

Diamond Resorts

**North American Resort Updates
and
Maximizing Your Club Points**

Resort Updates



Resort Operations Leadership Team

- **Resorts**
 - General Managers, Area GMs
 - Department Leaders

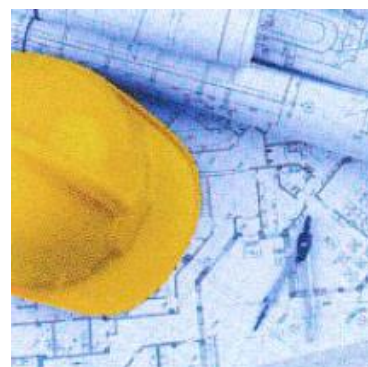
- **Corporate Support – Regional**
 - VP of Operations
 - Asset Manager
 - Director of Facilities
 - Association Administrator

- **Corporate Support for All Regions**
 - Front Office
 - Housekeeping
 - Fire & Life Safety

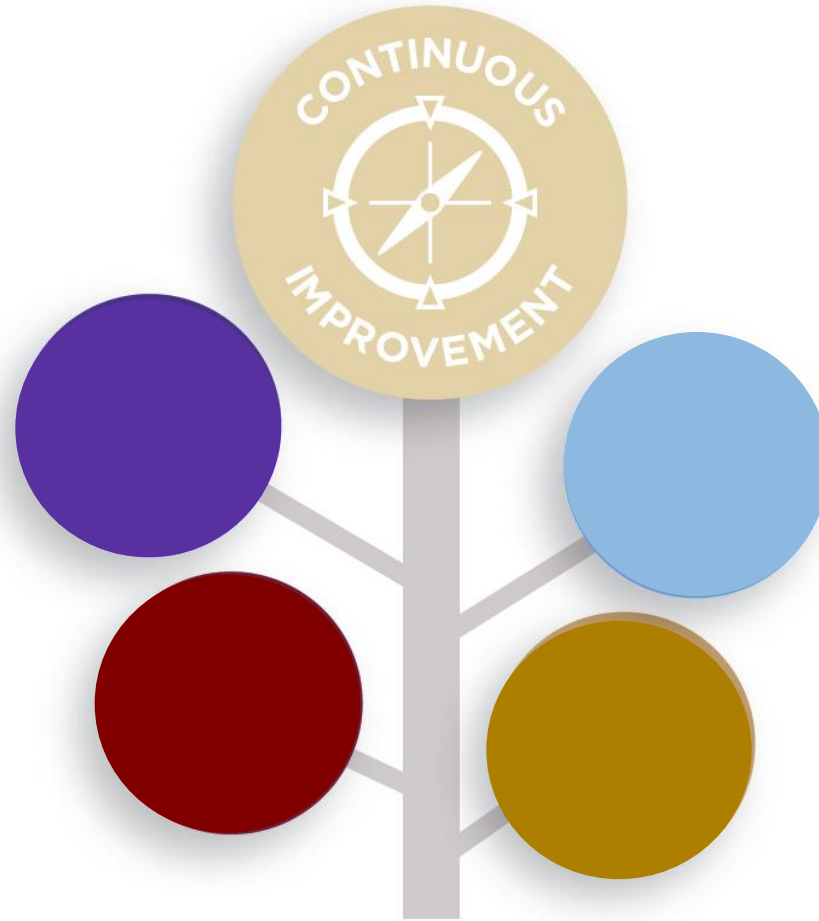
Shared Services

These departments provide services to multiple resorts from centrally located offices. This provides consistency, timely delivery of service, subject-matter expertise and cost savings to the resorts.

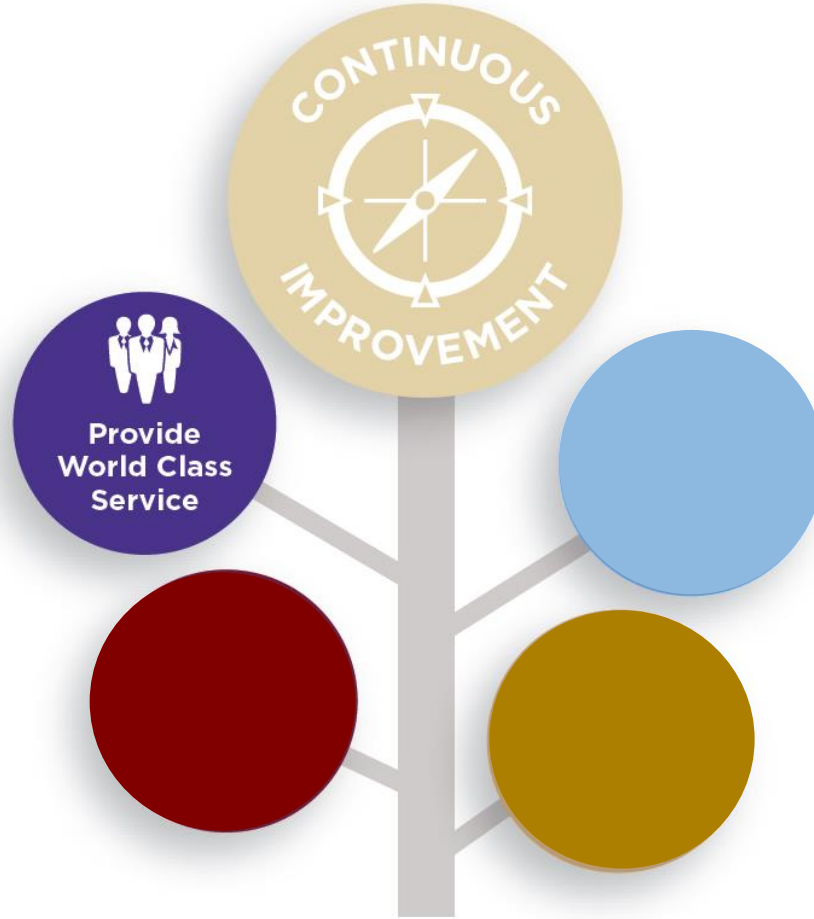
- Accounting
- Billing and Collections
- Construction and Purchasing
- Creative Services
- Human Resources
- Information Technology
- Legal Services
- Payroll and Benefits
- Risk Management
- Tax and Treasury



