

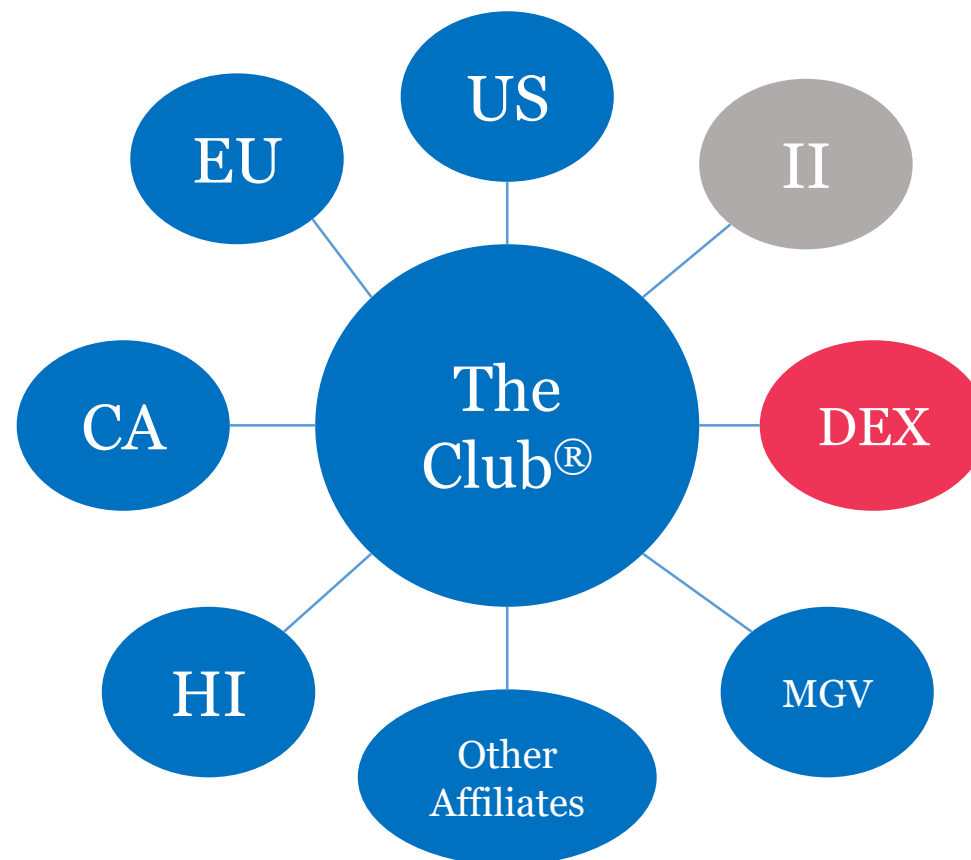
Maximizing Membership in The Club[®]

What is The Club®?

We are a private club designed to provide flexible vacation options for Diamond Resorts owners, and to encourage them to continue taking regular vacations. With our network of more than 400 managed and affiliated properties and cruise opportunities, we strive to make vacation planning simple.

