

## The RCI Points Program

What is new in the world of timeshare? RCI Points!

But it is not really new since RCI Points has been around for several years now, but to many timeshare owners it is little understood, if understood at all.

I am a real estate timeshare broker able to sell timeshare resales that have already been converted to RCI Points at huge savings and by the way, I own RCI Points myself.

While I don't believe that the RCI Points product is the cure all or answer all for every single timeshare owner's needs, it is the primary product being offered at new RCI resorts today, so it is certainly something every timeshare owner should at least know something about to see if it is of interest. I offer this article to help you understand RCI Points.

- RCI Points offers participants the flexibility of using points for shorter mini-vacations, as well as travel-related RCI Points Partners products, including airfare, cruises, car rental, hotels, and theme park and golf activities.
- RCI has assigned a points value for every size unit and every time frame for every one of its over 3,700 resorts worldwide, and RCI Points members receive a hard copy directory of all the resorts and points values. The points values are also online at RCI.COM
- An RCI Points owner owns a certain number of points attached to a particular "home resort" and the annual allotment of points can be spent like dollars at other RCI Points resorts or non-points resorts worldwide.
- RCI Points is by far the largest timeshare points system.
- If you own RCI Points at an RCI Points affiliated resort, you can use those points to vacation in any RCI resort, be it a traditional RCI "weeks" resort, or an RCI Points resort.
- If you don't spend all your points in the first year, the points automatically can be used in the second year.

**IMPORTANT FACT:** It makes no difference as to where you own your RCI Points property! I know, it is contrary to some advice one would give to owning in a "Weeks" ownership program of timeshare but owning anywhere in the Points make real "sense" and "cents". Owning RCI Points is like owning a debit card. Makes no difference if you live in California and your debit card bank is in Oklahoma or North Carolina or even Montana. You use your debit card on any product, in any store, anywhere worldwide if it is available. RCI Points, same thing! You may own in Louisiana and use your points anywhere and at any time based on availability. The Key to choosing where you want to buy is how many points, lowest purchase price per point and the lowest maintenance fees!

We have a great example scenario below so you can easily visualize how you can use the points for various functions. The RCI Points values point grid is available upon request.

**SCENARIOS:** As an owner of 76,000 annual RCI Points you could enjoy yourself like this: (And you only pay **one** maintenance fee for all this vacation fun!)

<b>Year One</b> 76,000 Annual RCI Points	76,000
1 week skiing (3) in a Studio sleeps 4 in Lake Tahoe	11,000
One Week using "RCI Last Call" vacation in Cancun	9,000
1 week Car Rental Compact Size (Budget or Avis)-----	15,000
One Week using "RCI Last Call" vacation in Las Vegas	9,000
1 summer week at Laguna Beach in California	32,000
<b>Total Points Spent in Year One</b>	76,000

OR

<b>Year Two</b> 76,000 Annual RCI Points	76,000
1 week in a one bedroom standard resort in Orlando	26,000
One Week using "RCI Last Call" vacation in Aruba	9,000
1 week Car Rental Intermediate Size (Budget or Avis)-----	20,500
<b>Total Points Spent in Year Two</b>	<b>55,500</b>

OR

Points unused = 20,500 which carry over to year three	<b>20,500</b>
<b>Year Three</b> Points available at beginning of year two	20,500 + 76,000 = <b>96,500</b>
Caribbean Cruise Two Adults for 4 days	57,000
7 Nights – Hawaii 1 bedroom	36,000
Fri and Sat night in Myrtle Beach, SC, 2 bedrooms	16,800
Borrowed Points from Year 4	<b>13,300</b>
<b>Total Points Spent in Year Three</b>	<b>109,800</b>
<b>Year Four</b> Beginning Points Balance	62,700

**Did You Know You Can Rent Points?** If you find yourself short some Points to complete your Re-Booking or any other Exchange you want—simply Rent the Points you need from RCI on a per-time basis—and they're only .02 a Point! That's 2 cents. You aren't "Buying" them permanently, you're renting them only for the time you need them. Current Rates For Renting Points: 500 Points is only \$10.00, 1,000 Points is only \$20.00 and 2,000 Points is only \$40.00 U.S. etc.