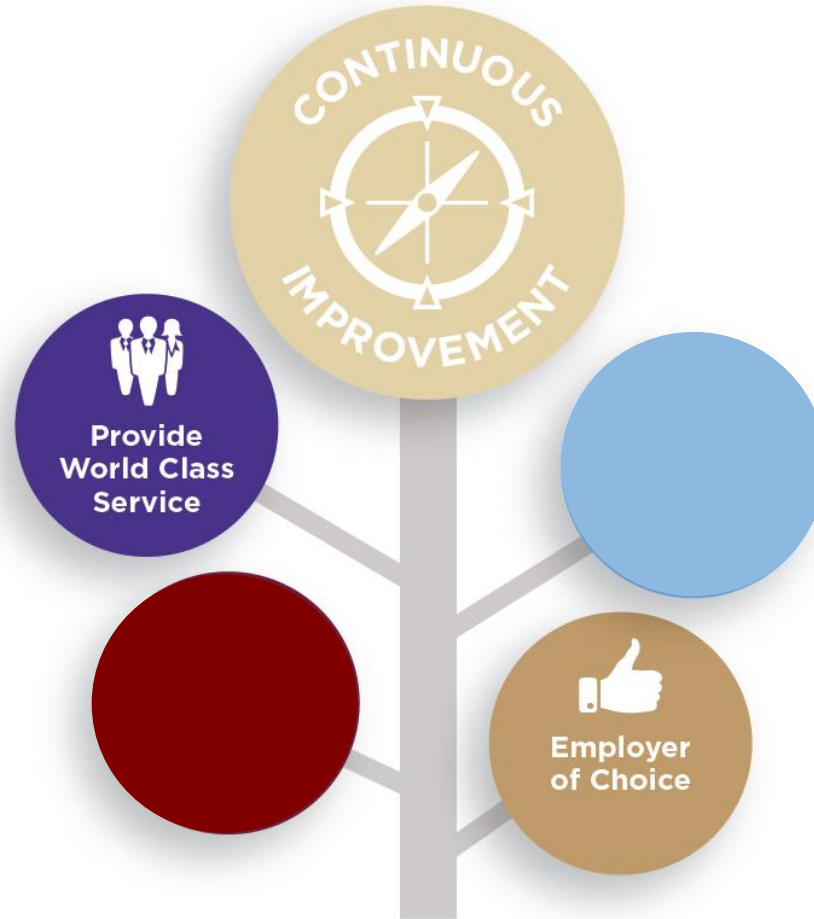
Resort Operations



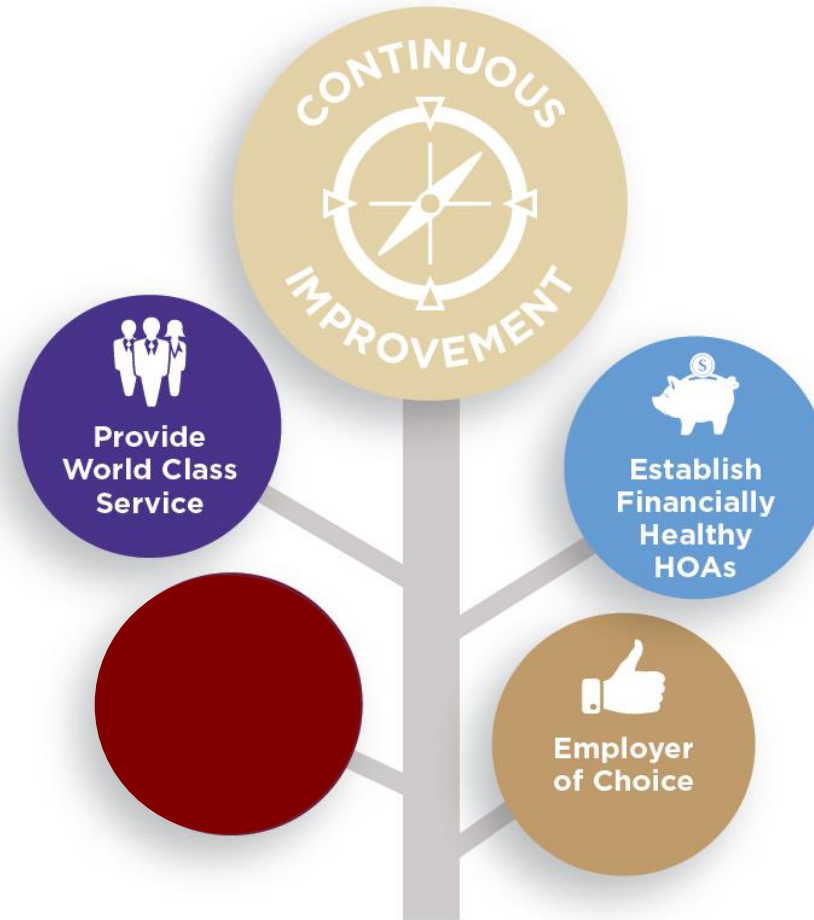
Resort Operations



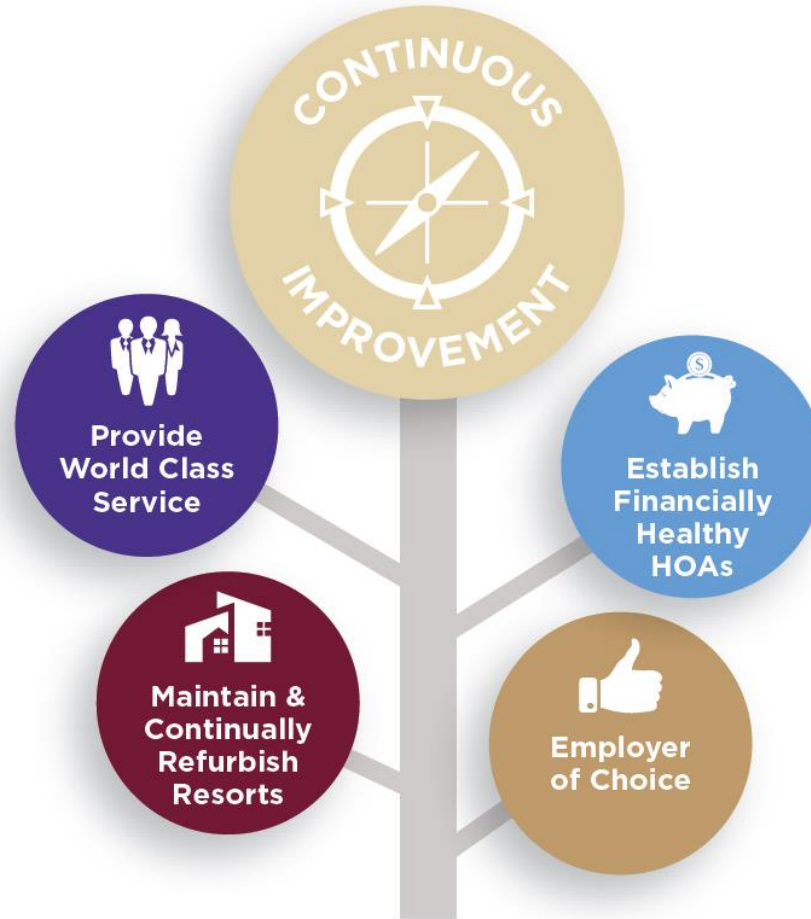
Resort Operations