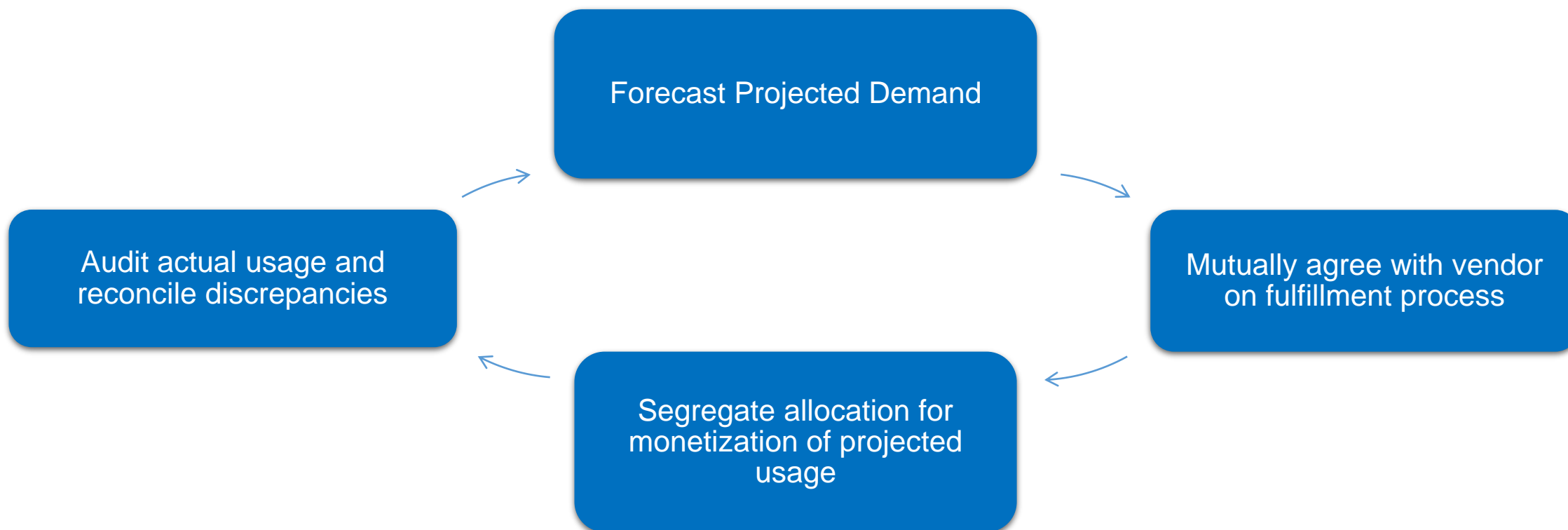
How does The Club® work?

The Club® has affiliations with multiple member associations, as well as many other resorts, to expand the portfolio of destinations where members can vacation.



How do member benefits and other redemption opportunities work?

The Club® offers additional point redemption opportunities for a variety of benefits from cruises, flights, escorted tours, sporting events, and more.



Understanding Availability

- **Point Values:** All accommodation types within the Diamond portfolio have been assigned point values for each week. The value is determined by the location, facilities at the resort, season and size of accommodation.
- **Change in Point Values:** There may be value variation due to arrival day, holidays, special events, etc.
- **Developer Inventory:** Diamond owns an amount of inventory across all collections and to offset cost, Diamond rents accommodations through Diamond Resorts and Hotels, and through reputable third party booking companies.
- **Member Benefit Monetization:** Accommodation is withdrawn from the collections on a fair basis when members choose to redeem their points toward various member benefits, such as flights and travel discounts.

Your Booking Window

- **13 months:** You have the advantage to book at any of your home collection resorts
- **12 months:** Deeded owners who have enrolled their week into The Club® can book into home resorts
- **10 months:** You can book into ANY available resort in The Club®

Platinum members currently have an extended booking window in certain resorts.

Loyalty members are given the option to place on-going searches.

- Silver members can set up one active search
- Gold members can set up three active searches
- Platinum members can set up five active searches

If you are booking a reservation for the following year, a deposit may need to be paid before the booking is confirmed.

Points-ology: The Art and Science of Maximizing Your Points

Points are the lifeblood of membership in The Club®; they are the currency that help you vacation.

Three key dates for ensuring you won't lose points:

June 30: Save up to **100%** of this year's allocation between January 1 and June 30

August 31: Save up to **50%** of this year's allocation, provided 50% has not already been saved, between January 1 and August 31

October 31: Save up to **25%** of this year's allocation, provided 25% has not already been saved, between January 1 and October 31

Tips from The Club®

- Once you've saved your points, you can borrow back into the current year for reservations
- Points can **ONLY** be banked once. If points are borrowed back into the current year for a reservation, and the reservation is canceled, you may not bank the points again
- If a reservation is booked in the current year and canceled after the point saving deadline, you can only save a percentage of your points

What is Diamond Flexibility and Value?

Don't have enough points to complete your vacation? No problem. Take advantage of your Diamond Flexibility and Diamond Value benefit.

What is Diamond Flexibility?

