

HOW TO USE Your Ownership



BENEFIT LEVEL
Owner



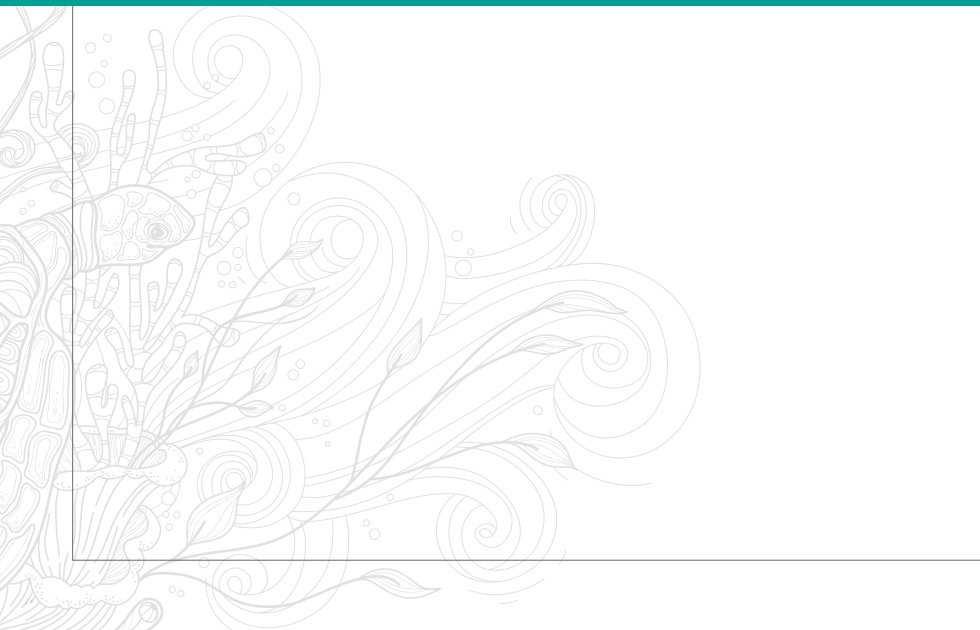


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*“It’s totally changed our lives. It’s true.
We have done things we never
thought we would do.”*

MERLIN AND ANN LEU, CALIFORNIA, OWNERS SINCE 2003



WELCOME TO Vacation GreatnessSM

The Marriott Vacation Club Destinations[®] Program is designed to evolve with you. As your needs, family and preferences change over time, so will your definition of the “ideal” vacation. And we will be there to meet you with a diverse offering of high-quality experiences around the world.

This guide is created to help Owners learn about their options and the vacations available to them. As part of the Marriott Vacation Club Destinations Program, you can use your Vacation Club Points for a variety of experiences within four flexible vacation options.



Marriott Vacation Club[®] Resorts

Experience the difference a villa vacation can make at any of more than 50 Marriott Vacation Club resorts and Marriott Vacation Club Pulse[®] properties throughout the world.



Marriott Bonvoy[™]

Trade your Vacation Club Points for Marriott Bonvoy[™] Points and stay at thousands of Marriott[®] hotels worldwide.



Explorer Collection

Enjoy exceptional travel opportunities and one-of-a-kind adventures, including cruises, guided tours, safaris, rafting, mountain biking and more.



Exchange Partner Resorts

Through our exchange provider, Interval International[®], you have access to 7-night stays at thousands of resorts around the world.

Marriott Vacation Club® Resorts¹

Vacation in Style at Premium Resorts and Properties in the Most Sought-After Destinations.



Marriott's Waikoloa Ocean Club
Big Island, Hawaii

Spread out. Settle in. And make yourself at home with an elegant villa vacation. With access to more than 50 magnificent 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, our premium villas are perfect for an unforgettable extended vacation or memory-making family reunion.

¹Marriott 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.



Marriott's Phuket Beach Club
Phuket, Thailand

Marriott Vacation Club Pulse
New York City

You get all the comforts and conveniences of home – a fully equipped kitchen, washer and dryer, a balcony or patio, separate living and dining areas,¹ and a thoughtful floorplan that allows for both family and personal space.

STAY IN THE HEART OF IT ALL

In addition to 50+ premium resorts around the globe, you can stay in the heart of it all with Marriott Vacation Club Pulse. With distinctive guestrooms and suites¹ in vibrant cities across the U.S., you will enjoy being close to major attractions, local points of interest and easy-to-access transportation.