Resort Operations



Resort Operations

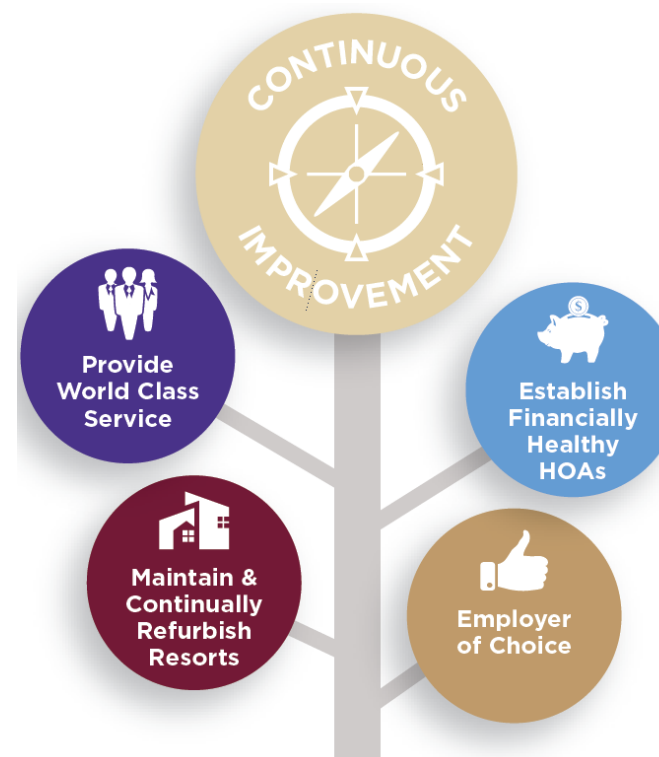


Tools and Processes

We use a number of tools and standard processes to support our mission of Continuous Improvement.