Members can conveniently complete Club reservations by purchasing one-time-use points

Membership Type	Rate per Point
Standard	\$ 0.36
Silver	\$ 0.31
Gold	\$ 0.28
Platinum	\$ 0.26

What is Diamond Value?

Members may purchase one-time-use points at an advantageous rate to complete reservations during the applicable window

Membership Type	Rate per Point	Booking Window
Silver	\$ 0.13	on non-discounted reservations when booking within 14 days of arrival
Gold	\$ 0.13	on non-discounted reservations when booking within 28 days of arrival
Platinum	\$ 0.13	on non-discounted reservations when booking within 35 days of arrival

Pending Search Requests

Silver, Gold and Platinum members can place a request for an accommodation that is currently unavailable to book – and keep the request open.



- Requests can be placed 22 days to 10 months in advance of a desired arrival date.
- The request stops searching, or ends, 21 days prior to arrival.
- If the search finds availability, a temporary reservation is automatically booked and points are deducted. If there are no points available in the account, the reservation will not be booked.
- Upon auto-booking, you will receive an email prompting you to confirm the reservation. You must confirm (online or over the phone) within 7 days or the reservation will be canceled.

The number of search requests a member can hold at one time depends on their membership level.

Membership Level	Number of Search Requests
Standard	N/A
Silver	1
Gold	3
Platinum	5

Other Ways to Use your Points

Great American Days

- Experience Certificates may be purchased with cash or points
- Once the certificate is purchased, it may be used or gifted
- Certificates are valid for 5 years from the date of the order
- Options area available for specific experiences or certificates can be left open
- Available in the Member Area at DiamondResorts.com under My Benefits/Home and Lifestyle

Air Miles®

- Six airlines participate in this program: American Airlines, Southwest Airlines, Hawaiian Airlines, Virgin Atlantic, Atlantic Airways, Frontier Airlines and United Airlines
- Receive 2.5 air mile/reward points for every Diamond point
- A membership processing fee applies, depending on your membership level
- Must exchange a minimum of 2,500 points per transaction
- Federal, state or local taxes may apply
- Must be a member of the air miles club for applicable airline

Travel Services

- Use your points for flight or hotel stays with instant redemption toward a portion of the cost
- Standard: \$0.07 per point up to 20% of the cost for the full year
- Silver: \$0.08 per point up to 20% of the cost for the full year
- Gold: \$0.09 per point up to 100% of the cost before March 31st then up to 30% of the cost for the remaining year
- Platinum: \$0.10 per point up to 100% of the cost before April 30th then up to 30% of the cost for the remaining year

Diamond Preference

Eligible members can select their unit preference at any Diamond-managed resort

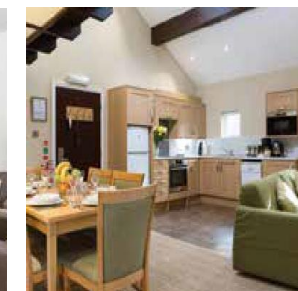
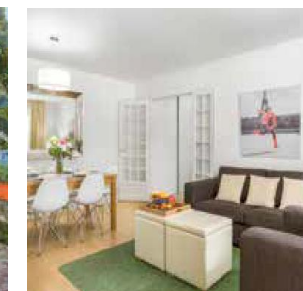
- This benefit is exclusive to Gold and Platinum members
- It is subject to availability at the time of booking or after
- Platinum members currently receive this benefit on three reservations per year
- Gold members currently receive this benefit on one reservation per year
- May not be used for ADA and adapted units at some resorts



Loyalty Accommodation Upgrades

Silver, Gold and Platinum members of The Club® can upgrade their accommodation to the next level in resort accommodation ranking, based on availability.

