks* affiliated resorts.

HOME WEEK

You own fixed time and want to reserve the specific week and unit you own.

HOME RESORT

You own fixed or floating time and want to reserve an available unit at your Home Resort other than the one you own.

HOME GROUP

You want to reserve an available unit at a resort that is part of a larger group of properties in your Home Group of resorts.

STANDARD RCI POINTS® RESERVATION

You want to choose from any of the other available RCI Points* affiliated resorts.

HOME RESERVATIONS

Month calculations are approximate.

Searching & Exchanging:

Search.

Log onto RCI.com & click "Search for a Vacation"

Try using these tips to help find the best options:

- Be flexible with dates and locations you never know what you'll discover!
- Use the available search filters to narrow down your options to the ones that suit you best!
- Search by "vacation type" rather than a specific destination — you may discover a place you never thought of!
- Consider smaller units. If you only need a studio or one-bedroom, you may discover destinations you never thought possible.

Like a Resort?

When you see a resort you are interested in. click the resort name to learn more.

Browse photos, videos, member reviews, room details, area info and more... all at your fingertips.

Book.

Select the "Available Units" tab to choose a week or a short stay and book your vacation!

See a full list of all the dates available as well as the Points needed for each specific week.

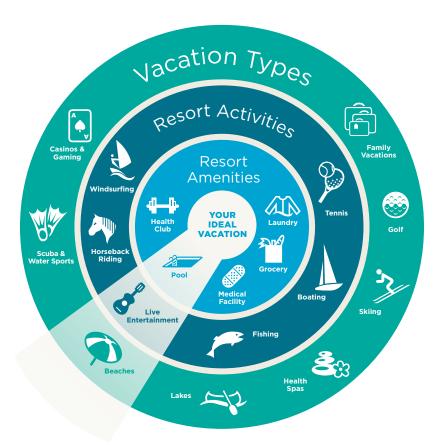
Select the week you want, pay the Exchange Fee and you're ready to start packing!

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OPEN AN ONGOING SEARCH⁶

Didn't find what you were looking for right away? Open an Ongoing Search and RCI will continue to search for you 24/7. Opening an Ongoing Search is like putting yourself on a waitlist for your vacation.



Filter Your Way to a Great Vacation

When you navigate to the "Search for a Vacation" page, you will begin with all available exchange options. Narrow your results by clicking on the map or selecting the filters:

We recommend that you use the **Vacation Types** filter and then apply other filters, such as **Resort Activities** and **Resort Amenities**, to look for the right vacation for you. As you search, you might get inspired to try something new or discover a destination you haven't even considered yet!

VACATION TYPES

Use this filter to look for destinations worldwide that meet your needs. If you know you want a beach vacation, look at all beach vacations; the numbers next to each vacation type show you exactly how many vacations are available.

RESORT ACTIVITIES

Use this filter if you know what you like to do and are considering a variety of destinations. Click on your desired activity—or activities—and your search results will be filtered accordingly.

RESORT AMENITIES

This filter is a great tool for honing in on specific resorts after you've picked your vacation type. For example, if a pool is a must for your family, this filter will show you only the resorts that have pools.

Your RCI® Benefits:



EXTRA VACATIONSSM GETAWAYS

Cash vacations — no exchange of Points needed — on 7-night getaways often for less than the cost of a hotel! Prices start as low as \$399 $^{\rm USD}$ per week (only \$57 $^{\rm USD}$ per night).*,7



LAST CALLSM VACATIONS

Last minute, week-long, resort vacations often less than \$300^{USD} per week, starting at 45 days or less from check-in. You will find incredible vacation opportunities at the last minute. One member's cancellation might turn into the dream vacation you never thought possible!*.8



CRUISE VACATIONS

Set sail and discover destinations you've only dreamed of. You can get great rates on the purchase of thousands of select cruises!







GUEST CERTIFICATES

Share the world of Extra VacationsSM getaways and Last Call SM vacations with your family and friends.⁹



HOTEL DISCOUNTS

Stay & save! Receive up to 20% off the best available rate at over 7,000 hotel destinations around the world. 13



POINTS PROTECTION

By purchasing RCI® Points Protection, you can protect the points value to ensure it's retained in the event of a cancellation.¹0



ENDLESS VACATION® MAGAZINE

Covering destinations around the world, *Endless Vacation®* magazine is travel inspiration delivered directly to you.²

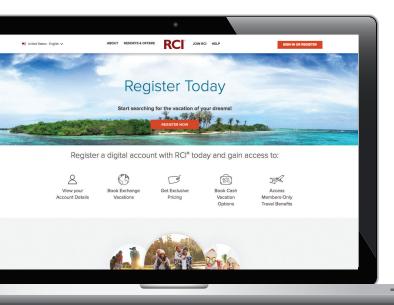
ON THE GO?

The Endless Vacation® magazine App offers you cool extras, including videos, photo galleries, interactive maps and more.





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Register at RCI.com/GetStarted

Click "Register Now" on RCI.com

Follow the steps to fill out your membership and contact information.

Once complete, you will **receive an activation e-mail** to confirm your registration.

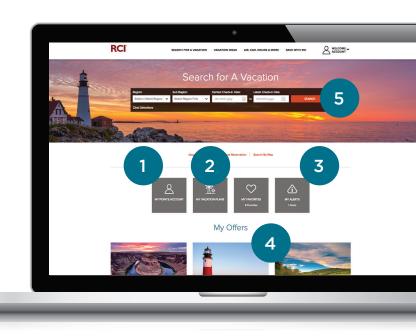


If at any point you have problems registering online, please **call an RCI* guide** for assistance. You can find the Contact Center hours and number on the back of this brochure and on your Member ID card.