WEB TIP

To make a reservation at available resorts and properties, log in to MarriottVacationClub.com, click “Use Points” and then “Book Points” to search available inventory.

¹The 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.

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 in to MarriottVacationClub.com, click "Education & Resources" and "Helpful Tools" and find "[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 accommodation. To learn how many Vacation Club Points are required, log in to MarriottVacationClub.com and visit the [Vacation Club Points Charts](#) and [Points Calculator](#) in the [Helpful Tools](#) which can be found under the website's "Education & Resources" tab.

MAKING A RESERVATION

Reservation Windows

To help you plan your resort vacations and maximize your ownership, the chart on the opposite page will help you understand what is available to you, and when it is available, in each reservation window for your Owner benefit level.

Owners with up to 3,999 Vacation Club Points annually may use Vacation Club Points to confirm reservations within the following timeframes:

Reservation Windows for Owners			
13 months before check-in	12 months before check-in	10 months before check-in	6 months before check-in
Reservations available on Tuesday mornings at 9 a.m. Eastern Time	Reservations or waitlist requests may be made beginning on Friday mornings at 9 a.m. Eastern Time	Reservations or waitlist requests may be made beginning on Tuesday mornings at 9 a.m. Eastern Time	Reservations or waitlist requests may be made beginning on Tuesday mornings at 9 a.m. Eastern Time
7 or more consecutive nights at Marriott Vacation Club Resorts, Marriott Vacation Club Pulse Properties ¹ with a 20% additional Points Premium	7 or more consecutive nights at Marriott Vacation Club Resorts, Marriott Vacation Club Pulse Properties ¹ And/or place Waitlist Request for 7 or more consecutive nights at the same properties	Any number of nights at Marriott Vacation Club Resorts, Marriott Vacation Club Pulse Properties ¹ And/or place Waitlist Request for any number of nights at same properties	Any number of nights at a Luxury Property ² And/or place Waitlist Request for any number of nights at same properties

¹Includes The Ritz-Carlton Club®, Vail.

²Luxury Properties include The Ritz-Carlton Club resorts. Reservations at The Ritz-Carlton Club®, St. Thomas may be subject to 3-night minimum stay requirement.

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.

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).¹ To place a waitlist request, please contact your Vacation Ownership Advisor Team.

¹A three-night minimum stay requirement may apply at The Ritz-Carlton Club, St. Thomas.

Owner Rental Discount²

Owners may receive a 25% 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. Owners may also receive a 25% Owner Rental Discount at Sheraton[®] Vacation Club and Westin[®] Vacation Club locations.³

WEB TIP

To check availability of the Owner Rental Discount, log in to **Marriott.com** and enter the Marriott Vacation Club resort or property and the desired dates, then click **“Special Rates”** and enter Corporate/Promo code **7VC**. To check availability of the Owner Rental Discount at Sheraton Vacation Club or Westin Vacation Club locations, use the Corporate/Promo code **14974**.

²The 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.

³For direct villa reservations and not applicable for Getaway offers through Interval International. Sheraton, Westin and their logos are the trademarks of Marriott International, Inc. (“Marriott”) or its affiliates and are used by Vistana Signature Experiences, Inc. (“Vistana”), an authorized partner of the Marriott Bonvoy[™] program, under license from Starwood Hotels & Resorts Worldwide, LLC, a subsidiary of Marriott. Vistana and the programs and products it provides are not owned, developed or sold by Marriott or its affiliates. Vistana is solely responsible for its advertising, marketing, privacy and data collection practices.



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 accommodation size reserved.
- **Check out the current Marriott Vacation Club Destinations Escapes offers [here](#).**

SAMPLE VACATION CLUB POINTS REQUIRED¹

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

¹Vacation Club Points amounts are subject to change.

Marriott Bonvoy¹

Explore the World the Marriott Way.

Imagine... having the ability to stay in the most desirable destinations all over the world. When you trade your Vacation Club Points for Marriott Bonvoy™ Points, you have access to an extraordinary portfolio of brands across more than 6,700 hotels and resorts worldwide. From a romantic anniversary in Paris to a wine tasting vacation in Napa Valley, you can have Marriott accommodations and amenities as the home base for your next adventure.