- The upgrade list varies for each property
- To view the unit ranking at any particular property, you can check the Benefits Directory
- The lower unit must be booked before being eligible to upgrade
- Certain unit types are excluded
- Discounted reservation bookings cannot be upgraded
- Upgrades are per night and limited by membership level
- A non-refundable fee must be paid, per nightly upgrade
- Each membership level currently receives the following per term:
 - Platinum: Unlimited upgradeable nights at \$10 per night
 - Gold: 35 upgradeable nights at \$15 per night
 - Silver: 14 upgradeable nights at \$20 per night



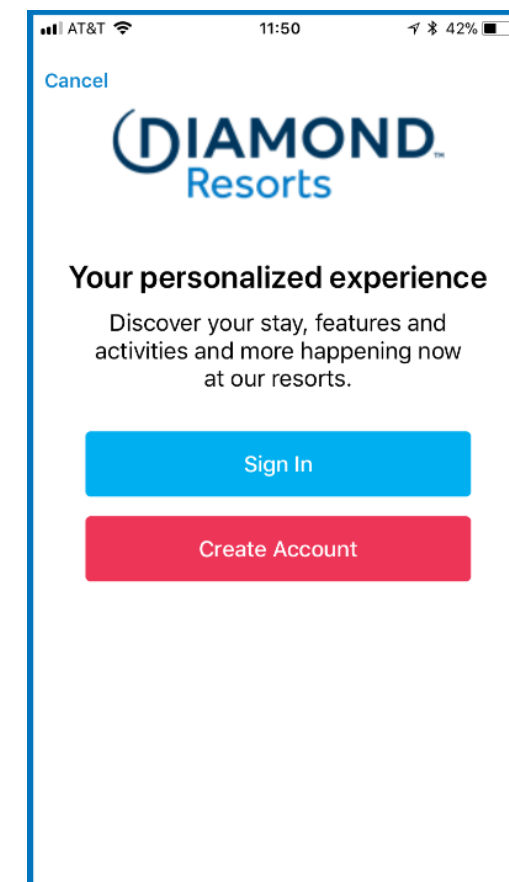
Diamond Resorts Mobile App

Local Recommendations – Find information on local restaurants, attractions, shopping and more

Message the Resort – Send messages directly to the resort for various in-room and on-site requests

Resort Information – Learn more about resort services, amenities, events and activities happening during your stay

My Vacations – Sign in to manage your current and upcoming reservations, and plan your next vacation



6 Tips For Maximizing Your Points



1. Diamond Luxury

- Exceptional value for your points
- Standard and Silver members can use their points toward Diamond Luxury Purchases to cover up to 20% of the cost at a point value of \$0.20 per point
- Gold and Platinum members can use their points toward Diamond Luxury Purchases to cover up to 30% of the cost at a point value of \$0.30 per point

2. Reservation Protection Plan

- Protect 100% of your points up to 31 days prior to your arrival date
- With the standard cancellation policy, 100% of your points are only protected up to 91 days prior to arrival

3. Diamond Events

- Incredible value for your points
- Exciting, exclusive events, including private concerts, wine tastings and more
- Member cruises with exciting pre-planned excursions

6 Tips For Maximizing Your Points

4. Diamond Instant Getaways

- Short-notice reservations to affiliate resort properties
- 3000 points or less
- See the world on a budget.

5. Bank Your Points

- **June 30:** save up to **100%** of this year's allocation
- **August 31:** save up to **50%** of this year's allocation
- **October 31:** save up to **25%** of this year's allocation

6. Quick Getaways

- 50% points discount for 7 night bookings 59 days or less in advance
- 50% points discount for 2 or more night bookings 30 days or less in advance
- Book with “Point Saver” to view only discounted reservations while booking online.