Homepage Overview

Log in to view a personalized account homepage where you can find all the information you need to make the most of your RCI® subscribing membership.

- 1 The "My Points Account" box provides a snapshot of your account information all in one place, making it easier to fully understand your account status.
- The "My Vacation Plans" box provides a snapshot of all your vacation planning details including: Held Reservations, Current Ongoing Searches, Confirmed Vacations and more.
- The "My Alerts" box draws your attention to any important account updates, such as expiring membership status and expiring points.
- 4 Any current or upcoming offers you can take advantage of can be found in the "My Offers" section.
- When you're ready to start the search for your next great vacation, just click on the "Search for a Vacation" tab to get started.



RCIPLATINUM[®]

Take your vacation ownership to a higher level.

Upgrade to the RCI Platinum® membership tier and enjoy a wide range of exciting benefits such as Priority Access to vacations in highly sought-after destinations, opportunities for complimentary Unit Upgrades,¹¹ first dibs on Extra VacationsSM getaways sales and so much more.

To learn more or to upgrade, go to **RCI.com/PointsPlatinum**



Stay Connected with RCI!

Share fun destination information, get tips for using your RCI® subscribing membership and connect with other RCI members – all in real time.



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YouTube.com/RCITimeshare



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Get the apps!

ENDLESS VACATION® MAGAZINE APP

Available on mobile devices and tablets.







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MORE INFORMATION:

* These vacations are limited and subject to availability and your accessible Points balance. Destinations and travel times are subject to availability and confirmed on a first come, first served basis. Offer includes only accommodations and specifically excludes travel costs and other expenses that may be incurred. Taxes, additional fees and charges may apply.

¹ Cruises are available for purchase by RCI Subscribing Members only (i) at a reduced price with an exchange of a qualified Deposit or applicable Points, or (ii) without exchange (sometimes referred to as "Cruise Extra Vacations™ getaways"). The Deposit Trading Power or Points required are subject to change without notice. Fuel supplement, port fees and, if applicable, the Combined Deposit fee are additional. Certain restrictions may apply. Contact RCI Cruise for more information. For RCI Cruise Terms and Conditions, go to CruiseRCI. com/terms or call 1-877-RCI-BOAT. RCI Cruise is administered by International Cruise & Excursion Gallery, Inc. d/b/a/ Our Vacation Center and/or ICE, a Delaware Corporation, with its principal place of business at 7720 N. Dobson Rd., Scottsdale, Arizona under contract with RCI, LLC. RCI disclaims all responsibility in connection with any third-party cruise and travel services.

² Endless Vacation* magazine is the official travel publication of RCI, LLC. RCI benefits are obtained only via a subscription to the Endless Vacation magazine. Use of the term "Membership" is intended to denote subscription to the Endless Vacation magazine.

³ Points are saved automatically at the end of the Use Year in which they were allocated, and there is no fee providing that you have used at least some of those Points in that Use Year. Points that have been saved must be used in the Use Year into which they were saved, or extended for an additional Use Year for a small fee.

⁴ A Member may borrow Points from the next Use Year so long as that Use Year is within the term of the Member's Network Participation Agreement and the Member's Network dues have been paid in full through the end of such Use Year.

⁵ If the Member chooses to extend previously saved but expiring Points for one (1) additional Use Year, a transaction fee shall apply.

⁶ The current RCI Exchange Fee is required to set up an ongoing search. The Exchange Fee may be refundable if no match is found, provided the member is otherwise in full compliance with all applicable exchange program requirements.

 7 Extra Vacations getaways prices are based on a seven-night stay. You won't have to exchange your vacation week or points.

⁸ Prices for Last CallSM vacations are only available on-line.

⁹ Guest certificate recipient must be at least 21 years of age. Certain fees and time restrictions may apply.

¹⁰ Points Protection is not insurance. Exchange Fee is not protected.

" Within 2 weeks of check-in, if one of the resorts you've specified, or a bigger unit at your confirmed resort becomes available, we'll change your reservation and provide you with the details. Additional housekeeping or other resort-specific fees may apply based on the increased unit size. Additional terms and conditions apply.

¹² Many of the products and services available in this program are provided by third party guides, vendors and service providers ("Third Parties"). RCI does not make any representations regarding the availability of or endorse any of the products or services provided by Third Parties. RCI expressly denies any liability for an individual's engagement in any activity offered by or the use of any Third Parties. Additional fees, terms and conditions, and restrictions may apply and are subject to change as determined solely by the Third Parties

¹³ Available at participating hotels, see RCI.com for terms and conditions.

¹⁴ You may still make Home Week, Home Resort and Home Group reservations after the relevant reservation window has closed. However, you will no longer have priority for these vacations and other RCI subscribing members will have access, so the vacation you want has a greater likelihood of becoming unavailable. Please see terms and conditions for full details.

Exchange: CST: 2046555-50. Fla. Seller of Travel Reg. No. ST-26552. **Nevada Seller of Travel Registration No. 2002-0793.** Washington Seller of Travel Reg. No. 602357907. Rental: CST: 2081369-50. Fla. Seller of Travel Reg. No. ST-36515. **Nevada Seller of Travel Registration No. 2006-0006.** Washington Seller of Travel Reg. No. 602560941. Registration as a seller of travel does not constitute approval by the State of California.

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Because your vacation means the world to us"

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Contact Center Hours: Monday - Friday: 8:00 a.m. to 8:00 p.m. Saturday: 8:00 a.m. to 5:00 p.m. Sunday & Holidays: Closed