HOW TO TRADE FOR MARRIOTT BONVOY POINTS

Minimum

Each trade requires a minimum of 250 Vacation Club Points, and increases by increments of 5 Vacation Club Points. One Vacation Club Point is currently equivalent to 40 Marriott Bonvoy Points. For example, if you trade 3,800 Vacation Club Points, you'll receive 152,000 Marriott Bonvoy Points.

Limit

Owners with up to 3,999 Vacation Club Points annually may trade up to 50% of their annual distribution of Vacation Club Points for Marriott Bonvoy Points each year. Only Vacation Club Points associated with Beneficial Interests in the Marriott Vacation Club Destinations Program may be traded for Marriott Bonvoy Points. Owners enrolled in the Marriott Vacation Club Destinations Exchange Program may continue to trade eligible weeks for Marriott Bonvoy Points.



Renaissance Hong Kong Harbour View Hotel
Hong Kong, China

Timing

Vacation Club Points may be traded for Marriott Bonvoy Points as early as 25 months before the beginning of your Use Year, and until 3 months after the beginning of your Use Year. After your transaction is complete, you will normally receive the points in your Marriott Bonvoy account within two business days. To trade your Vacation Club Points for Marriott Bonvoy points, [click here](#). To view this deadline and all of your important dates, [click here](#).

Marriott Bonvoy™ Gold Elite Status

Owners will receive an upgrade to the Gold Elite status and enjoy benefits associated with this Elite status across an extraordinary portfolio of brands. To learn about the Gold Elite member benefits, visit [Marriott.com](#). Each year, each Owner's benefit level and Elite status will be reviewed, and Owners will have an opportunity to designate one Owner from their ownership account to receive the appropriate Elite status upgrade.

WEB TIP

Learn about all of the Marriott Bonvoy earning and redemption options at [Marriott.com](#).

¹Access 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.

Explorer Collection

What Does Exploration Look Like to You?



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 want to experience the thrill of rafting the Colorado River, the Explorer Collection¹ has a vacation experience for you.

A WORLD OF DISCOVERY

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 world-renowned residences — such as 47 Park StreetSM, Grand Residences by Marriott® and Ritz-Carlton® hotels — the home base for your next global getaway. About 150 Marriott-brand and independent hotels are currently available worldwide through the Explorer Collection.¹

¹Actual 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.



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. To learn about how to use your Vacation Club Points to reserve a cruise, [click here](#).

WEB TIP

Learn about all the Explorer Collection options by visiting MarriottVacationClub.com, and click on “Destinations,” then “[Explorer Collection](#)” and 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 multi-sport 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



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. For details on how to use Vacation Club Points for Resort Credit, [click here](#).

Exchange Partner Resorts

Explore the Entire Globe — Around the World in 80 Nations.



Generations Riviera Maya
Mexico

Our exchange partner, Interval International, expands your travel options even further by giving you access to thousands of affiliated timeshare resorts around the world. To learn more about the variety and location of these exchange partner resorts¹, visit IntervalWorld.com.

The number of Vacation Club Points required to exchange through Interval International varies depending on the size of your accommodations and seasonal demand as measured by the TDI (Travel Demand Index). TDI charts have been developed by Interval

International to reflect the historic supply and demand of vacation weeks in different destinations. The demand ranges from the number 50, which is low demand, to 100, which is medium demand, and 150, which is peak season at the destination. The chart below explains how many Vacation Club Points would be required for a 7-night vacation, depending on villa size, and the TDI Value (from low 50 to peak 150). For example, if you want to stay in a 2-bedroom villa in your desired destination during Peak season, 4,500 points are required. More information on TDI charts is available in the Interval International directory you received, or on Interval International's website, IntervalWorld.com.

TRAVEL DEMAND INDEX (TDI) BASED EXCHANGE VALUES

	TDI Range	Full Week Exchange Values				
		STUDIO	1 BDRM	2 BDRM	3 BDRM	4 BDRM
Peak	140-150	2,250	3,000	4,500	6,000	7,000
High	115-135	1,750	2,750	4,000	5,000	6,000
Medium	90-110	1,500	2,250	3,000	4,000	5,000
Low	50-85	1,000	1,500	2,250	3,000	4,000

This chart is also located at MarriottVacationClub.com and IntervalWorld.com.