- Surveys
- Third Party Audits
- Financial Reviews
- Third Party Asset/Reserve Studies
- Resort Operations Playbook

- Suite Refurbishments
- Training and Development
- Preventive Maintenance and Inspections
- Sustainability and Green Programs
- Community Service



COVID-19 Update

You can always find the latest, updated information about how we're responding to the COVID-19 pandemic on our website at DiamondResorts.com.

For the latest information about COVID-19 please visit our dedicated section of the website.



BECOME A DIAMOND MEMBER

EXPLORE DESTINATIONS

STAY VACATIONED

CONTACT US



COVID-19 Update

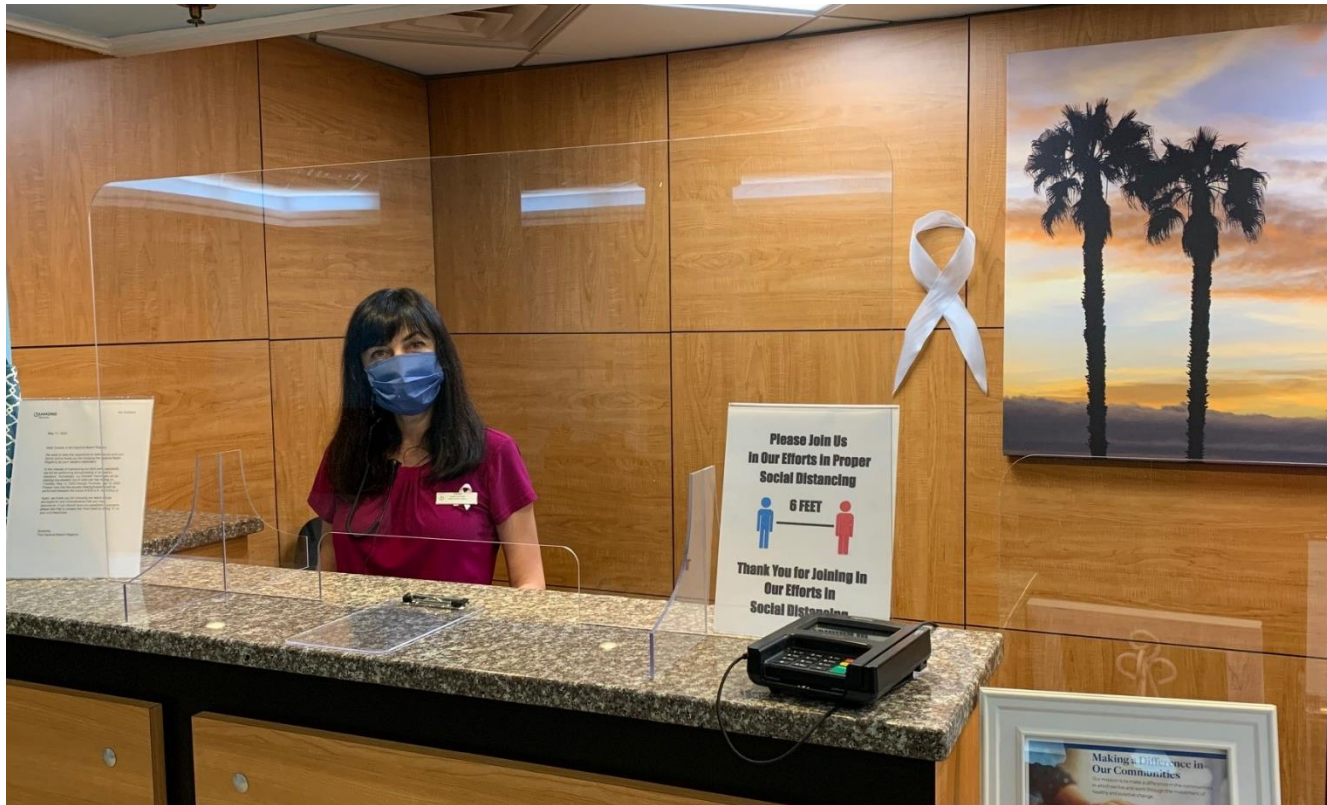
We monitor and follow government instructions and guidance from the Centers for Disease Control and Prevention (CDC), World Health Organization (WHO) and local health officials.

Resorts tentatively scheduled to reopen soon:

Alhambra at Poinciana	Friday, July 31
Crescent Resort on South Beach	Friday, July 31
Ka'anapali Beach Club	Tuesday, September 1
The Modern Honolulu	Tuesday, September 1
The Point at Poipu	Tuesday, September 1
Marquis Villas	Tuesday, September 1

COVID-19 Update

Personal protective equipment, including masks and gloves, have been provided for our team members. Plexi-glass dividers have been installed at all front desks.



