

September 9, 2019

RE: Notice of Annual Meeting
SurfWatch Owners Association

Dear Marriott's SurfWatch Owner:

The 2019 Annual Meeting of SurfWatch Owners Association will be held at 3:00 p.m., Eastern time, on October 29, 2019, at Marriott Vacation Club® International, Board Room, 1044 William Hilton Parkway Hilton Head Island, South Carolina 29928.

The purpose of the meeting is to review the operations of the Association, conduct any other business which may be presented at the meeting and to consider the following:

- Election of one (1) Member to the Board of Directors to serve a three-year term

The following Annual Meeting materials are enclosed for your review:

- **Candidate Profiles** of the candidates for election to the Board of Directors
- **Limited Proxy**

This email contains the link to the secure internet site that will allow you to submit your Limited Proxy electronically and also view the documents related to this meeting. It has confidential information specific to your account and is intended only for the member to whom it is addressed.

If you are unable to attend in person, you may submit your Limited Proxy electronically no later than 11:59 p.m., Eastern time, on October 22, 2019. The internet procedures are designed to authenticate your electronic submission by use of a personal control number. To submit your proxy via Morrow Sodali's online system, please click on proxyvoting.com/MVCI. At the site, you must enter the following control number: [# to be provided by proxy vendor]. **PLEASE MAKE NOTE OF YOUR CONTROL NUMBER AS THE INFORMATION IS AVAILABLE ONLY THROUGH MORROW SODALI.**

In connection with updating your records, a **Certificate of Voting** form is included on the secure Internet site. **If you previously completed a Certificate of Voting form, you do not need to complete the form again unless you wish to designate a new voting member.** If completing the form, please designate one (1) voting member by entering the name of your designated voting member, signing and submitting electronically. Single, individual Owners do not need to complete a form. Please note, completing the Certificate of Voting is different from appointing a proxy holder. See your Limited Proxy for specific instructions on appointing a proxy holder if you are unable to attend the Annual Meeting.

If you have any questions regarding submitting your Limited Proxy electronically, please contact Morrow Sodali by email at mvci.info@morrowsodali.com.

If you have questions regarding the Annual Meeting, please contact Case Spencer, General Manager, by phone at 843-363-3401 or by email at Case.Spencer@VacationClub.com.

Whether or not you plan to attend the Annual Meeting, I encourage you to submit your Limited Proxy promptly. If the quorum requirement is not met, the Association will incur additional expense to re-notice Owners in order to obtain the votes required to hold the Annual Meeting. Your vote and participation are important to the Association.

Sincerely,

Eileen Fitzgerald

Secretary

SurfWatch Owners Association

**SurfWatch Owners Association
2019 Annual Meeting**

Candidate Profiles

Candidates listed in alphabetical order

Name: Michael A. Doyle
Home: Cartersville, Georgia
Occupation: Director, Human Resources
Comments: "I would be honored to serve on the Association Board at SurfWatch. I became an owner in 2005 (pre-construction), have enjoyed many happy weeks vacationing there, and have never traded it. It is a truly quality facility with quality people. I would like to provide similar quality in representation for SurfWatch owners. I am currently the Director-Human Resources for YANMAR America. In my role I am responsible for budgets exceeding \$20M covering functions including compensation/benefits, retirement, employee engagement, ethics/compliance and other people related business. I take great pride in getting the most out of our assets. I would like to use my passion and expertise for the good of the owners association. I have served in numerous volunteer leadership roles for local business and HR associations and would take great pride in representing SurfWatch owners. Best Regards."

Name: Anthony Richard Nardoizzi
Home: Mathews, North Carolina
Occupation: Retired, Director, Windstream Communications
Comments: "Having spent over forty years in the technology sector working for such enterprises as AT&T, IBM, Sprint and Windstream, I have a great deal of experience introducing technology to individuals and businesses. Over the past few years, our stays at SurfWatch have been even more enjoyable as we have taken advantage of technology upgrades throughout the premises. I believe my experience can aid us in continuing this trend, I have been a Marriott Vacation Club owner for twenty years and a SurfWatch owner for ten years. My family (three generations now) has enjoyed many vacations at SurfWatch, and we truly consider it our "Home Away From Home". It would be my honor to represent the needs of the owners to our management team."