With RCI Points, you're in for some unforgettable experiences. Points can take you on **full vacations, overnight stays, and brief getaways**. You'll be able to explore the world – taking in everything from the excitement of a metropolis to the natural beauty of a wilderness. And you'll be able to **choose from thousands of RCI-affiliated resorts around the world**.

As a Member, you'll receive Points that you can redeem for **resort accommodations** plus an array of travel services, including **hotels, rental cars, cruises, airfare, and entertainment**.

You'll also be able to enjoy special savings and travel offers, including **Bonus Vacation, Bonus Breaks, and bonus Nights**. And there's convenience. You'll be able to arrange practically every part of your vacation online at RCI.com.

So, depending on your lifestyle and schedule, you'll be able to zip from one exciting place to another. With the flexibility of RCI Points, you can set your own travel priorities and see the world on your own terms!

RCI Points is a global point-based vacation exchange system that gives you an immense range of planning choices. You can decide where and when to travel, how long to stay, and how often to take a trip. **Go for just one night, a week, or longer**. Pick whatever accommodations you like. Of course, you can also vacation at your Home Resort – it's all up to you.

But there's more. From the day you leave to the day you return home, having Points gives you access to all of the things that make a vacation wonderful things such as...

- Being able to stay at any of the more than 3,700 RCI-affiliated resorts in nearly 100 countries.
- Being able to stay just a single night, for a long weekend, or as long as you want at the hundreds of RCI Points resorts.
- Choosing the type and size of your unit
- Staying in a variety of resorts and enjoying different amenities each time
- Saving and borrowing Points from year to year
- Using Points for airline tickets, hotels, rental cars, cruises, attraction tickets and more
- Enjoying a full complement of other benefits designed to enrich your vacation experiences.

All timeshares involve ownership and therefore maintenance costs for upkeep. The good news about RCI Points though, is that unlike the older timeshare product where you only get one week for that annual maintenance fee, with RCI Points it is very easy to get more than one week or even several weeks of vacation, still for only that one annual maintenance fee. This is done by using the RCI Points for short notice "Last Call" vacations which require only 9,000 points or less for a full week in any size unit worldwide.

Since you can get so much time out of your RCI Points for just one maintenance fee, your expense is far lower, only a small fraction of what it would cost you to rent a comparable accommodation. I own RCI Points and I am very happy with them. I have been watching and studying RCI Points for years, and while I believe it is an excellent product, I really believe that there is a good reason and a good argument for ownership of both types of vacation timeshare, RCI Points as well as the traditional one-week type of timeshare.

What one has to understand about RCI Points is that unless you use your points in your home resort, you are relying on being able to confirm an exchange into the resorts you request. RCI owns no resorts, it is merely an exchange company, and an excellent one at that. But for certain locations where someone wants absolute 100% assurance of staying in a particular resort at a particular time, that person can only achieve that 100% guarantee by owning in that resort during the week(s) desired. On the other hand, there is a very sizable number of timeshare owners who desire to go somewhere different each year, for one of two day stays, in various size units, and for varying times of the year. For those people, RCI Points is an excellent choice.

Probably the least known thing about RCI Points is that traditional timeshare "weeks" owners may have the opportunity to use what they already own, not as weeks, but as RCI Points, by using the RCI Points For Deposit program. The following is an explanation of how this is done.