COVID-19 Update

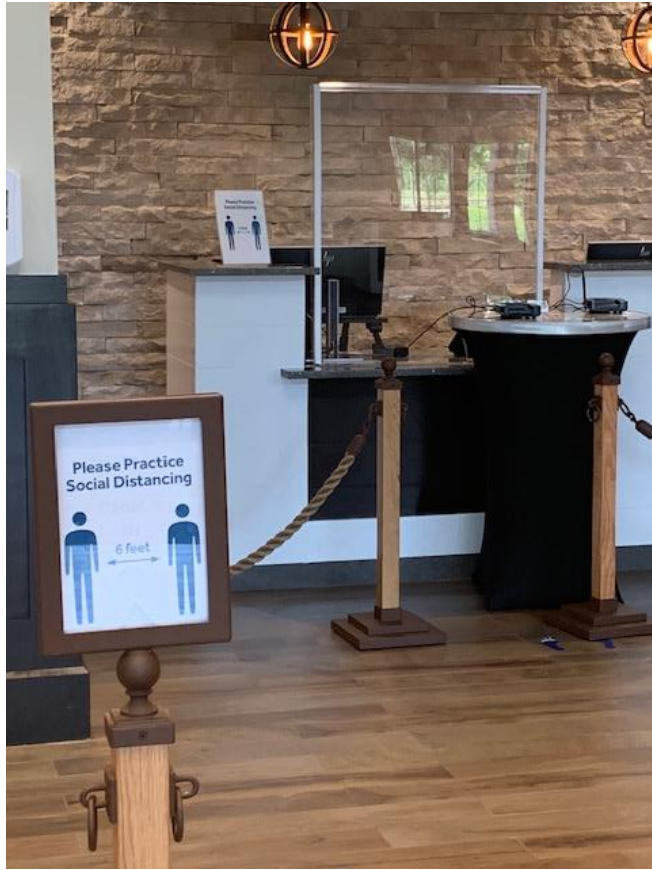
We are encouraging social distancing through team member trainings and signage at the resorts. Based on official guidelines, we are also limiting the size of gatherings.



COVID-19 Update



COVID-19 Update



COVID-19 Update

For your convenience, hand sanitizer and wipes or disinfectant sprays will be provided in the coming weeks at stations throughout the resorts.



COVID-19 Update

We have also enhanced our Diamond Standard of Clean protocols to include:

- We will continue to use EPA-recommended disinfectants to thoroughly clean all accommodations. Particular attention will be paid to high-touch surfaces such as door handles and television remotes.
- We are in the process of adding new technologies to enhance our cleanings. This includes the use of electrostatic sprayers, which uniformly mist disinfectant to sanitize surfaces.
- Dedicating team members to cleaning high-touch surfaces and high-traffic areas with increased frequency using EPA-recommended disinfectants.

COVID-19 Update

Operating expenses at both open and temporarily closed resorts have been reduced as much as possible through several measures:

- Reduction, renegotiation, or cancellation of service contracts
- Reduction in use of supplies and equipment
- Reduction in hours of operation for some amenities and services
- Temporary furlough of team members
- Reduction in utility consumption

COVID-19 Update

We've taken additional steps to support and assist our owners, our team members, the associations and resorts we manage, and our communities.

- Diamond Resorts offered its developer-owned weeks to provide free accommodations to first responders and medical personnel around the world; more than 10,000 complimentary room nights were provided.
- We established a Team Member Crisis Fund for through the Diamond Resorts International Foundation to help team members in need, wherever possible.
- We've modified collection activity to waive interest and late fees, and work out payment plans for maintenance fees.

Resort Re-opening Process

As government mandates are lifted, we continue to follow newly emerging guidelines and have begun establishing protocols for our team members.

- The health and wellbeing of our members, owners, guests and team members remains our top priority.
- There are likely to be increased costs for cleaning and maintenance due to new protocols and safety requirements.
- Amenities and services may be slowly phased back in due to phased lifting of mandates and resort occupancy levels.
- We will continue to communicate updates to you through the website.

COVID-19 Update

You can always find the latest, updated information about how we're responding to the COVID-19 pandemic on our website at DiamondResorts.com.

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BECOME A DIAMOND MEMBER

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**We look forward to
welcoming you home!**



