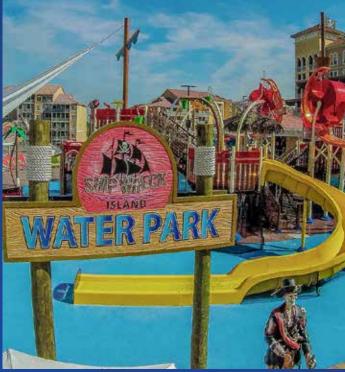
WR WESTGATE RESORTS





Brand New Owner Benefits









Brand New Owner Benefits



Brand New Owner Benefits

Westgate Resorts is committed to serving the vacation needs of our owners and guests who choose us, to make their vacation dreams a reality. We actively gather feedback from tens of thousands of guest surveys, e-mails, social media posts and other forums, to continually gauge experiences and improve our level of service and amenities. Over the past few months, we have also held discussions with owners on a range of topics including reservations, vacation needs, and customer service in order to create an enhanced reservation system and process, and add greater value to your timeshare ownership.

In response to feedback we have received, we are changing some of the existing reservation rules and Developer-provided benefits to make it easier and fairer for owners to book rooms. We will be reducing or eliminating fees to lessen the occasional challenge of securing reservations for villas during peak season at an owner's home resort and making it more difficult for owners to simply place inventory on hold and cancel at the last minute, which is, unfortunately, a common practice. This leads to extreme last minute availability for owners and prevents other owners like you from booking rooms with a fair amount of notice. The end result is vacant rooms at resorts that could have been enjoyed by other owners.

In 2018 after thousands of development hours and millions of dollars invested, we will be launching a new Owner Account Management System with enhanced online reservation functionality. We will also implement a user friendly Westgate Resorts App to provide more convenient access to your owner account with faster retrieval of information related to your ownership. Please read this brochure for a breakdown of the brand new changes that have been implemented and as always, thank you for being part of the Westgate family.

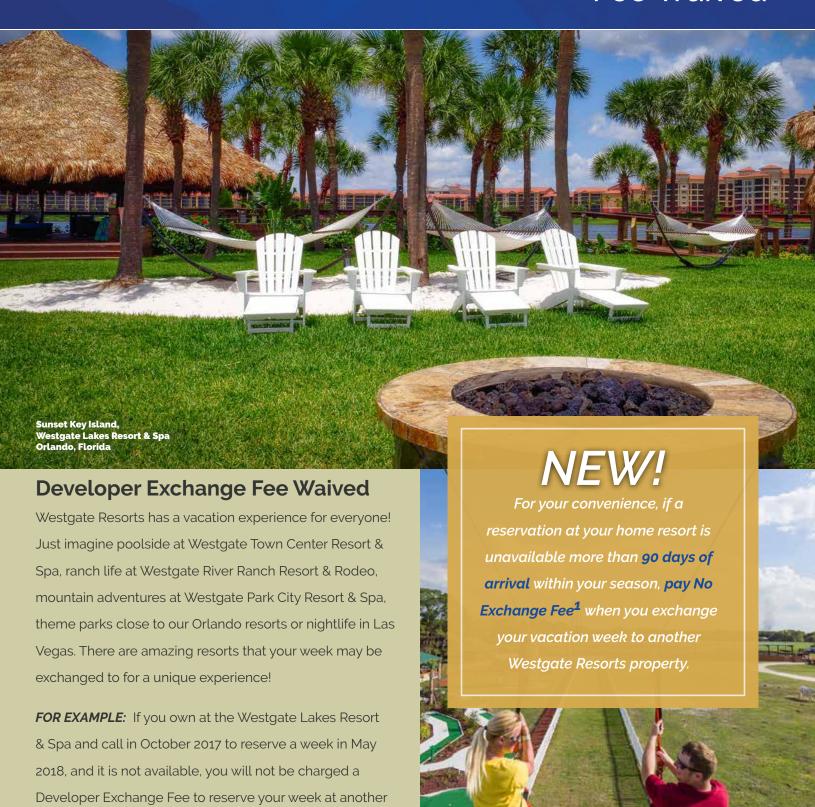


Westgate Resorts property where your selected travel

dates are available.

Benefit does not apply to Resale Owners⁶

Developer Exchange Fee Waived





Reduced Lock Off Fee



Villa (1 Bedroom)





Suite (Studio)



Reduced Lock Off Fee

Lock Off units are ideal for turning one vacation into two getaways by using one portion of the unit for one stay and the other portion for future use.

FOR EXAMPLE: If you own a two bedroom Lock Off, you may use one bedroom for one portion of your vacation and the remaining studio for another vacation at the lowered cost of \$80.

Benefit does not apply to Resale Owners⁶

NEW!

