



# ABOUND

BY MARRIOTT VACATIONS™



MARRIOTT  
VACATION  
CLUB



SHERATON  
VACATION CLUB

WESTIN  
VACATION CLUB



GRAND  
RESIDENCES  
by Marriott



THE RITZ-CARLTON  
CLUB

HOW TO  
USE YOUR  
OWNERSHIP

MARRIOTT VACATION CLUB®  
POINTS OWNER



# MORE TO LIFE

EXPECT MORE FROM YOUR  
VACATIONS

Thank you for being part of The Marriott Vacation Clubs™ family. As an Owner, now you can manifest more of what you long for most: Rejuvenation. Inspiration. Meaningful moments with family and friends.

Through Abound by Marriott Vacations™, you can experience it all, starting at 90+ premium resorts and city properties around the world. As your needs, family, and preferences change over time, so will your ideal vacation. The Abound exchange program is designed to evolve with you, so you can create your best vacation life.

# ABOUND

BY MARRIOTT VACATIONS™



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# YOUR OPTIONS IN ABOUND BY MARRIOTT VACATIONS™

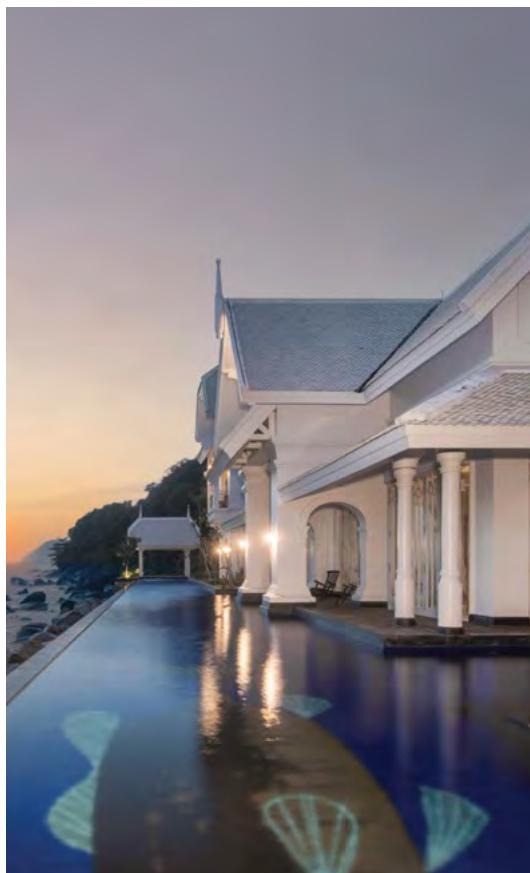
01

RESORTS AND PROPERTIES  
IN ABOUND



02

MARRIOTT BONVOY®



03

INTERVAL INTERNATIONAL®



04

CRUISES, HOTELS, TOURS,  
AND MORE



Marbella, Costa del Sol, Spain

Kiên Giang, Vietnam

Thailand

Greece

# YOUR OWNER BENEFIT LEVEL

Points Owners are recognized by one of five benefit levels in the Abound exchange program. These levels determine various reservation time frames and deadlines associated with your ownership.

Your Owner benefit level is determined by the number of Club Points you own combined with the election value of any enrolled Weeks or Vacation Ownership Interests you own. Every-other-year Weeks and biennial interests are calculated at 50% of their election value annually when determining your Owner benefit level.

It's important to understand your benefit level because it determines many of the time frames and deadlines associated with your ownership.

OWNER BENEFIT LEVEL	TOTAL CLUB POINTS AMOUNT*
OWNER	Up to 3,999
SELECT	4,000 to 6,999
EXECUTIVE	7,000 to 9,999
PRESIDENTIAL	10,000 to 14,999
CHAIRMAN'S CLUB	15,000 or more

\* Biennial VOIs and every-other-year Weeks are valued at 50% annually.

To learn about all the benefits available to you, including Marriott Bonvoy® Elite status upgrades, discounts, and more, log in to your Owner website at [marriottvacationclub.com](http://marriottvacationclub.com) and select [Owner Benefits & Offers](#).

## ► VIDEO TUTORIALS

View an informational video on Owner Benefit Levels



Marriott's Ocean Pointe  
Palm Beach Shores, Florida, USA

# CLUB POINTS

Your Club Points are powerful. It's important to understand how they work to help you make the most of your ownership each year.

## WHEN DO I RECEIVE MY ANNUAL DISTRIBUTION OF CLUB POINTS?

Your Club Points will be replenished each year before they are needed to reserve your next vacation.

## WHAT IS A USE YEAR?

Your Use Year is the period of time when you can enjoy your annual distribution of Club Points.

## WHEN DOES MY USE YEAR BEGIN AND END?

It begins on the first day of the month after your Club Point purchase closed. This is your anniversary date.

For example, if you purchased your Club Points in April, and closed on May 20, your Use Year would begin June 1 and run through May 31 of the following year. This repeats each year with each distribution of Club Points.

## MANAGING CLUB POINTS

Club Points may be banked into the following Use Year, borrowed into the preceding Use Year, or transferred to another Owner.