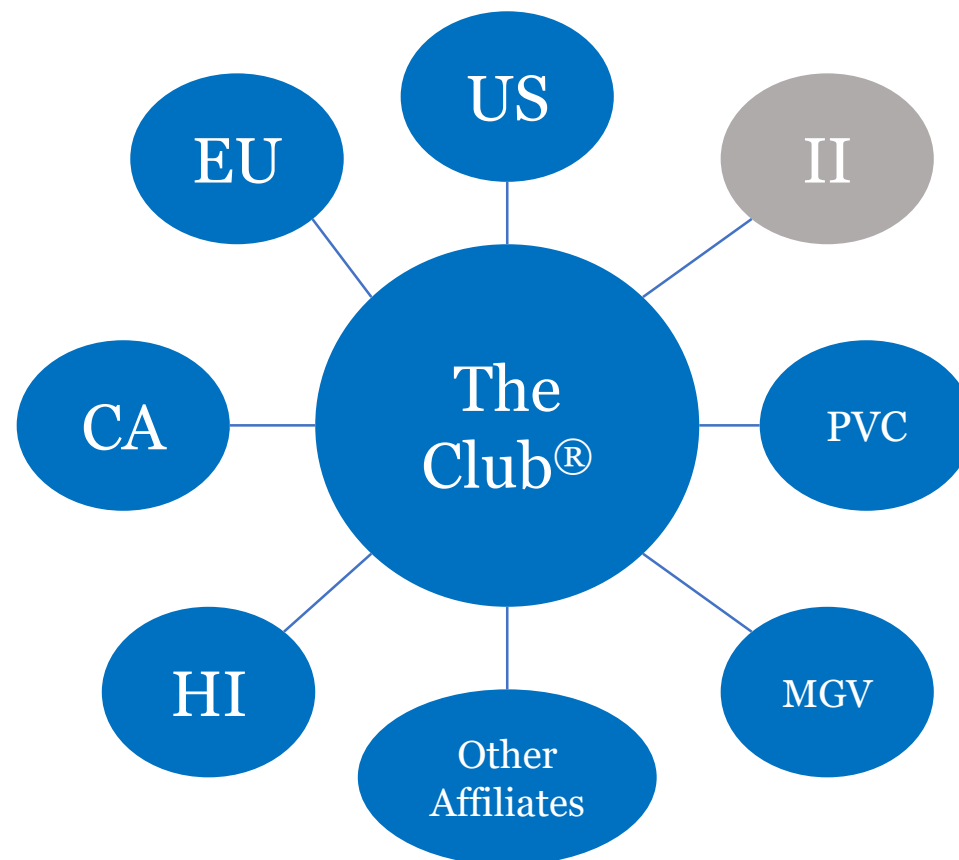
Maximizing Membership in The Club[®]

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.

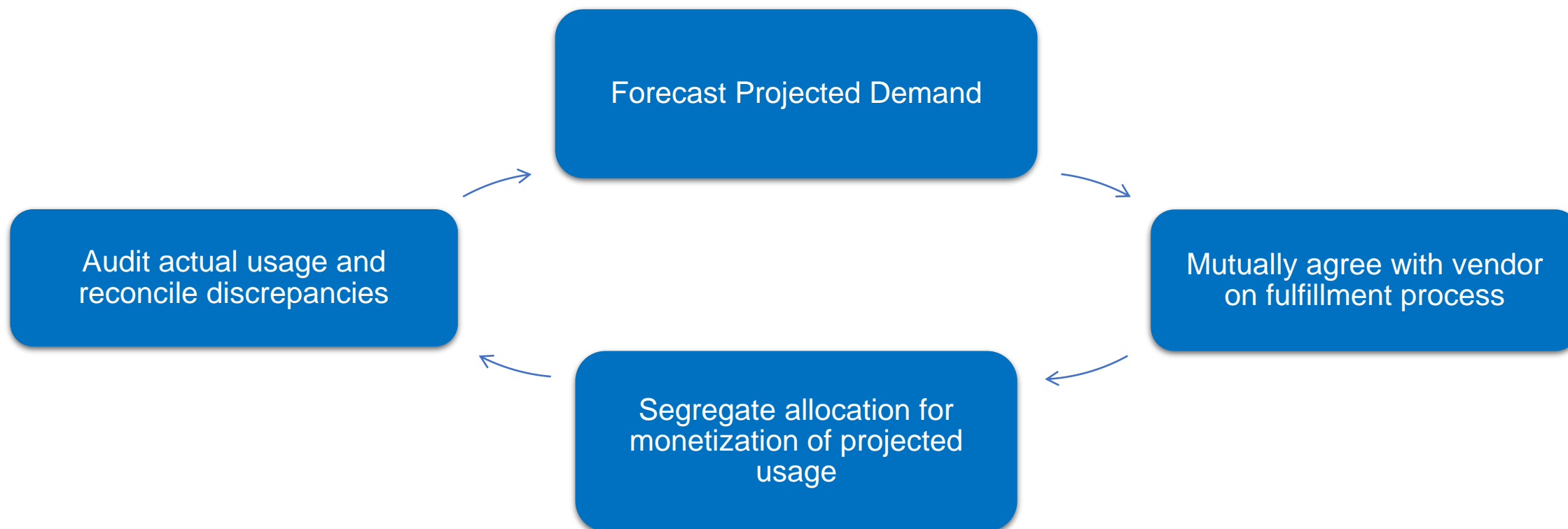
How does The Club® work?