PLEASE NOTE: When exchanging with Interval International to an affiliated resort, external exchange fees apply and will need to be paid at the time the request is placed. Plan ahead when requesting an external exchange, as Interval International receives vacation weeks from other timeshare Owners, and it is usually necessary to place your exchange request on a waitlist in order to receive a confirmation for highly demanded vacations.

WEB TIP

New Owners will receive an Interval International membership and member card within approximately 2 weeks of closing. To place a request or confirm your vacation, visit IntervalWorld.com.

¹Interval International is an indirect subsidiary of Marriott Vacations WorldwideSM; 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.

Vacation Club Points

Welcome to Vacation Freedom!



FUEL YOUR VACATION LIFESTYLE

Your Vacation Club Points are powerful. We want you to understand exactly how they work and how to get the most out of every single point.



YOUR VACATION CLUB POINTS DISTRIBUTION

What is a Use Year?

It's the period of time when you may use your annual distribution of Vacation Club Points for vacations.

When does my Use Year begin and end?

Your Use Year begins on your anniversary date (the first day of the month after your closing).¹ For example, if your closing took place on May 20, your Use Year will begin on June 1 each year and run through May 31 of the following year.

When will I receive new Vacation Club Points?

Your annual distribution of Vacation Club Points is replenished prior to reservations being available each year.

WEB TIP

To learn what your Use Year is, log in to MarriottVacationClub.com, and click "Use Points," then "[Vacation Club Points Balance](#)" and your Use Year will be displayed.

¹If you are already a Weeks Owner and those weeks have been enrolled in the Marriott Vacation Club Destinations Exchange Program, your Use Year will begin on January 1, regardless of when you purchased your Vacation Club Points.

Vacation Club Points

Continued

BANKING, BORROWING OR TRANSFERRING VACATION CLUB POINTS

If you're not able to use your distribution of Vacation Club Points within your Use Year — or if you need more for a vacation, don't worry, you have options.



Banking Points

As an Owner, you may bank some or all of your Vacation Club Points into the following Use Year up to six months prior to the end of the current Use Year. Banked points may not be banked again, borrowed back or transferred to another Owner. To view this and other important dates, [click here](#).

Borrowing Points

You may borrow all or a portion of your Vacation Club Points into the immediately preceding Use Year when required to confirm a vacation. Once Vacation Club Points are borrowed, if you cancel the vacation for which you borrowed them, these Vacation Club Points may be used to plan another vacation that occurs prior to their original expiration date. However, those borrowed Vacation Club Points cannot be banked into a following Use Year or transferred to another Owner.

Transferring Points

You may transfer your Vacation Club Points to a different Marriott Vacation Club Points Owner or Enrolled Owner. Transferred Vacation Club Points will retain the transferring Owner's Use Year dates. Transferred Vacation Club Points may not be banked, borrowed, transferred again or traded for Marriott Bonvoy Points.

WEB TIP

To bank Vacation Club Points into the subsequent Use Year, log in to MarriottVacationClub.com, and click "Use Points" then "[Bank Points](#)." Vacation Club Points will be available to borrow into the immediately preceding Use Year when they are required to confirm a vacation. Contact Owner Services to transfer Vacation Club Points.

Tips to Maximize Your Ownership



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. If you plan to stay at a Marriott Vacation Club resort or property, you may be able to make reservations as early as 13 months prior to your check-in date. And the flexibility of your Vacation Club Points allows you to plan years in advance: your Vacation Club Points can be borrowed into the immediately preceding Use Year (or traded for Marriott Bonvoy Points) up to 25 months before your Use Year begins.

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 fee and Club Dues every November. You can check your loan information and pay dues and fees anytime at 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. For details, log in to MarriottVacationClub.com and click "Destinations" and "Explorer Collection," then ["Travel Arrangements."](#)



WEB TIP

To pay maintenance fees, Club Dues or loans, log in to MarriottVacationClub.com, and click **"Account."** To learn about using Vacation Club Points to protect your vacations, click **"Destinations,"** then **"Explorer Collection,"** then **"Travel Arrangements."**

Tips to Maximize Your Ownership

Continued...

Take advantage of the Owner website.

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

Sign up for a free webinar.

At [VacationClubLearningCenter.com](https://www.marriott.com/vacationclublearningcenter), 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. It's easy, free and informative.

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! 855-MVC-4VOA (855-682-4862).

Monday through Friday from 9 a.m. until 8 p.m. Eastern time

Saturday from 9 a.m. until 5 p.m. Eastern time