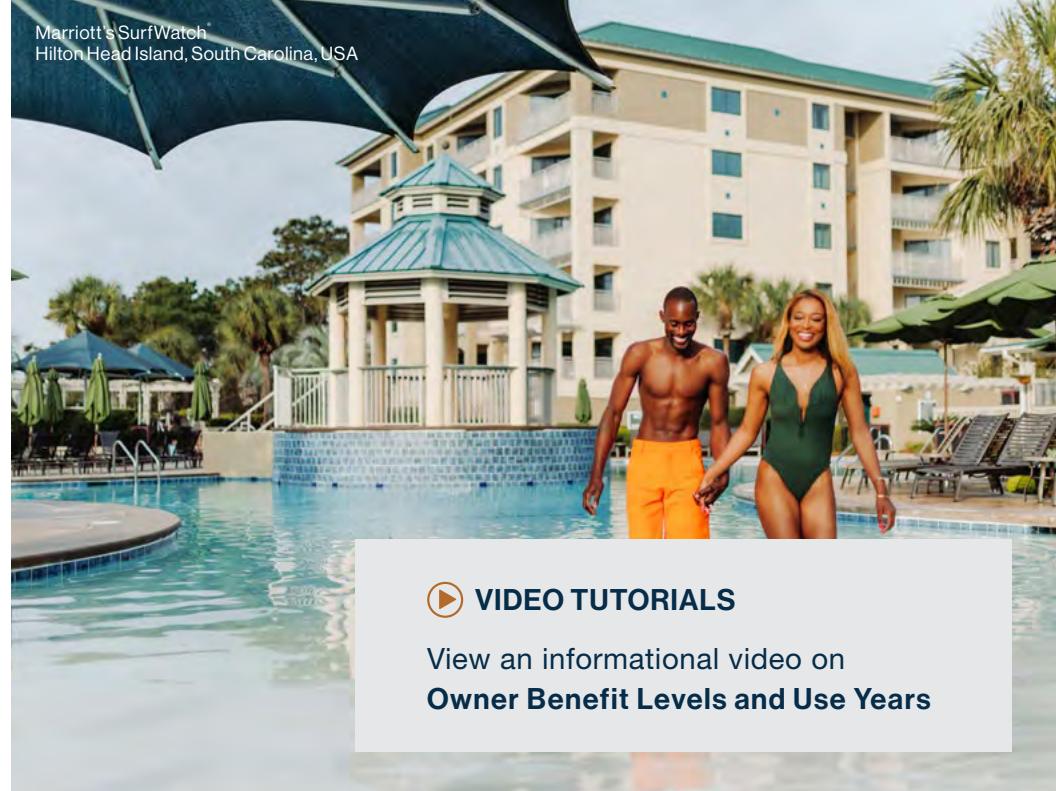
<sup>1</sup>The Use Year for Owners with Weeks enrolled in the Abound by Marriott Vacations™ exchange program is the calendar year: January through December.

## WEB TIP

To learn what your Use Year is, log in to your Owner website: [marriottvacationclub.com](http://marriottvacationclub.com).

It will be displayed next to your Club Points balance.

Marriott's SurfWatch  
Hilton Head Island, South Carolina, USA



## VIDEO TUTORIALS

View an informational video on [Owner Benefit Levels and Use Years](#)



The Westin Mission Hills Resort Villas, Palm Springs  
Rancho Mirage, California, USA

# RESORTS AND PROPERTIES IN ABOUND

## USE YOUR CLUB POINTS FOR STAYS

Spread out. Settle in. And make yourself comfortable. With access to more than 90 extraordinary resorts and properties, a premium home away from home vacation is waiting for you. From deluxe studios to 1-, 2-, and 3-bedroom villas, plus townhouses in select locations, resort accommodations are perfect for unforgettable extended vacations and family reunions.

Get all the comforts and conveniences of home — a fully equipped kitchen, washer and dryer, balcony or patio, separate living and dining areas, and a thoughtful floorplan that allows for both family and personal space.<sup>1</sup>

<sup>1</sup> Amenities and floorplans vary by resort. 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 Abound 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 Abound.



### VIDEO TUTORIALS

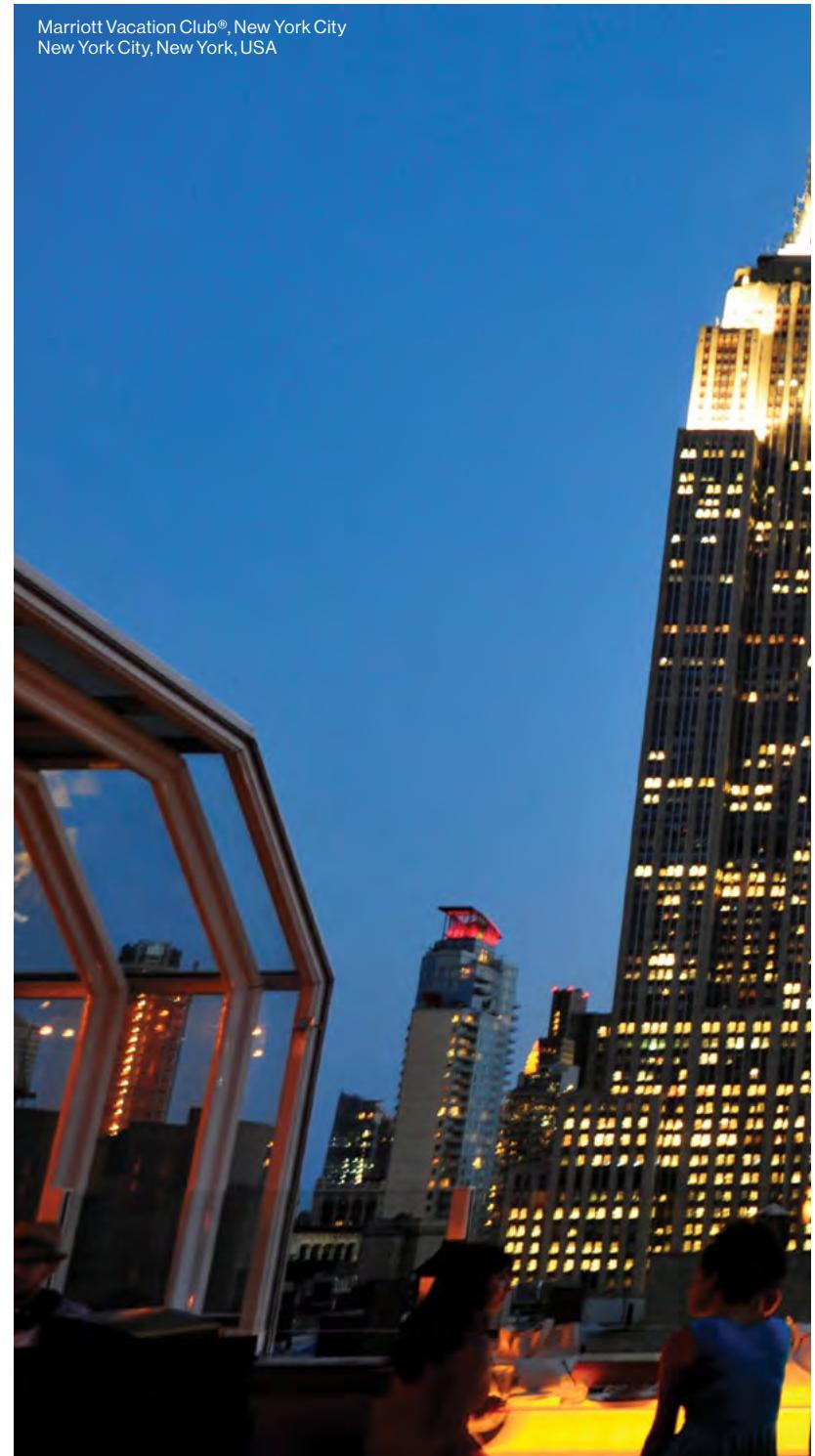
View more about The Marriott Vacation Clubs™ resorts:

- ▶ **Marriott Vacation Club® resorts**
- ▶ **Sheraton® Vacation Club resorts**
- ▶ **Westin® Vacation Club resorts**
- ▶ **Luxury Properties**



Marriott Vacation Club®, San Francisco  
San Francisco, California, USA

Marriott Vacation Club®, New York City  
New York City, New York, USA



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## STAY IN THE HEART OF IT ALL AT CITY PROPERTIES

In addition to premium villa resorts around the globe, stay in the heart of it all at a Marriott Vacation Club® city property. With distinctive guestrooms and suites in vibrant cities across the U.S., you'll enjoy being close to major attractions, local points of interest, and easy-to-access transportation.

### ▶ VIDEO TUTORIALS

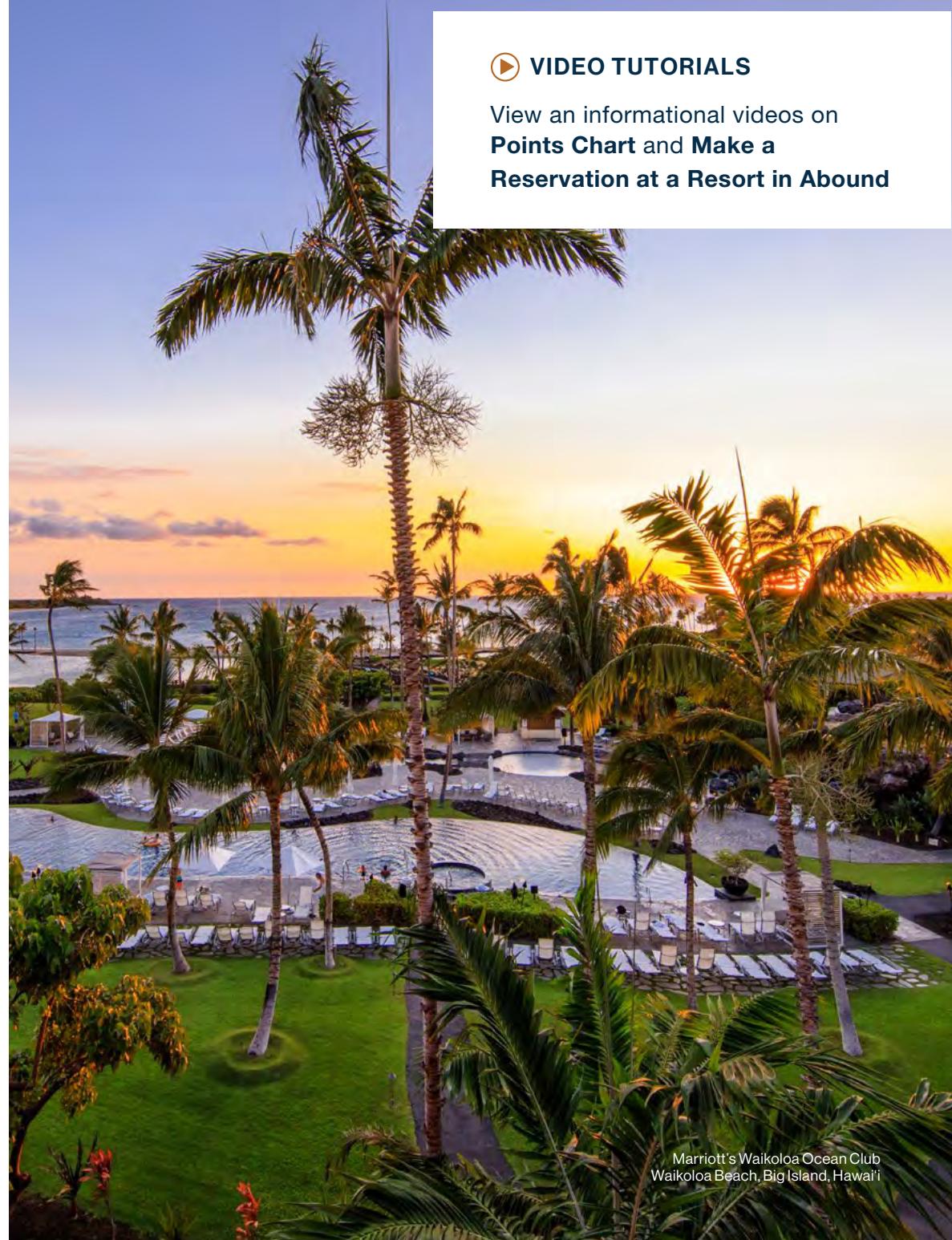
View an informational video on  
**Marriott Vacation Club City Properties**

The availability of specific amenities varies by location. Features, furnishings, and amenities are subject to change. Marriott Vacation Club city properties feature hotel room-style accommodations with limited or no kitchens.

# PLANNING YOUR VACATION

READY TO MAKE YOUR DREAM A REALITY?  
IT'S EASY TO GET STARTED.

