

WELCOME TO THE NEW WORLD OF THE DEFENDER FLEX® PROGRAM!!

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We have redesigned and enhanced The DEFENDER FLEX® PROGRAM.

This new redesigned program began in 2008 and adds value and more flexibility for our owners who own during the weeks of 1-12 and 42-52.

The redesigned Defender Flex® Program is a Defender-owned and sponsored program offered to owners. It is an in-house exchange during weeks 1 through 12 and 42 through 52 with a provision for up to twenty (20) bonus nights. The bonus nights may be used in January, February, March, October or November and December. You may sign up for the flex program at any time during the year. However, your week must be in the program in January so that the resort can get usage of the week. You may use up to 4 nights during the week or up to 3 nights for a weekend bonus stay. Remember that only those individuals named on the deed to your property are considered owners and only those individuals may participate in this program.

When you enter your week into this program at your home resort, you can exchange within your resort during the same time period 1-12 and 42-52, based upon availability. You can call your home resort 89 days down to 30 days ahead of the week you own and reserve a week, based upon availability. If you own one week and are in the Defender Flex® Program, you may reserve up to 4-nights of bonus time each month during the specified time period, based upon availability. For a bonus stay, call your home resort 15 days down to check-in time of the date you are requesting. You will be charged a reservation fee for either a 4-night stay during the week or a 3 night stay for the weekend. The reservation fee is the same for any size unit. The reservation fee will not be reduced if you decide to only stay one night. If you own one week, you may not reserve your week and bonus stay together. There must be at least a week in-between the week and the bonus stay. Owners may bring guests to stay with them on a bonus stay, but owners may not send a guest in their place. You must be named on the deed to use bonus stays.

You may also use one or more of the redesigned benefits below.

..20 Bonus Nights Each Year (use one up to 4-nights segment each month during the specified time period.) If you own two weeks, you can take

bonus stays together, based upon availability. You may have to move from one unit to another and you will have to pay an administrative fee for each bonus stay.

..You will not be limited to unit size on bonus stays. You do not have to wait until check-in at the front desk to ask for different size unit. In other words, you simply ask for the size unit that you want; and if it is available, you get it.

..If you want to exchange your week with RCI or II, you will still have usage of bonus stays each month during the specified time period. Call your home resort and reserve your deeded week. You can reserve your deeded week as far in advance as 365 days down to 90 days prior to the start date of your week. You must pay your maintenance fee before you can spacebank your week with an exchange company.

..Remember that you may use your bonus stays at other Defender-managed resorts that are a member of the Defender Flex® Program.

..Multiple-week owners may now combine their weeks and the bonus stays. If you own 2 weeks, you can stay at the resort for the 2 weeks plus up to 8 nights of bonus time. That is a total of 22 nights of great vacation fun and you still have up to 32 bonus nights available during the specified time period.

..You can rent out your reserved week. This cannot be done more than 89 days in advance of the week you are requesting. There is no guarantee that the week will be rented.

..Bonus Stay Rates - (up to 4 nights each month during the specified time period) The bonus stays can add another 20 nights each year of vacation time and fun.

**Weekdays - up to four (4) nights - \$59.00 plus tax
Weekends - up to three (3) nights - \$79.00 plus tax**