At-a-Glance

Diamond Loyalty Benefits

Points Levels	STANDARD up to 14,999	SILVER 15,000 - 29,999	GOLD 30,000 - 49,999	PLATINUM 50,000 - 99,999	CENTUM* 100,000 and more		
Diamond Flexibility ¹ price per point	\$0.36	\$0.31	\$0.28	\$0.26	\$0.23		
Guest Reservations ³	1 per year Complimentary	3 per year Complimentary	5 per year Complimentary	5 per year Complimentary	5 per year Complimentary		
Annual RPP	\$249	\$319	\$399	\$499	\$699		
Single-Stay RPP at Time of Booking	\$150	\$140	\$130	\$120	\$110		
Destination Xchange [®] 7-night Online Exchange Fees	\$159	\$149	\$139	\$129	\$119		
Diamond Luxury Hotels ⁵							
Diamond Luxury Cruises ⁵	Use points for up to 20% of the cost	Use points for up to 20% of the cost	Use points for up to 30% of the cost	Use points for up to 30% of the cost	Use points for up to 40% of the cost		
Diamond Luxury Guided Tours ⁵	at \$0.20 per point	at \$0.20 per point	at \$0.30 per point	at \$0.30 per point	at \$0.40 per point		
Luxury Car Rental ⁵							
River Cruises ⁵	N/A	N/A	N/A	Use points for up to 30% of the cost	Use points for up to 40% of the cost		
Ultra-Luxury Cruising ⁵	N/A	N/A	N/A	at \$0.30 per point	at \$0.40 per point		
Luxury Jets ⁵	N/A	N/A	N/A				
Cruise Points Redemption Fee ⁶			\$100	\$75	\$50	Complimentary	Complimentary
Member Benefits Processing Fee			\$49	\$39	\$29	N/A	N/A
The Club [®] Select [™] Deposit Fee ⁷			\$169	\$159	\$129	\$109	\$99
Diamond Value ¹ Days prior to arrival/Price per point			N/A	14 days/\$0.13	28 days/\$0.13	35 days/\$0.13	45 days/\$0.13
Loyalty Accommodation Upgrade ²			N/A	14 nights per year, \$20 per night	35 nights per year, \$15 per night	Unlimited nights per year, \$10 per night	Unlimited nights per year, \$7 per night
Complimentary Loyalty Accommodation Upgrade			N/A	3 per year when requested within 72 hours of arrival date	5 per year when requested within 72 hours of arrival date	7 per year when requested within 72 hours of arrival date	9 per year when requested within 72 hours of arrival date
Loyalty Search Requests			N/A	1 active search	3 active searches	5 active searches	7 active searches
The Club Combinations [®] Deposit Fee ⁸			\$109	\$89	\$69	\$59	\$49
In-resort Benefits ⁴			N/A	Included	Included	Included	Included

At-a-Glance

Diamond Loyalty Benefits

Diamond Preference⁹ Preferred Unit Reservation	N/A	N/A	1 reservation per year	3 reservations per year	3 reservations per year
Priority Check-in¹⁰	N/A	N/A	2:00 p.m. check-in	2:00 p.m. check-in	1:00 p.m. check-in
Diamond Luxury Selection[®]	N/A	N/A	Included	Included	Included
Diamond Luxury Sports	N/A	N/A	Included	Included	Included
Diamond Express Check-in¹⁰	N/A	N/A	Included	Included	Included
Loyalty Recognition Room Keys¹⁰	N/A	N/A	Included	Included	Included
Specially Selected Member Escorted Journeys	N/A	N/A	Included	Included	Included
By Request - Complimentary Priority Pass Annual Membership¹¹	N/A	N/A	Included	Included	Included

Points Levels	STANDARD up to 14,999	SILVER 15,000 - 29,999	GOLD 30,000 - 49,999	PLATINUM 50,000 - 99,999	CENTUM* 100,000 and more
By Request - Complimentary PressReader Annual Membership	N/A	N/A	Included	Included	Included
Complimentary Single-Stay RPP on Reservations less than 5,000 points⁵	N/A	N/A	N/A	7 reservations per year	10 reservations per year
24-Hour Reservation Hold	N/A	N/A	N/A	Included	Included
The Legacy Program¹²	N/A	N/A	N/A	Included	Enhanced Program
Associate Member In-resort Benefits⁴	N/A	N/A	N/A	Included	Included
Dedicated Platinum/Centum 24/7 Service	N/A	N/A	N/A	Included	Included
Click to Chat and Call	Included	Included	Included	Included	Included
Points Redemptions on Fee Payments	N/A	N/A	N/A	Included	Included
Personal Centum Concierge	N/A	N/A	N/A	N/A	Included
LPGA Tournament of Champions Special Offers^{**}	N/A	N/A	N/A	N/A	Included

The Power of Destination Xchange

With a wide range of travel options, including the flexibility of the 5-Year Advantage Xchange, Destination Xchange opens up a world of travel.