1. Choose the perfect place to vacation on [marriottvacationclub.com](http://marriottvacationclub.com).
2. Reservations can be made as early as 12 or 13 months prior to arrival, depending on your desired resort, Owner benefit level, and the number of nights you would like to stay. Refer to the [When Can I Reserve?](#) tool on your Owner website for more information.
3. From your Owner website, go to **Use Points** and **Book Club Points** and complete the information to search for availability. You can hold reservations while you search for other vacations or confirm your desired vacation online.
4. Once you've made your reservation, a confirmation will be sent to the email address on your account.



## ▶ VIDEO TUTORIALS

View an informational videos on  
**Points Chart** and **Make a Reservation at a Resort in Abound**

Marriott's Waikoloa Ocean Club  
Waikoloa Beach, Big Island, Hawai'i

## RESERVATION WINDOWS

Knowing when you can book your vacation is important. It's based on the reservation window associated with your Owner benefit level, where you'd like to reserve, and the number of nights you'll be staying, as outlined below.

### TIME PRIOR TO ARRIVAL

OWNER BENEFIT LEVEL	OWNER up to 3,999 Points	SELECT 4,000–6,999 Points	EXECUTIVE 7,000–9,999 Points	PRESIDENTIAL 10,000–14,999 Points	CHAIRMAN'S CLUB 15,000+ Points
<b>13 MONTHS</b>					
TUESDAYS 9 a.m. ET	Marriott Vacation Club®, Marriott Grand Residence Club®, Lake Tahoe, and The Ritz-Carlton Club®, Vail	7+ nights with 20% additional Points Premium	7+ nights	1+ nights	1+ nights
<b>12 MONTHS</b>					
FRIDAYS 9 a.m. ET	Marriott Vacation Club, Marriott Grand Residence Club, Lake Tahoe, and The Ritz-Carlton Club, Vail	7+ nights	7+ nights	1+ nights	1+ nights
TUESDAYS 9 a.m. ET	Resorts in the Vistana Signature Network® (VSN), including Sheraton® Vacation Club and Westin® Vacation Club resorts				
<b>10 MONTHS</b>					
TUESDAYS 9 a.m. ET	Marriott Vacation Club, Marriott Grand Residence Club, Lake Tahoe, The Ritz-Carlton Club, Vail, and VSN® resorts	1+ nights	1+ nights	1+ nights	1+ nights

Generally, the earlier you book a reservation, the greater chance of getting your preferred vacation. For the exact date when you can begin making reservations, use the [When Can I Reserve?](#) tool.

### VIDEO TUTORIALS

View an informational video on [Reservation Time Frames in Abound](#)

## INTERNAL WAITLIST REQUESTS

If the reservation you desire is not immediately available to confirm, you may be able to place an internal waitlist request as follows:

### TIME PRIOR TO ARRIVAL

OWNER BENEFIT LEVEL	OWNER up to 3,999 Points	SELECT 4,000–6,999 Points	EXECUTIVE 7,000–9,999 Points	PRESIDENTIAL 10,000–14,999 Points	CHAIRMAN'S CLUB 15,000+ Points
<b>12 MONTHS</b>					
<b>FRIDAYS</b> 9 a.m. ET	Marriott Vacation Club®, Marriott Grand Residence Club®, Lake Tahoe, and The Ritz-Carlton Club®, Vail				
<b>TUESDAYS</b> 9 a.m. ET	Resorts in the Vistana Signature Network® (VSN), including Sheraton® Vacation Club and Westin® Vacation Club resorts	7+ nights	7+ nights	1+ nights	1+ nights
<b>10 MONTHS</b>					
<b>TUESDAYS</b> 9 a.m. ET	Marriott Vacation Club, Marriott Grand Residence Club, Lake Tahoe, The Ritz-Carlton Club, Vail, and VSN® resorts	1+ nights	1+ nights	1+ nights	1+ nights
<b>6 MONTHS</b>					
<b>TUESDAYS</b> 9 a.m. ET	Vacations at Luxury Properties other than The Ritz-Carlton Club, Vail <sup>1</sup>	1+ nights	1+ nights	1+ nights	1+ nights

<sup>1</sup>The Ritz-Carlton Club®, St. Thomas, has a 3-night minimum stay requirement.

Internal waitlist requests are fulfilled on a first-come, first-served basis. You may place a request for more than one resort or check-in date. You set the waitlist time frame when the request is placed, up to one day prior to arrival.

The Club Points required for the most expensive vacation requested will be placed in a pending status for the duration of the waitlist. Waitlist requests may be capped and are not available for certain resorts or check-in dates.

### VIDEO TUTORIALS

View an informational video on  
**Placing an Internal Waitlist Request**



The Ritz-Carlton Club®, St. Thomas  
St. Thomas, U.S. Virgin Islands



## LUXURY PROPERTY RESERVATION WINDOWS

Reservations at luxury properties other than The Ritz-Carlton Club®, Vail, may be made as follows:

OWNER BENEFIT LEVEL	13 MONTHS	6 MONTHS
	PRIOR TO CHECK-IN	
OWNER up to 3,999 Points	Not available to reserve	1+ nights
SELECT 4,000–6,999 Points	Not available to reserve	1+ nights
EXECUTIVE 7,000–9,999 Points	1+ nights	1+ nights
PRESIDENTIAL 10,000–14,999 Points	1+ nights	1+ nights
CHAIRMAN'S CLUB 15,000+ Points	1+ nights	1+ nights

The Ritz-Carlton Club®, St. Thomas, has a 3-night minimum stay requirement.

## LAST-MINUTE RESERVATIONS

Club Points discounts are offered to Points Owners at the Executive benefit level and above when reserving nights at resorts and properties in Abound and The Ritz-Carlton Club, Vail, as follows:

OWNER BENEFIT LEVEL	60 DAYS	30 DAYS
	PRIOR TO CHECK-IN	
EXECUTIVE 7,000–9,999 Points	Discount not available	25% discount on the number of Club Points required
PRESIDENTIAL 10,000–14,999 Points		30% discount on the number of Club Points required
CHAIRMAN'S CLUB 15,000+ Points		

The Last-Minute Points Discount is based on availability and may not be combined with any other discounts or offers. The Last-Minute Points Discount is available to Marriott Vacation Club® Owners and Owners who are affiliated with Abound by Marriott Vacations™, and it is not transferable to those who are not Marriott Vacation Club Owners or Owners who are affiliated with Abound. Discount may vary based on Owner benefit level.