Name: Gregory Peters
Home: Oak Park, Illinois
Occupation: Retired, Local government Municipal Finance
Comments: "My wife Lisa and I have been Platinum legacy owners of Surf Watch since 2005 and have also since purchased Trust points. By staying for several weeks every year at SurfWatch with friends and family, we feel like we have gotten to know the wonderful staff and other annually attending guests as friends and as such, have a great interest in the present and future of our 2nd home. As a now semi-retired municipal finance director with over 43 years of experience, I have had the opportunity to work in three different municipalities in the Chicago metro area that were known for their farsightedness and innovation and I continue to provide contractual financial consulting to other communities in the area. I believe that I could bring that same financial know-how and expertise with me as a member of your Board of Directors. I would appreciate your support."

Limited Proxy Submission Methods

The accompanying Notice of Annual Meeting describes important issues affecting the Association. To submit your Limited Proxy:

1. By Internet

- a. Log onto proxyvoting.com/MVCI, 24 hours a day, seven days a week by the deadline of 11:59 p.m., Eastern time, on October 22, 2019.
- b. Enter the control number that appears on your Limited Proxy.
- c. Follow the simple instructions.

2. By Mail

- a. Mark your selections on the enclosed Limited Proxy.
- b. Date and sign your name exactly as it appears on your Limited Proxy.
- c. If you will not be able to attend the Annual Meeting, please appoint a proxy holder to vote on your behalf. You may appoint the designated proxy holder named on your Limited Proxy, or you may write in the name of another person that you wish to act as your proxy holder. The person you designate must be in attendance at the Annual Meeting for your vote to be counted.
- d. Mail the Limited Proxy in the enclosed postage-paid envelope.

LIMITED PROXY

**SurfWatch Owners Association
2019 Limited Proxy**

Date Signed: _____

Voting Member Signature: _____

(X): _____

Voting Member Signature: _____

(X): _____

Legal Name:

Note: All owners (or the designated voting member, if applicable) must sign and date the Limited Proxy for the vote(s) to be counted. Please sign and return your Limited Proxy on or before October 22, 2019. Please note, however, that votes will be counted if cast in person or otherwise properly received on or before October 29, 2019.

1. The above signed, as member(s) of **SurfWatch Owners Association**, (the "Association"), do hereby appoint **EITHER** (indicate only one choice by filling in the circle at (1) or (2)):
- (1) **Alan Raines**, President of the Association, or any officer or director of the Association in attendance he so designates in his absence; **OR**
 - (2) _____
(Insert name of individual, who **MUST** be in attendance at the Annual Meeting in order for your vote(s) to be counted.)

as my true and lawful attorney-in-fact and proxy holder, revoking all previous proxies, to vote in my place and stead on my behalf, as though I myself were present, with power of substitution, at the **Annual Meeting of SurfWatch Owners Association**, to be held at 3:00 p.m., Eastern time, on October 29, 2019, at the offices of Marriott Vacation Club® International, Board Room, 1044 William Hilton Parkway, Hilton Head Island, South Carolina 29928, except that my proxy holder's authority is limited as indicated below.

2. **AGENDA ITEM(S). (FOR YOUR VOTE TO BE COUNTED ON THE FOLLOWING ISSUES, YOU MUST MARK THE CIRCLE(S) PROVIDED BELOW. IF YOU LEAVE ANY ITEM IN THIS SECTION BLANK, YOUR PROXY HOLDER MAY NOT CAST A VOTE ON SUCH ITEM.)**
- A. Election of one (1) member to the Board of Directors to serve a three (3) year term. See the Candidate Profiles for a summary of the candidates. Please vote for no more than one (1) candidate. Selection of more than one (1) candidate will invalidate your vote.
- Michael A. Doyle
 - Anthony Richard Nardozi
 - Gregory Peters

3. **GENERAL POWERS NON-AGENDA ITEM(S).**
- A. You may choose to grant your proxy holder general powers. Please fill in the circle below if you want your proxy holder to vote on other issues which may come up at the meeting and for which a limited proxy is not required.