**Our premiere flexible,
points-based vacation
ownership exchange program,
Destination Xchange was
designed with you in mind:
flexibility, value and ease of use.**

5-Year Advantage Xchange

You can deposit points into Destination Xchange. Points deposited are valid for exchanges up to 5 years from the date of deposit, to make reservations up to 24 months in advance at resorts outside The Club's portfolio.

Instant Xchange

Use your points to instantly confirm reservations up to 24 months in advance at resorts outside The Club's portfolio.

Short Xchange

Short stay vacations (2 to 6 nights long) booked with points within 30 days of travel.

Express Xcapes

Last-minute, 7-night vacations booked with points within 30 days of travel for up to 50% off point values.

Destination Xtras

Enjoy vacations at highly discounted cash rates (no points required) starting at \$299 for 7 nights.

Travel Flexibility

Help protect your points when you need to cancel with the DEX Protection Plan.



Primary exchange option included with your Club membership

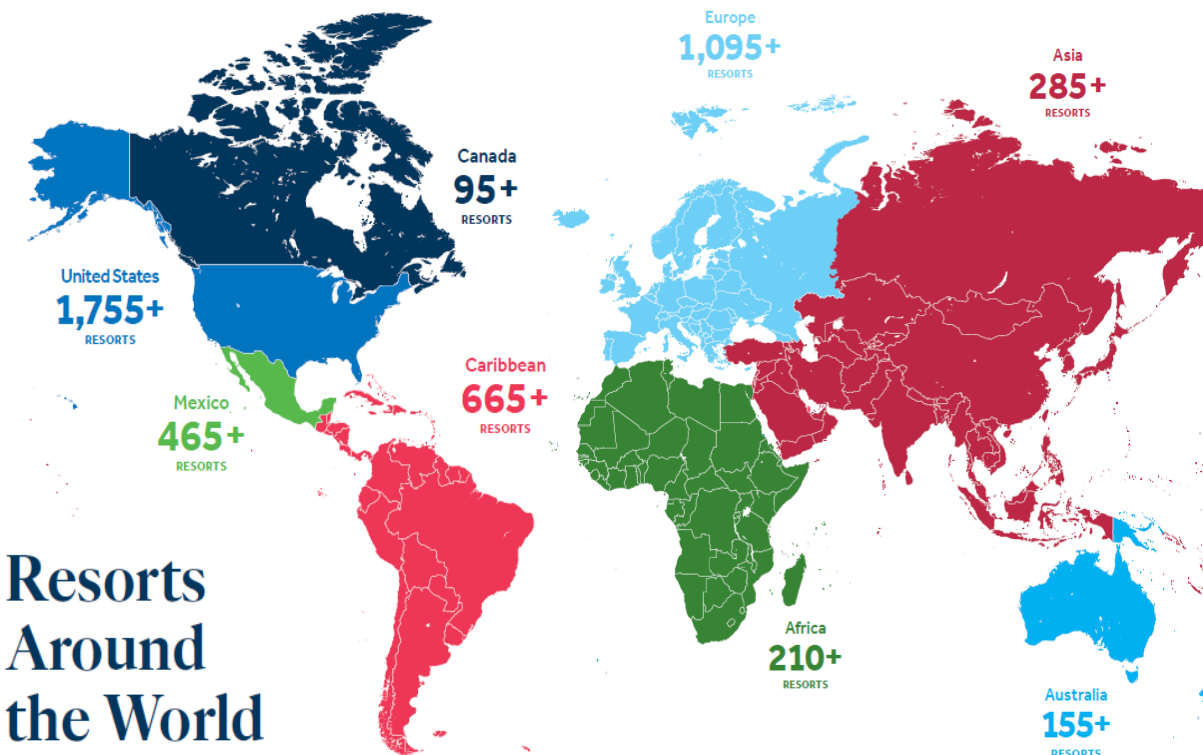
Key Benefits to Members

- Non-exclusivity with an exchange company
- Competitive exchange fees
- More than 4,800 destination options
- Simplified member experience
- 5-year deposits

Each 7-night stay booked through DEX has a point value and Tier assigned to it based on resort location, demand, availability, season, and now size of accommodation!