Marriott's Bali Nusa Dua Gardens  
Nusa Dua, Bali, Indonesia

## CANCELLATION POLICY FOR RESERVATIONS CONFIRMED USING CLUB POINTS

If you cancel a reservation at a resort in the Abound by Marriott Vacations™ exchange program at least 61 days prior to your check-in date, you'll receive the Club Points back in your account unrestricted. Points Premiums, when used to confirm a reservation, are returned in a Holding Account.

- For cancellations between 60 days and one day prior to check-in, you'll receive the Club Points back in a Holding Account. However, any Points Premium paid will be forfeited.
- If you modify a reservation prior to check-in that results in a shorter stay than would have been permitted at the time the reservation was made, the difference in Club Points will be returned to a Holding Account.
- Cancellations, no-shows, and reservation modifications made on or after the day of check-in will forfeit the Club Points.

## HOLDING ACCOUNT

Club Points in a Holding Account may be used to book another reservation or vacation experience within 60 days of arrival. They may not be banked into a future Use Year, borrowed, transferred, or traded for Marriott Bonvoy® points.

Learn about the [Cancellation Policy and Holding Accounts](#) with Abound.

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## OWNER RENTAL DISCOUNT

You may receive a rental discount, which varies based on your Owner benefit level, when entering nights at:

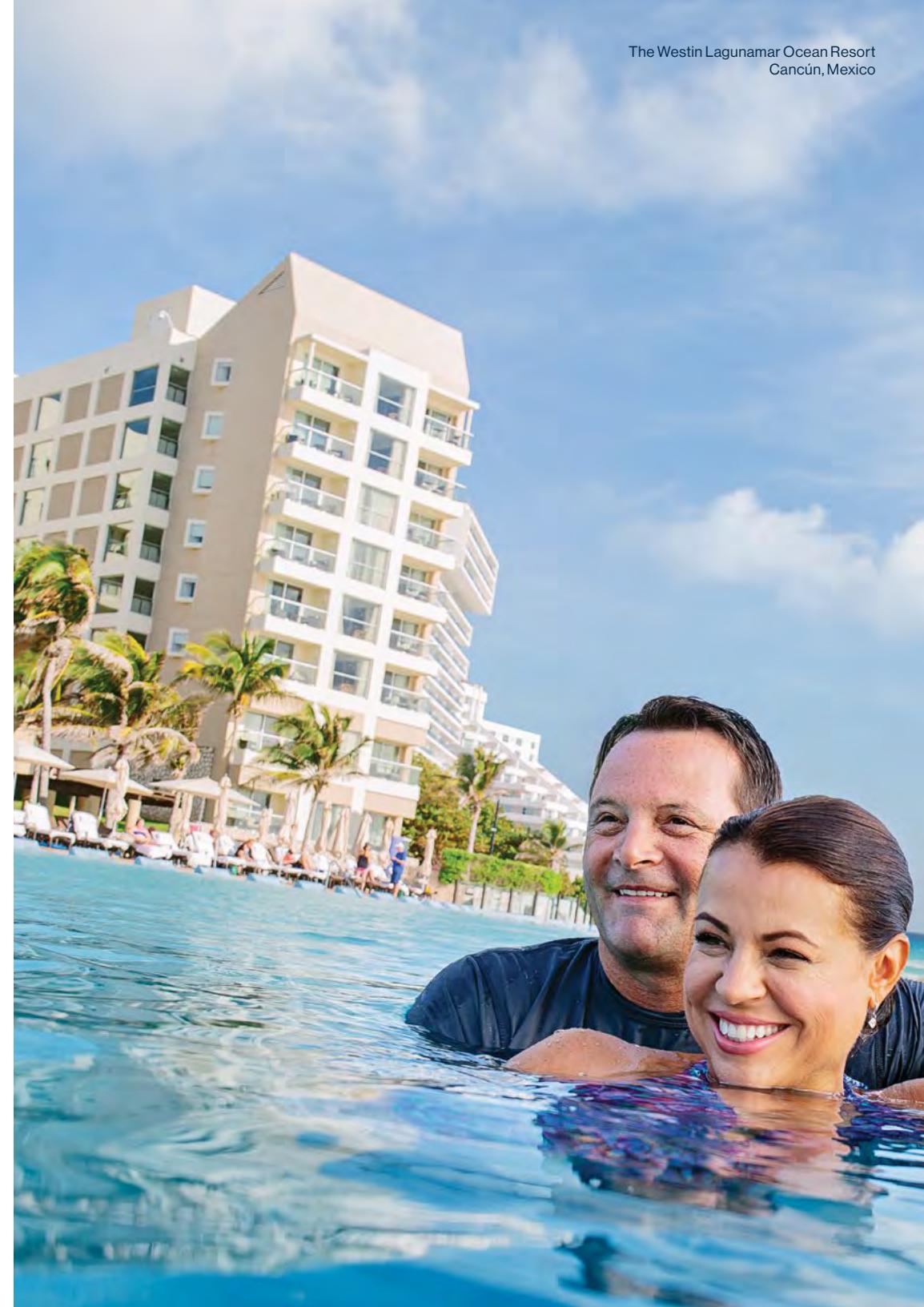
- Marriott Vacation Club® resorts and properties, and
- Resorts in the Vistana Signature Network® (VSN), which includes Sheraton® Vacation Club and Westin® Vacation Club resorts.

Go to [marriott.com](http://marriott.com) to search for dates at these resorts. When booking, click on the **Special Rates** tab, then select **Corp/Promo Code**. Enter the code below that corresponds to your Owner benefit level

You may also have the option to reserve the Owner rental discount on your Owner website.

OWNER BENEFIT LEVEL	RENTAL DISCOUNT	MARRIOTT.COM CORP/PROMO CODE
OWNER up to 3,999 Points	25% off	7VC
SELECT 4,000–6,999 Points	25% off	7VC
EXECUTIVE 7,000–9,999 Points	30% off	6VC
PRESIDENTIAL 10,000–14,999 Points	35% off	2VC
CHAIRMAN'S CLUB 15,000+ Points	35% off	2VC

The 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 Owners who are affiliated with Abound by Marriott Vacations™, and it is not transferable to those who are not Marriott Vacation Club Owners or Owners who are affiliated with Abound. Discount varies based on an Owner's benefit level, which will be verified at check-in.