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

Points for Fun

- Use your points to purchase entertainment and activity packages
- Available in select locations: St Louis, MO, and Sedona, AZ
- St Louis entertainment/activities: Fox Theater tickets, Cardinal baseball game, Bailey Restaurant, etc.
- Sedona entertainment/activities: African Ambush Jeep Tours, Diamond experience helicopter ride
- Attending a 60-minute sales presentation is required to redeem these amazing packages

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

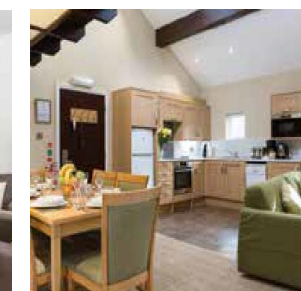
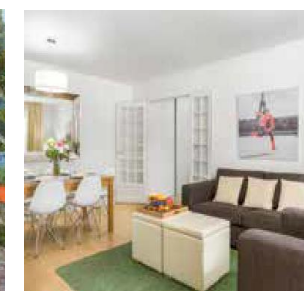
- This benefit is exclusive to Gold and Platinum members
- It is subject to availability at the time of booking or after
- Platinum members currently receive this benefit on three reservations per year
- Gold members currently receive this benefit on one reservation per year
- May not be used for ADA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



What's New

- Keep up to date with the latest information from The Club® posted on the “What’s New” 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

The screenshot shows the Diamond Resorts member dashboard. At the top right, there are social media icons and a language dropdown set to English. Below this, it says "You are logged in." with links for "My Account" and "Log Off". The main dashboard area is titled "Dashboard" and contains four columns: "Account Summary", "Reservation", "Financial Summary", and "Snapshot". Each column has a "more" link. Below the dashboard are three buttons: "ACCOUNT INFORMATION", "CREATE RESERVATION", and "MAKE PAYMENT". A "Member Area" navigation bar is below the dashboard, with a "Contact Us" button on the right. On the left side of the Member Area, there is a "My Account" menu with options like "Make Payment", "View Statements", "Account and Payment History", "Preferences", "Save Points", "Diamond Double Rewards", "Purchase Additional Collection Points", and "The Club Exchange Program". The "WHAT'S NEW" section features three news items: "Quarter Two 2020 All Point Cruises coming soon!", "Attention members of The Club® - Here is the latest update from The Club on Hurricane Dorian", and "From the Concierge: Polo Towers – Las Vegas Nevada".

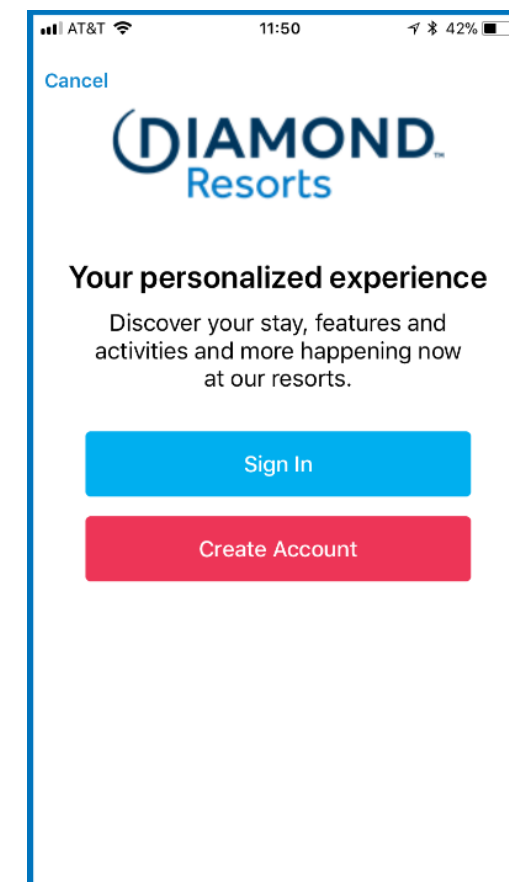
Diamond Resorts Mobile App

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



[How to Use the Diamond Resorts App](#)

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.



Destination Xchange

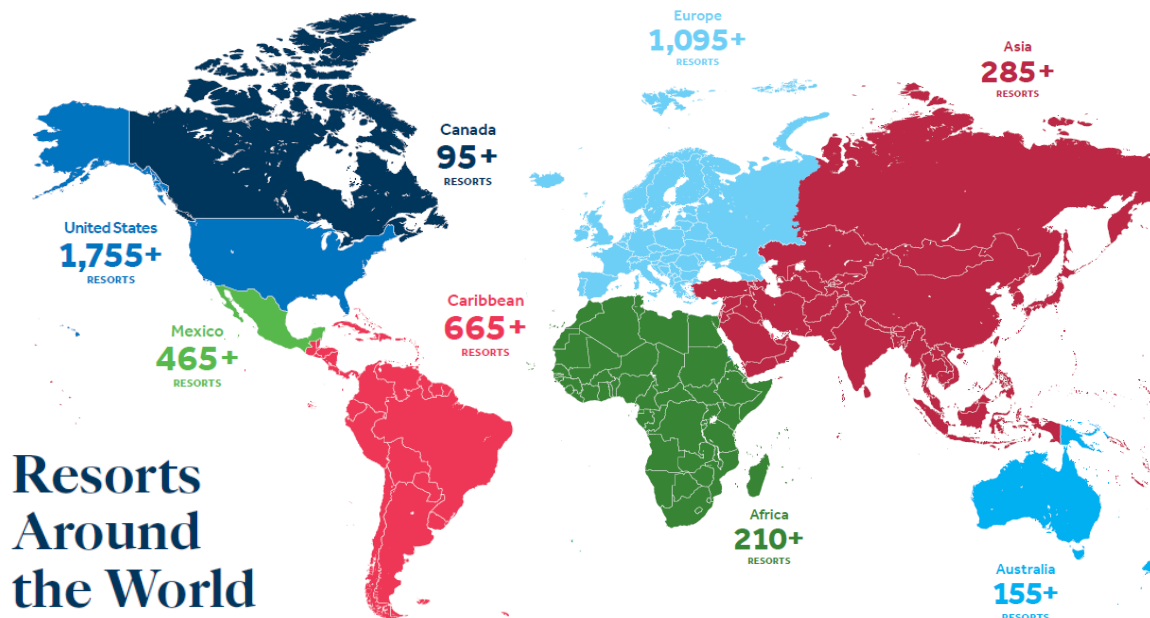
Primary exchange option included with your Club membership