Keep in mind, at higher demand times, like holidays, will mean a higher tier level to book and any destinations with limited accommodations, such as ski resorts, will be valued higher as well.

	Low	Mid	High	Peak	Ultra Peak
Studio	Tier 1 2,000	Tier 1 2,000	Tier 2 4,000	Tier 3 6,000	Tier 4 8,000
1 Bedroom	Tier 1 2,000	Tier 2 4,000	Tier 3 6,000	Tier 4 8,000	Tier 5 10,000
2 Bedroom	Tier 2 4,000	Tier 3 6,000	Tier 4 8,000	Tier 5 10,000	Tier 6 12,000
3 Bedroom	Tier 3 6,000	Tier 4 8,000	Tier 4 8,000	Tier 5 10,000	Tier 6 12,000
4 Bedroom	Tier 3 6,000	Tier 4 8,000	Tier 5 10,000	Tier 6 12,000	Tier 6 12,000



5 Year Advantage Xchange

Members can choose to deposit their points from The Club and convert them into a Tier Credit for future use to book an exchange (7-night stay) in a Standard Accommodation (sleeps up to a maximum of 4 guests) up to 24 months in advance.

- Tier Credits are valid up to 5 years from date points are deposited
- Points cannot be returned, withdrawn or removed once converted into a Tier Credit
- Points will be deducted from their current year's points up through October 31, thereafter points will be deducted from the following year's points
- Can borrow points from the following year's points to gain a higher Tier Credit
- Multiple Tier Credits are allowed but cannot be combined for higher Tier stays



How It Works: 5-Year Advantage Xchange

Destination Xchange

Stay Vacationed.®

Primary exchange option included with your Club membership

Upgrading a Tier Credit

If you decide to book into a higher Tier from your original Tier Credit, a Tier Upgrade Fee will be charged in addition to the Standard Exchange Fee. Tier Upgrade Fees can be paid with points, cash or a combination of both and are determined by your loyalty level. A Tier Upgrade Fee is charged per Tier upgraded e.g. if redeeming a Tier 2 Credit and reserving a Tier 4 accommodation then 2 Tier Upgrade Fees will be payable.

Tier Upgrade Fees	Standard		Silver		Gold		Platinum		Centum	
	Cash	Points	Cash	Points	Cash	Points	Cash	Points	Cash	Points
	\$360	3,000	\$340	2,750	\$320	2,500	\$280	2,250	\$240	2,000

Short Xchanges

When you only have time for a quick getaway

Whether you need a little down time on the beach, romance in the mountains, or a quick golf getaway with friends, a Short Xchange gives you the option to do it all. Destination Xchange offers you 2- to 6-night stays at selected destinations within 30 days of travel using make last-minute, cost-saving travel plans, so we created Express Xcapes especially with you in mind. Whether you are busy at work or having a difficult time coordinating schedules with family and friends, Express Xcapes offers last-minute, easy to book, travel.

Book 7-night stays at up to 50% off the points value within 30 days of arrival and as close as 72 hours prior to check in.

Express Xcapes

Let your wanderlust guide you

When the travel bug gets the best of you, Destination Xchange has you covered with Express Xcapes.

Destination Xchange understands it can be difficult to getaways to extended vacations. Share your joy of travel with friends and loved ones. You can purchase a Guest Certificate for friends and family for a fee. Simply book your guest's reservation and provide their name at the time of booking or by contacting Member Services to update the reservation with the guest's name. Refer to the Fee Schedule on page 15 for Guest Certificate Fees.

DEX Protection Plan

When the unexpected happens, you can help protect your exchange reservations with the DEX Protection Plan.

The purchase of a DEX Protection Plan will reinstate an equivalent Tier Credit into your Destination Xchange account for cancellations up to 31 days prior to the arrival date for both 5-Year Advantage Xchange and Instant Xchange reservations. The Tier Credit will expire 5 years from the original deposit booking date.

If a Tier Upgrade Fee (points, cash or a combination of both) was used for the reservation, an upgraded Tier Credit will be credited to your Destination Xchange account. The DEX Protection Plan is only available for purchase at time of booking either online or through Member Services.