## MARRIOTT VACATION CLUB DESTINATIONS ESCAPES

Maximize your Club Points with [Marriott Vacation Club Destinations® Escapes](#). These are discounted stays that may be available within 60 days of check-in at select resorts and properties in Abound.

Available resorts and dates are limited and are found under the **Destinations** tab on [marriottvacationclub.com](#). To book a reservation, contact [Owner Services](#). The Club Points required is based on the number of nights and size of accommodations reserved.

SAMPLE CLUB POINTS REQUIRED <sup>1</sup>			
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

<sup>1</sup> Club Points amounts are subject to change.

Learn more about booking reservations with the [Marriott Vacation Club Destinations Escapes](#) program.

# MARRIOTT BONVOY

EXPLORE THE WORLD THE MARRIOTT® WAY

Imagine visiting the most desirable destinations across the globe, from a romantic anniversary in Paris to a wine-tasting vacation in Napa Valley. When you trade Club Points for Marriott Bonvoy® points, you can redeem them for stays at more than 8,500 hotels around the world.



## HOW TO TRADE FOR MARRIOTT BONVOY POINTS

### MINIMUM

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

### TIMING

Club Points may be traded for Marriott Bonvoy points up to the deadline for your Owner benefit level, as shown below.

OWNER BENEFIT LEVEL	DEADLINE TO TRADE CLUB POINTS FOR MARRIOTT BONVOY POINTS	PERCENT WHICH MAY BE TRADED
OWNER up to 3,999 Points	6 months prior to the end of Owner's current Use Year	50%
SELECT 4,000–6,999 Points		
EXECUTIVE 7,000–9,999 Points	4 months prior to the end of Owner's current Use Year	65%
PRESIDENTIAL 10,000–14,999 Points		
CHAIRMAN'S CLUB 15,000+ Points	2 months prior to the end of Owner's current Use Year	75%

Log in to your Owner website on [marriottvacationclub.com](http://marriottvacationclub.com) to trade for Marriott Bonvoy points. You'll normally receive the points in your Marriott Bonvoy account within 2 business days.

### REDEEM

To redeem your Marriott Bonvoy points for a hotel stay, visit [marriott.com](http://marriott.com) to search for available dates and locations. Be sure to click the **Use Points** box to reserve using Marriott Bonvoy points.

### MARRIOTT BONVOY ELITE STATUS UPGRADES

Points Owners receive an upgrade to their Marriott Bonvoy® Elite status based on their Owner benefit level. This enables you to enjoy the benefits associated with that status across an extraordinary portfolio of brands.

OWNER BENEFIT LEVEL	MARRIOTT BONVOY STATUS
OWNER up to 3,999 Points	Gold Elite
SELECT 4,000–6,999 Points	Platinum Elite
EXECUTIVE 7,000–9,999 Points	Platinum Elite
PRESIDENTIAL 10,000–14,999 Points	Titanium Elite
CHAIRMAN'S CLUB 15,000+ Points	Titanium Elite

Each year, your Owner benefit level will be reviewed and your Elite status will be renewed for the following year. And, you'll have the opportunity to designate one Owner from your ownership account to receive the applicable Elite status upgrade.

Learn more about Marriott Bonvoy Elite member benefits at [marriottbonvoy.com](http://marriottbonvoy.com)

### ▶ VIDEO TUTORIALS

View an informational video on  
**Trading for Marriott Bonvoy Points**

03

## INTERVAL INTERNATIONAL

STAY AT VILLA RESORTS IN 80 NATIONS

Our exchange partner, Interval International®, expands your travel options even further by giving you access to thousands of affiliate timeshare resorts around the world. As a Points Owner, your annual membership with Interval International is included in your Club Dues.



### ▶ VIDEO TUTORIALS

View an informational video on **Exchanging Club Points with Interval International®**



## HOW TO EXCHANGE

Club Points may be used to place an External Exchange through Interval International®. External Exchanges are requests to vacation at resorts that are not included in the Abound by Marriott Vacations exchange program. The number of Club Points required to exchange through Interval International varies depending on the size of your accommodations and seasonal demand — as measured by the **Travel Demand Index (TDI)**.

TDI charts have been developed by Interval International to reflect the historical supply and demand of vacation weeks in different destinations. Demand ranges from 50 (low demand) up to 150 (high demand/peak season).

The chart below shows how many Club Points you would need for a 7-night vacation, depending on villa size and the TDI value.

For example, you would need 4,500 Club Points to stay in a 2-bedroom villa during peak season. More information on TDI charts is available at [intervalworld.com](http://intervalworld.com).

TDI RANGE FOR FULL WEEK EXCHANGE VALUES				
VILLA SIZE	PEAK	HIGH	MEDIUM	LOW
TDI RANGE	140–150	115–135	90–110	50–85
Studio	2,250	1,750	1,500	1,000
1-Bedroom	3,000	2,750	2,250	1,500
2-Bedroom	4,500	4,000	3,000	2,250
3-Bedroom	6,000	5,000	4,000	3,000
4-Bedroom	7,000	6,000	5,000	4,000

Interval International is an indirect subsidiary of Marriott Vacations Worldwide; however, it operates as a legally separate business and company. The ability of the Abound by Marriott Vacations™ 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 Abound 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 Abound program documents for more information.

## BEST AVAILABILITY

Select your desired resort and dates as early as possible to ensure best availability. Plan ahead when requesting an exchange, as Interval International receives vacation weeks from other timeshare Owners, which can be deposited from one year prior to check-in until two weeks prior to check-in. It's usually necessary to place your exchange request on a waitlist in order to receive a confirmation for highly demanded vacations.

Please be aware that Club Points may be used to place exchange requests to external resorts that are not Abound resorts. Use Your Club Points to reserve vacations at resorts in Abound directly, through the Abound exchange program.