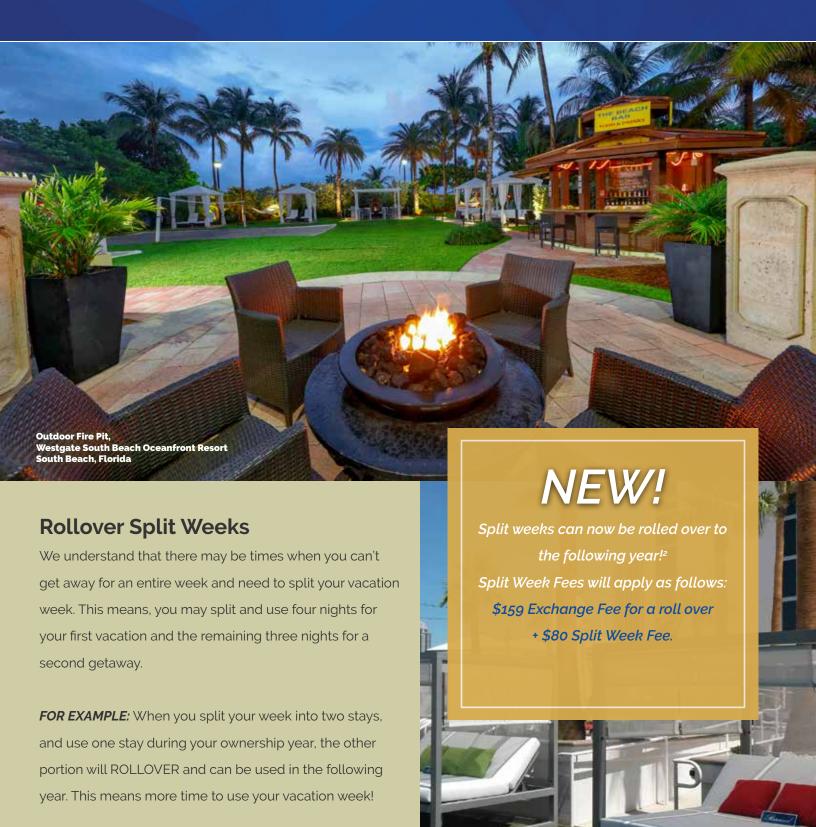
Lock Off Fee is now only
\$80 so you pay less when you
"lock off" your unit into two portions
for two separate vacations.4
The old Lock of Fee was \$159 now you'll save 50% off.





Different rates and Terms apply to Resale Owners7

Rollover Split Weeks



Westgate Las Vegas Resort & Casino



No Rebooking Fee



No Rebooking Fee

Though we encourage you to book your week up to 11 months prior to arrival, we understand that when life happens, you may need to reschedule travel dates.

FOR EXAMPLE: If you cancel your reservation and later decide to rebook, you will not be charged a Rebooking Fee if your request is made more than 60 days prior to arrival.

Different rates and Terms apply to Resale Owners⁷

No Rebooking Fee will be charged for reservations rebooked 60 days before arrival.³ Rebooking Fees will apply as follows:

More than 60 days - No Fee 59-31 Days - \$100

Within 30 Days - \$200





Reservation Preference Home Resort Owners



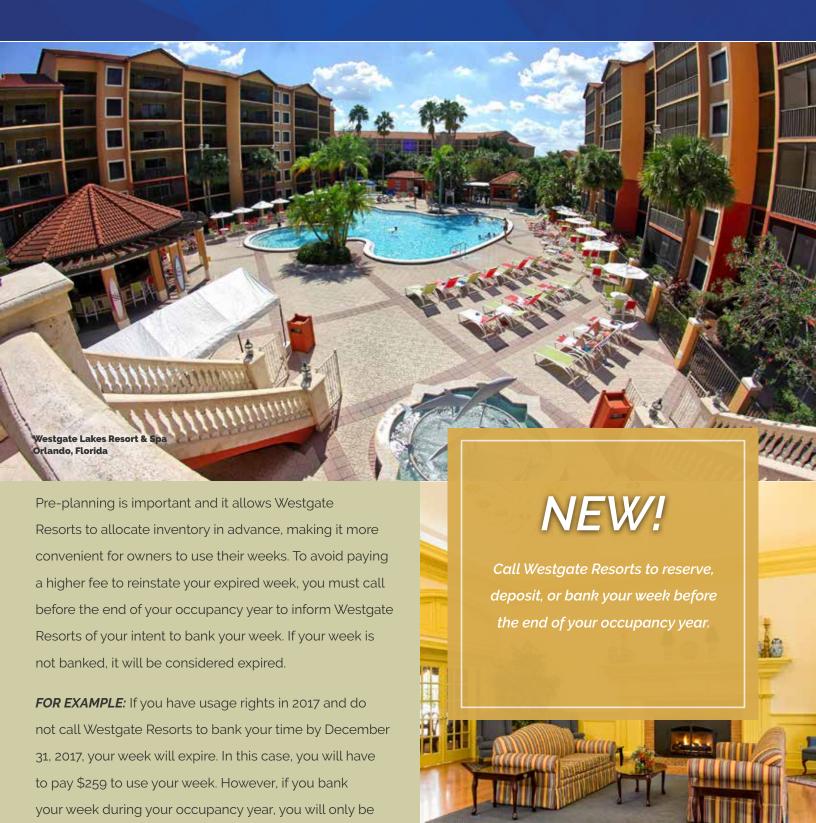


required to pay the Developer Exchange Fee of \$159 when

booking your reservation.

Different rates and Terms apply to Resale Owners7

Expired Usage Rights



Westgate Historic Williamsburg Resort



Reinstate Usage Rights



Reinstate Usage Rights

There may be times when your schedule prevents you from getting away and using your vacation week. In these instances, you may have to postpone your vacation beyond your usage year. This inactivity can lead to Expired Usage Rights.

FOR EXAMPLE: In the event that your Usage Rights expire due to inactivity or failure to use your week within the current allowed 2 years, you will now have the option to reinstate your usage week for an additional year by paying just \$259. It's time to resurrect your old weeks and start using them!

Different rates and Terms apply to Resale Owners7

NEW!

Reinstate usage rights for just \$259.

Plus! You can now use weeks that have been expired for up to 3 years.

This means an additional year to use your week.

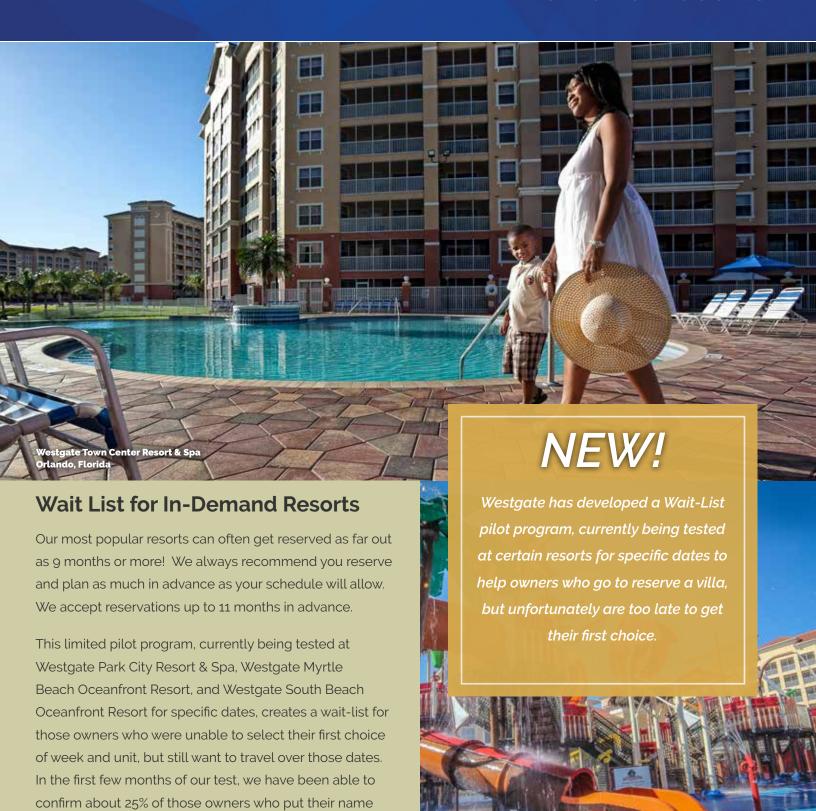


on the wait-list. As we perfect this functionality, our goal is to launch it throughout all of our high-demand resort

locations to make it even easier to stay with us.

Benefit does not apply to Resale Owners⁶

Wait List for In-Demand Resorts



To learn more, call us at (800) 925-9999 option 3.

Shipwreck Island Water Park,

Westgate Town Center Resort & Spa, Orlando, Fl



Westgate Leisure Resort Owners

NEW!

Owners of Westgate Leisure Resort may now exchange their week to an Orlando or Kissimmee Westgate Resorts property. Reservation fees may apply⁵.



Thank you for continuing to allow us to exceed your vacation expectations. Please take advantage of these changes that add greater value to your vacation ownership!

Call a Vacation Specialist at 800-925-9999, option 3 to get started.

Terms and Conditions

This offer is not considered free travel. Reservations are first come, first served and based on room type availability. Blackout dates and applicable fees may apply. Not valid for Non-Developer Sold Timeshare Interests. Proof of ownership must be presented at check-in. All rules subject to change at Westgate's discretion.

