

## ResClubs® Lite Membership ~ \$49,500

| Membership Price | \$49,500.00   |
|------------------|---|
| Membership Usage | 0, 1 or 2 Weeks Personal Usage Per Annum (30 Year Term) across 4,500 resort locations, 600,000+ hotels in over 100 countries. |

| Fixed Annual Return       | "Patent-Pending"                              | Per Annum   | 5 Year Term | 30 Year Term |
|---------------------------|---|-------------|-------------|--------------|
| 8.0% Fixed Annual Return* | No Weeks Annual Usage                         | \$3,960.00  | \$19,800.00 | \$118,800.00 |
| 6.5% Fixed Annual Return* | 1 Week Annual Usage                           | \$3,217.50  | \$16,087.50 | \$96,525.00  |
| 5.0% Fixed Annual Return* | 2 Weeks Annual Usage                          | \$2,475.00  | \$12,375.00 | \$74,250.00  |
| Guaranteed Buy Back       | 100% At Completion Of 5 Year Anniversary Date | \$49,500.00 | \$49,500.00 | \$49,500.00  |

<sup>\*</sup>Membership Investment cash returns are guaranteed, fixed annually, paid quarterly in advance of each quarter. ResClubs Membership Investments are eligible only to accredited investors (domestic citizens only).

The FIXED ANNUAL RETURN amounts are paid to each Member on the last day prior to the start of the following quarter (March 31st, June 30th, September 30th & December 31st) and are in addition to any personal weeks (dependent upon program selected). At anytime after the initial 5 YEAR ANNIVERSARY DATE has been reached, under this exclusive program any Member has the option of exercising the BUY-BACK AT 100% of the initial membership price.

Under this program there are NO CLOSING COSTS, with NO ONGOING EXPENSES.

NO Closing Costs V NO Real Estate Taxes V NO Homeowners Association Fees V NO Utility Bills V NO Management Fees V NO Hassle V

In addition, THIS PROGRAM IS COMPLETELY FLEXIBLE in that should any Member wish to amend the number of personal usage weeks selected across any year of the membership period, providing that ANY REQUEST IS RECEIVED NO LATER THAN AUGUST 1st, THE YEAR PRIOR to usage arrival requested. In the event that NO PERSONAL USAGE is received By August 1st, the following years program will default to No Weeks Annual Usage with a 8.00% Fixed Annual Return.

All MEMBERSHIP PROGRAMS may be TRANSFERRED TO ANY FAMILY MEMBER AT ANY STAGE throughout the duration of membership period. It may also be sold privately at anytime at any price after first right of refusal has been offered to ResClubs®, however, the FIXED ANNUAL RETURN PROGRAM IS NOT TRANSFERABLE WITH ANY PRIVATE SALE, except in the transfer to a family member under approval from Residence Clubs International, Inc. d.b.a. ResClubs®.