You can view a customized Interval International directory with tips for using your Club Points for an exchange on your Owner website. Log in to [marriottvacationclub.com](http://marriottvacationclub.com) and click the **Resources** tab, and then go to the **Helpful Tools** section.

Sign in to [intervalworld.com](http://intervalworld.com) to search their Resort Directory and select a minimum of three exchange options. Fees apply when placing an External Exchange request.

## TIP

To place an exchange request, start by logging in to your membership account at [intervalworld.com](http://intervalworld.com) or calling the Marriott Vacation Club® desk at **Interval International at 800-622-1747**.



Paris, France

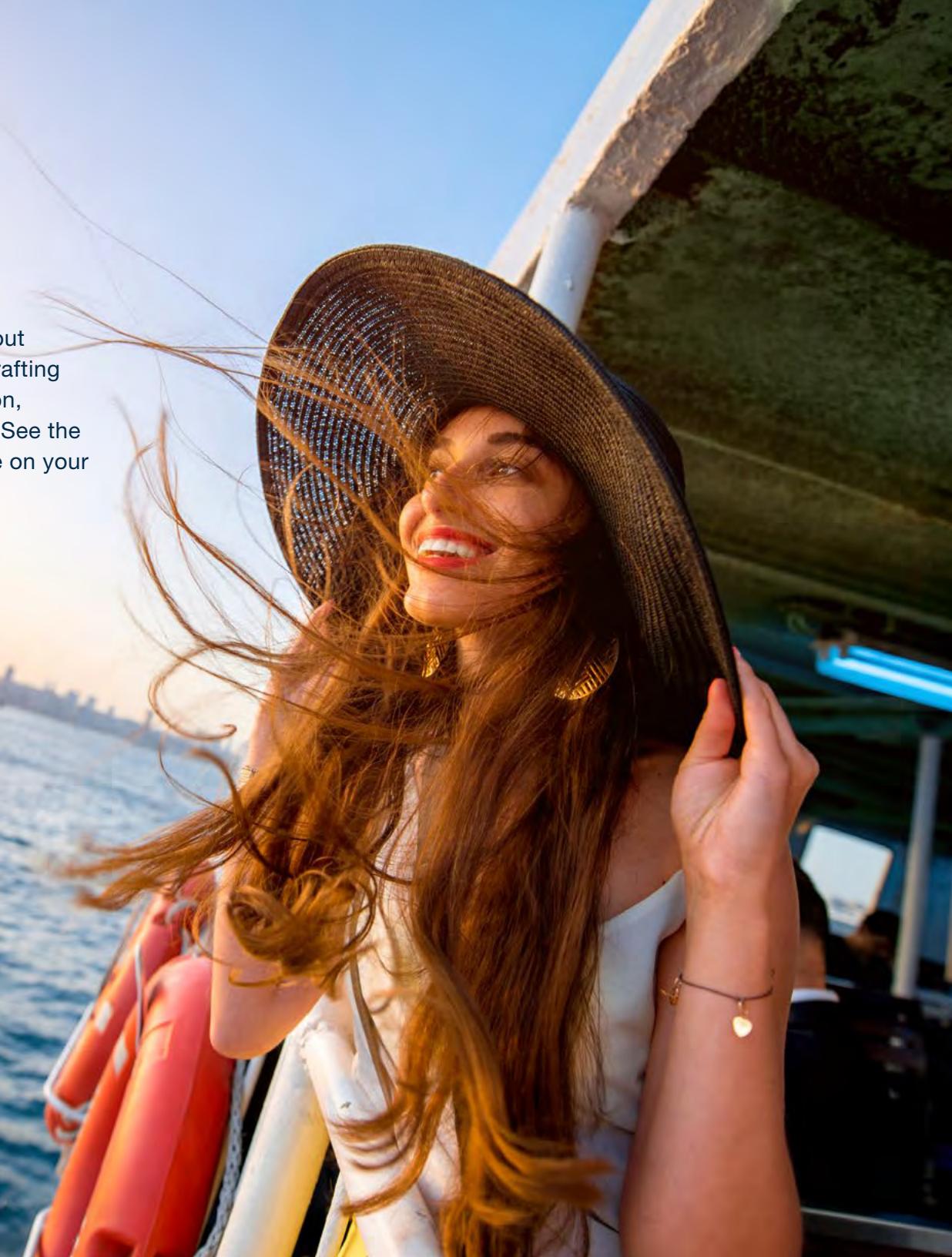
# MORE VACATION EXPERIENCES

## NEW ADVENTURES USING CLUB POINTS

Explore the Mediterranean on a luxury cruise line without leaving your chaise lounge. Or experience the thrill of rafting the Colorado River. No matter the adventure or vacation, there's a unique travel experience waiting just for you. See the thousands of additional vacation experiences available on your Owner website or view the video below to learn more.

### ▶ VIDEO TUTORIALS

View an informational video on  
**Explore More: Cruises, Hotels, Tours and more**





04

## CRUISES

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. You can even join fellow Owners on special Owner cruises. Learn more at our [travel provider](#).

## HOTELS & LUXURY RESIDENCES

Make a world-renowned residence — such as at 47 Park Street<sup>SM</sup>, Grand Residences by Marriott<sup>®</sup>, or a Ritz-Carlton<sup>®</sup> hotel — the home base for your next global getaway. About 100 Marriott-brand and independent hotels are currently available worldwide using your Club Points.

## VACATION TOURS

Get the best of both worlds — a professionally planned itinerary plus personal time for your own adventures. Embark on a journey of discovery with expertly tailored vacation tours designed with you in mind.

Choose from our ever-changing catalog of the world's most fascinating countries. Adventure, culinary, and cultural tours are all available. You can even join fellow Owners on an Owner-exclusive tour.

### WEB TIP

To learn about the number of Club Points required, and the different vacations available, visit [marriottvacationclub.com](#).

## OUTDOOR

Ready for a hands-on adventure? Club Points can be used for hiking, biking, rafting, or multisport excursions. You can venture off the beaten path and experience your destination up close.