- I authorize and instruct my proxy holder to use his or her best judgment on all matters which properly come up before the meeting and for which a general power may be used.

THIS LIMITED PROXY IS REVOCABLE BY THE MEMBER IN ACCORDANCE WITH THE BYLAWS OF THE ASSOCIATION AND IS VALID ONLY FOR THE MEETING FOR WHICH IT IS GIVEN AND ANY LAWFUL ADJOURNMENT THEREOF. IN NO EVENT IS THIS LIMITED PROXY VALID FOR MORE THAN ELEVEN (11) MONTHS.

Owner ID/Villa/Week:

CERTIFICATE OF VOTING MEMBER – INDIVIDUALS

[This Certificate of Voting Member (Individuals) form should only be used for those Interests owned by multiple individuals. Partnerships, corporations, trusts, limited liability companies and other entity owners shall use the Certificate of Voting Member (Entity) form on page 2.]

The undersigned, being the owners (“each, an “Owner” and, collectively, the “Owners”), of ownership interest(s) (each, an “Interest”), in the program or property known as **Marriott’s SurfWatch** which is managed and administered by **SurfWatch Owners Association** (the “Association”), hereby designate the below-listed individual as the “Voting Member” to cast the vote, on Owners’ behalf, for each such Interest, in all matters pertaining to the Association, until this Certificate of Voting Member is revoked or suspended by written instrument executed by the Owners.

Each Owner hereby acknowledges and agrees that the execution and delivery of this Certificate of Voting Member shall automatically revoke, and shall entirely replace and supersede, any voting certificate(s) executed by the Owners relating to the Association prior to the dates set forth below.

In designating a Voting Member, all Owners must sign below.

VOTING MEMBER

_____ (type or print one (1) name; Voting Member must be on Deed)

OWNERS:

Signature: _____
Printed Name: _____
Date: _____

Signature: _____
Printed Name: _____
Date: _____

Signature: _____
Printed Name: _____
Date: _____

Signature: _____
Printed Name: _____
Date: _____

Signature: _____
Printed Name: _____
Date: _____

Owner ID/Villa/Week:

CERTIFICATE OF VOTING MEMBER - ENTITY

[This Certificate of Voting Member (Entity) form should only be used for Interests owned by entities (e.g. partnerships, corporations, trusts, limited liability companies). For Interests owned by multiple individuals, please use the Certificate of Voting Member (Individuals) form on page 1.]

The undersigned, being the owner (the "Owner"), of ownership interest(s) in the program or property known as **Marriott's SurfWatch** which is managed and administered by **SurfWatch Owners Association, Inc.** (the "Association"), hereby designates the below-listed individual as the "Voting Member" to cast the vote, on Owner's behalf, until this Certificate of Voting Member is revoked or suspended by written instrument executed by Owner.

Owner hereby acknowledges and agrees that the execution and delivery of this Certificate of Voting Member shall automatically revoke, and shall entirely replace and supersede, any voting certificate(s) executed by Owner for the Association prior to the date set forth below.

By the execution of this Certificate of Voting Member in the space provided below, the individual signing this Certificate of Voting Member, on behalf of Owner, represents that he/she is authorized to sign this Certificate of Voting Member on behalf of the Owner.

VOTING MEMBER

(type or print one (1) name)

ENTITY OWNER LEGAL NAME:

Signed By: _____

Printed Name: _____

As its (choose one):

President Vice President General Partner Other _____

Date: _____

ATTEST:

(Attest not required if entity is a Trust)

Signed By: _____

Printed Name: _____

As its (choose one):

Secretary Assistant Secretary