Westgate Resorts Developer Exchange Program allows Westgate Owners to exchange their usage week to another Westgate property based on exchange availability. An exchange fee of \$159 is required. All fees are nonrefundable and nontransferable. Additional fees may apply. Westgate Owners are responsible for any and all taxes, fees, and/or other government charges. End user is responsible for any and all outstanding charges and fees incurred before, during, or after their stay, including but not limited to tips, gratuities, meals, beverages, alcohol, and/or transportation costs.

Due to safety and fire code regulations, there is a maximum occupancy limit set for every room at any of our Resort locations. This occupancy number limit is based on state and federal regulations in regards to the size and space of each room. Every person, regardless of age, is considered as one (1) person and is counted toward the maximum occupancy limit of persons for that room and location.

All of our rooms are non-smoking and any guests found to have been smoking in the room will be assessed a fee for additional cleaning. All of our Resorts are private property and deemed drug-free zones, and therefore do not allow the use or possession of illegal drugs and/or marijuana on property, regardless of state legalization laws on recreational or medical use. Persons found to be in violation of this Policy may be subject to applicable Trespass laws. This policy applies to any and all on Westgate Resorts' owned and operated properties. The company expects that these individuals will comply with all provisions of this policy. Where Federal and/or State law or rules differ, the company will abide by the applicable standard.



Terms & Conditions

This Offer is void where prohibited by law. All federal, state, and local laws and regulations apply. This Offer cannot be transferred, exchanged for cash and/or monetary consideration, or used in conjunction with any other Offer, promotion, or certificate. This Offer shall be governed by and interpreted in accordance with the laws of the State of Florida, without regard to principles of conflicts of law. By accepting this Offer, the end user agrees that Westgate Resorts will not be held liable for any actual or potential losses, including without limitations, compensation or consequential damages arising out of this Offer or in connection with or by misrepresentation by a third party. Westgate Resorts is not to be held responsible for any act of God, or any other circumstances beyond its control. Westgate reserves the right to change these terms and conditions without notice. These Terms and Conditions are final and cannot be changed or altered by any statement, merchant, or representative of any unauthorized person(s). No other representations, oral or otherwise, are valid in conjunction with this Offer. Offers are not directed to residents in any state and do not constitute an Offer in which a registration is required but in which registration requirements have not yet been met.

To view all of Westgate's applicable Terms and Conditions please visit: https://www.westgateresorts.com/terms-and-conditions/.

¹If booking more than 90 days prior to arrival, and there is no availability at the Owner's home resort in only the Orlando or Kissimmee locations, if Owner exchanges to another Orlando or Kissimmee location, the Developer Exchange Fee of \$159 will be waived when using current occupancy week. If the Owner exchanges within 90 days of arrival and/or using a week on deposit from a previous occupancy year, the Internal Exchange Fee will apply.

With a Split Week Reservation an Owner can divide their week into three or four night stays. When an Owner splits their week, they are able to divide their week into two vacations. Split weeks are based on availability. Restrictions and fees will be applied at the time of reservation, including the Split Week Fee of \$80. If the second stay is deposited, it will be held up to one (1) year. If using the second stay outside of the Owner's Usage Year, an Internal Exchange Fee of \$159 will be required plus the Split Week Fee at the time of booking.

³Canceling your reservation outside of 60 days from arrival and rescheduling will not result in a Rebooking Fee. Canceling your reservation within 59-31 days of arrival and rescheduling will result in a Rebooking Fee of \$100 at the time of reservation. Canceling your reservation within 30 days of arrival and rescheduling will result in a Rebooking Fee of \$200 at the time of reservation.

⁴A Lock-Off is a unit that can be split or divided so you can use a portion of the unit for one vacation and save the rest for a second getaway. Locking off your unit will result in a Lock-Off Fee of \$80 at the time of the reservation.

⁵Westgate Leisure Resort Owners can now exchange their week to any Westgate Resorts property, including our Orlando and Kissimmee resorts. The Developer Exchange Fee will apply along with any applicable Reservation Fees.

⁶Resale Owners are those owners that have purchased their Timeshare week(s) from any 3rd party and not directly from Westgate itself. Due to this different type of ownership, Westgate is unable to offer all of the same promotional benefits to those owners. The following benefits do not apply to Resale Owners: 1) Developer Exchange Fee Waived more than 90 days of arrival, if their home resort is unavailable, 2) Reduced Lock Off Fee, and 3) Wait list for in-demand resorts.

⁷Resale Owners Terms and Benefits apply as follows: 1) Rollover Split Weeks: \$600 Exchange Fee + \$200 Split Week Fee, 2) Expired Usage Rights: appropriate fees apply, 3) Rebooking Fees: \$200 for Resale Owners within 60 days, 4) Reinstate Usage Rights: \$700 for Resale Owners