## TRAVEL ESSENTIALS<sup>1</sup>

You can use Club Points to add an experience to your next vacation, such as dining, shopping, or resort activities, with **Resort Credit**. Club Points may also be used for frequent-flyer miles on select airlines, car rentals, or a **travel insurance** plan.

<sup>1</sup> Travel essentials are subject to change from time to time. Resort Credit use options are limited, and amounts made available for the sole purposes of this program are not intended and should not be relied upon as ascribing a monetary value to Club Points. The Exchange Company can change, limit, modify, or cancel any of the terms and conditions pertaining to Resort Credit at any time.



The Westin Kā'anapali Ocean Resort Villas  
Lāhainā, Maui, Hawai'i, USA

# MANAGING YOUR CLUB POINTS

Club Points are flexible and can be banked, borrowed, or transferred to other Owners. You can bank them to use within a future Use Year, or combine several years by both banking and borrowing to accumulate enough for a bucket-list vacation.



# BANK, BORROW, OR TRANSFER

When you're unable to use your annual distribution of Club Points within your Use Year, or you need more for a vacation, you have options. See the videos on the right to learn more.

## BANKING CLUB POINTS

You may bank some or all of your Club Points to use in a subsequent Use Year, as outlined in the chart below. Once banked, Club Points must be used within the designated period and may not be borrowed back, banked again, or transferred to another Owner.

## BANKING DEADLINES

OWNER BENEFIT LEVEL	BANK CLUB POINTS PRIOR TO END OF USE YEAR	USE BANKED CLUB POINTS
OWNER up to 3,999 Club Points	6 months	Within the immediately following Use Year
SELECT 4,000–6,999 Club Points	6 months	Within the immediately following Use Year
EXECUTIVE 7,000–9,999 Club Points	4 months	Within the immediately following Use Year
PRESIDENTIAL 10,000–14,999 Club Points	4 months	Within the following 1.5 Use Years
CHAIRMAN'S CLUB 15,000+ Club Points	2 months	Within the following 2 Use Years

## BORROWING CLUB POINTS

You may borrow all or a portion of your Club Points into the immediately preceding Use Year when they are required to confirm a vacation. If you cancel the vacation, you can use the borrowed Club Points to reserve another vacation by their original expiration date. Borrowed Club Points may not be banked or transferred to another Owner.

## TRANSFERRING CLUB POINTS

You may transfer your Club Points — excluding banked or borrowed Club Points — to another Points Owner or Enrolled Owner. The Club Points will retain the Use Year parameters of the Owner who transferred them. Transferred Club Points may not be banked into a subsequent Use Year, borrowed, or traded for Marriott Bonvoy® points. You may receive up to 20,000 transferred Club Points per Use Year from other Owners.

## VIDEO TUTORIALS

View an informational video on

- ▶ [Banking Club Points](#)
- ▶ [Borrowing Club Points](#)
- ▶ [Transferring Club Points](#)
- ▶ [Combining Club Points](#)



## WEB TIP

To bank Club Points, log in to [marriottvacationclub.com](#) and click **Use Points**, then **Bank Points**. If additional Club Points are needed to confirm the vacation, you will be offered the Borrow Points option, if available. To transfer Club Points, contact [Owner Services](#).



# MAXIMIZE YOUR OWNERSHIP

## USE THESE TIPS TO PLAN, RESERVE, AND SAFEGUARD YOUR VACATIONS

You've learned how your ownership opens a world of possibilities for you and your family. Whether exploring captivating cultures or visiting unique resorts across the globe, you want to make the most of your vacations.

Be sure to review the following helpful advice before planning your next getaway.

### RESERVE 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. Reservations at Sheraton® Vacation Club and Westin® Vacation Club resorts may be made as early as 12 months prior to arrival.

## KEEP YOUR ACCOUNTS UP TO DATE

To make reservations, you must be current on all monies due. This includes maintenance fees, Club Dues, and loan payments.

- For loans with us, you'll receive a letter and loan payment book before your first payment is due
- Annual maintenance fee invoices are sent with your Club Dues in November for the following year, and are due within 30 days.

Check your loan information and pay fees anytime on [marriottvacationclub.com](http://marriottvacationclub.com) under the **Account** tab.

## SAFEGUARD FUTURE VACATIONS

Sometimes trips don't go as planned. Abound by Marriott Vacations™ offers a customized travel protection plan designed just for our Owners. To learn more, log in to your Owner website and click [Travel Insurance](#) on the homepage.

## TAKE ADVANTAGE OF YOUR OWNER WEBSITE

Get the most out of your ownership by logging in to your [marriottvacationclub.com](http://marriottvacationclub.com) account to find everything you need to plan and book your vacations. It also includes a wealth of Owner resources, including helpful tools, video tutorials, and more.

From the [Helpful Tools](#), you'll find a variety of on-demand, informative webinars that cover topics such as Owner benefit levels and using Club Points. It's easy, free, and will give you an overview of all your options to help you get the most out of your ownership.

## ▶ VIDEO TUTORIALS

View an informational video on [Club Dues](#)



Marriott's Grande Vista  
Orlando, Florida, USA



## VACATION LIFE NEWSLETTER

### **VACATION LIFE NEWSLETTER**

Stay up to date with the latest news, fun destinations, and great ways to use your ownership. Your Owner newsletter is available on your Owner website and the Marriott Vacation Club® app.

### **MARRIOTT VACATION CLUB APP**

Create your best vacation with a digital welcome on the Marriott Vacation Club mobile app.

When you arrive at a resort in the Abound by Marriott Vacations™ exchange program, you'll see your vacation details and the resort map, plus discover activities, chat with the front desk, and explore dining options and amenities. You'll also have access to a digital Owner card, upcoming reservations, resort updates, and account details — all from your favorite mobile device.

### CONNECT WITH US



## **CONTACT US**

### **Marriott Vacation Club® Owner Services**

2200 South Main Street, Salt Lake City, Utah 84115

Owner and Select benefit level Owners: 888-MVC-4VOA (888-682-4862)

Executive, Presidential, and Chairman's Club benefit level Owners: 855-MVC-4VIP (855-682-4847)

**Hours of Operation:** Monday through Friday from 9 a.m. to 8 p.m. Eastern Time