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 in a Standard Accommodation (sleeps up to a maximum of 4 guests) has a point value and Tier assigned to it based on resort location, availability, season and demand.

The Club US	Points Required
Tier 1	2,000
Tier 2	4,000
Tier 3	6,000
Tier 4	8,000
Tier 5	10,000
Tier 6	12,000



Traveling Through DEX

- Classic Xchange
- 5-Year Advantage Xchange
- Short Xchange
- Express Xcapes
- Destination Xtras

7 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

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



How to Book Member Events

Club Events

Step 1: Log on to your Member Area

Step 2: Hover over “Club Experiences” and select “Global Club Events”

Step 3: Select your preferred destination

Step 4: Call 800.709.1214 to book over the phone

Member Escorted Journeys

Step 1: Log on to your Member Area

Step 2: Hover over “Club Experiences” and select “The Club[®] Exclusive Member Escorted Journeys

Step 3: Select “View Itineraries and Book Now”

Step 4: Select your preferred destination

Step 5: Book online or call 855.624.4386 to book over the phone

Primary Member Only Resorts

Primary Member Only Resorts are specific resorts that only allow the Primary Members of Diamond Resorts to book reservations using their points. Additional reservations may be booked directly with the resort at the prevailing cash rate.

Alternate guests and Associate members may not check-in.

Below is a list of our current Primary member-only resorts which we hope that you will enjoy.

- The Modern Honolulu • Holiday Inn and Suites Vancouver
- Royal Lahaina Resort • Royal Kona Resort

NOTE: If someone other than yourself, the Primary Member, attempts to check-in for a reservation that has been booked using your points, the check-in will be denied and your guest will be required to book an alternate accommodation based on availability at the prevailing rate.

Lifestyle Benefits

Ship Sticks

- Have your luggage, golf clubs, skis and other items picked up from your home and delivered right to the destination of your choice.
- Receive a 15% discount on luggage delivery as a member with Diamond Resorts

Golf Card International

- Receive an annual deluxe membership that includes access to:
- Preferred rates on greens and cart fees at any of the participating golf courses across North America • Official USGA Handicap Index[®] • Golf GPS Smartphone App • Annual subscription to Golf Digest • Golf bag tag • Golf Player Membership Card • 10% Discount on over 4,000 golf products, equipment and more • Social network, directory and Swing tips

Discover My Diamond

- You can enjoy luxurious amenities of Diamond Resorts accommodations at home or give loved ones the gift of luxury
- Log in to the Member Area at DiamondResorts.com and log in to the Member Area at DiamondResorts.com and go to My Benefits > Home & Lifestyle > Diamond Amenities.

Club Communications



Members of The Club® will receive e-newsletters in the spring and fall annually. These newsletters contain information on the latest resort choices, additions to your member benefits, information on upcoming vacation adventures, and special Club discounts and getaways.



HOW IT WORKS: DiamondResorts.com

Important Reference materials available to you:

- E-newsletters in your inbox
- Annual Member Directory
- What's New
- Diamond Resorts App

- Register for your login credentials and maintain your profile with up-to-date contact details, including your current email address
- Find answers to many questions in the FAQ section
- Visit "What's New" under "My Community" for the latest notices on new resort choices, new benefits Club Events notices and travel alerts



Maintenance Fee FAQs

■ **What is the Maintenance Fee?**

- Maintenance Fees are funds collected by the Association to cover the cost of operating and maintaining the resort. The fee contains two components; the operating fee covers the cost of day-to-day operations of the resort, including labor and benefits, cleaning and maintenance supplies, utilities, insurance, and an allowance for bad debt. In most locations, property taxes are also included in the operating fee. The reserve fee is for replacement of major assets, such as suite and common area furnishings and appliances, roofs, facades, and mechanical equipment.

■ **Who determines the Maintenance Fee?**

- The Board of Directors approves the Maintenance Fee during the annual budget process. Once the Board has approved the Maintenance Fee, the Billing Department prepares the billing statements and sends them to all owners.

■ **Why would the Maintenance Fee increase?**

- Cost of labor is one of the primary components of the fee, and we budget for modest wage increases each year. Additionally, the cost of most services and products change each year, and we are subject to market conditions and price increases like every other business. Natural disasters around the globe impact insurance premiums, though Diamond Resorts always negotiates the best possible pricing for all products and services on behalf of all Associations.