DEX Protection Plan Fees	Standard	Silver	Gold	Platinum	Centum
	\$150	\$140	\$130	\$120	\$110

FEES-AT-A-GLANCE

Destination Xchange

POINTS LEVELS	STANDARD		SILVER		GOLD		PLATINUM		CENTUM*	
Standard Exchange Fee (Phone) ¹	\$169		\$159		\$149		\$139		\$129	
Standard Exchange Fee (Online) ¹	\$159		\$149		\$139		\$129		\$119	
Short Xchange Fee										
2 Nights	\$129		\$129		\$129		\$129		\$129	
3-4 Nights	\$139		\$139		\$139		\$139		\$139	
5-6 Nights	\$149		\$149		\$149		\$149		\$149	
Destination Xtras (starting at \$299/week)	2 stays per year		4 stays per year		6 stays per year		8 stays per year		10 stays per year	
Guest Certificate Fee ²	\$55		\$45		\$35		\$25		\$15	
Guest Reservations	Unlimited		Unlimited		Unlimited		Unlimited		Unlimited	
DEX Protection Plan Fee ³	\$150		\$140		\$130		\$120		\$110	
Late Deposit Fee ⁴	\$299		\$299		\$299		\$299		\$299	
	STANDARD		SILVER		GOLD		PLATINUM		CENTUM	
	CASH	POINTS	CASH	POINTS	CASH	POINTS	CASH	POINTS	CASH	POINTS
Tier Upgrade Fees ⁵	\$360	3,000	\$340	2,750	\$320	2,500	\$280	2,250	\$260	2,000

- Keep up to date with the latest information from The Club® posted on the “Member News” section of your Member Area
- Find information on Diamond Live events, receive helpful tips from the concierge, learn about new member benefits, changes to current benefits, urgent advisories and more
- View special offers that you won’t find anywhere else with offerings from 25% off points to 75% off points at select destinations
- Sign up for Owner Webinars

The screenshot displays the member dashboard interface. At the top right, it shows the user's name 'Dr. Henry', account details, and points balances for 2020 (15,000) and 2021 (7,500). The main navigation bar includes sections for Account Summary, Reservation, and Financial Summary. The Account Summary section shows the member's profile for Dr. Henry Hasalottapoints, including their member number, address, and level (Silver Member). The Reservation section shows the next reservation at Scottsdale Villa Mirage on Feb 17, 2020. The Financial Summary section shows membership fees and a 'Make A Payment' button. Below these sections is a search bar with various filters like 'Basic Search', 'Time Finder', 'Destination Finder', 'Experience Finder', and 'Destinations'. A 'Member News' section is highlighted with a red box, featuring a post about 'Want to Learn More About Destination Xchange?' and a 'COVID-19 Update'.

9 Ways To Diamond Luxury

Standard and Silver members can redeem points for up to 20% of the cost of a Diamond Luxury Purchases booking at \$.20 per point

Gold and Platinum members can redeem points for up to 30% of the cost of a Diamond Luxury Purchases booking at \$.30 per point

Centum members can redeem points for up to 40% of the cost of a Diamond Luxury Purchase booking at \$.40 per point

LUXURY HOTELS



LUXURY CAR RENTAL



LUXURY GUIDED TOURS



ULTRA LUXURY CRUISES



LUXURY JETS



LUXURY RIVER CRUISES



LUXURY CRUISES



LUXURY SPORTS

Full Points



LUXURY HOMES

Full Points



Ways to Contact Us

Call

The Club[®] Member Services
877.374.2582

The Club[®] Platinum Member
Services
877.374.7528

Emergency Hotline
855.624.4392

Chat

Chat LIVE with an agent right from your device.

You can request billing assistance, book your vacations and more without ever picking up the phone!

To start exploring the new live chat function, first log in, then click on “Contact Us” in the right hand corner and select “Chat.”

Monday - Friday: 9:00 a.m. EST - 9:00 p.m. EST
Saturday: 9:00 a.m. EST - 8:00 p.m. EST

Email

ContactUs@DiamondResorts.com





**We look forward to helping you
plan your next vacation!**



Thank you for attending!