The RCI Points For Deposit program, meaning "get points in return for depositing weeks", has been available through RCI for several years now. Not everyone can participate. Here are the rules:

1. The resort you deposit must be an RCI resort.
2. You must be a North American resident owning a North American Points Membership and depositing weeks from resorts in the Americas or Africa from resorts that are NOT converting to points. The points values are listed in your points directory as well as online on the RCI website, based on what you own. The points you receive from depositing will be 100% of the directory amount providing you deposit the week at least 90 days prior to the start date of the deposited week.
3. The resort you are depositing must not already be or become an RCI Points resort nor any type of points resort. Note: Before you buy RCI Points for purposes of using the RCI Points For Deposit Program, it is your responsibility to check if your resort has any plans of converting to RCI Points because if it does convert you would no longer be able to use the RCI Points For Deposit program.
4. You must have exactly the same names on your week AND points memberships.

Summary: Points for Deposit Points members who also own at Weeks resorts can choose to receive points for their Weeks deposits via the Points for Deposit program, (for non-commercial use only) even if that resort is not a points resort. The Weeks ownership is not actually being "converted"; however, those deposits can be used to receive points. The member decides which weeks to convert and which to leave in Weeks, one deposit at a time.

Note: You will only pay one RCI Membership fee even though you have both a weeks membership and a points membership.

A simple phone call to RCI Points department is all it takes to deposit your week and get points in return.

The points you receive are good for travel for two years from the date of deposit, so any points you don't use the first year automatically carry over to the second year. You can also borrow points from future years, or rent points from RCI for a particular year for only 2 cents per point.

No matter what kind of experience you envision, RCI Points presents a world of choices. You have access to seven-day stays at more than 3,700 RCI-affiliated resorts in nearly 100 countries, including stays of any length at more than 1,100 RCI Points-affiliated resorts. Additionally, you can redeem Points for hotels, cruises, airfare, rental cars, and entertainment.

\*\*\*\*You can maximize the value of your Points when requesting a Weeks Resort Exchange by calling 30 days or less prior to check in and confirming your exchange on the initial call. You'll be able to confirm your unit for the Points value equivalent to the region's lowest season (red, white, or blue time) and smallest unit size for a Standard resort in the requested region, or 9,000 Points—whichever is less.

If you have unused Points at the end of your Use Year, we'll save them into your next Use Year. Those Points will, however, expire at the end of the second Use Year and cannot be saved again.

**Example:** Let's say you have 34,000 Points at the beginning of your Use Year. You make a reservation using 3,000 Points. The remaining 31,000 Points can be used for another reservation or saved into your next Use Year.

If you don't have enough Points to book the reservation you want, why not borrow what you need from your next Use Year?

**Example:** Lets say you have 34,000 Points in your account and want to make a reservation that calls for 40,000 Points. You may barrow 6,000 Points, free of charge, from your next Use Year.

At any time during your Use Year, you may transfer your Points to family members or friends who are in the RCI Points program.

<u><i>Cruise Lines</i></u>			
			
			
			

			
			
			
		<i>Rocky Mountaineer</i>	<i>Star Clippers</i>
			

<i>Airlines</i>			
			
			
			
			
			

	 <b>Turkish Airlines</b>	 <b>Finnair</b>	 <b>Jet Blue</b>
	 <b>Airtrans Airways</b>	 <b>Spirit Airlines</b>	 <b>Jet Blue</b>

### **\*Best Rate Guarantee**

**How does it work?** Our Best Rate Guarantee is easy! We guarantee that you are getting the best rate on your travel. If you should find a better rate online for the same trip within 24 hours, we will refund the difference.

**What is covered by the Best Rate Guarantee?** The Best Rate Guarantee applies to essentially all travel including flights, hotels, resorts, vacation packages & tours, cruises, rental cars, and activities.

<i>Car Rentals</i>			
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<i>Golf</i>			
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**Country Cottages** has been offering international travelers the finest selection of vacation properties in the **United Kingdom, Italy, France, and Ireland** for more than 25 years. It has recently expanded to include **Germany, Norway, Sweden, and Denmark**. As an RCI Member, you now have direct access to this entire inventory of vacation properties at discounted Member prices.

Search from more than **25,000 properties throughout Europe**. **Imagine a week in a majestic castle**, perched high atop Scotland’s sweeping mountain countryside. Or a traditional French barn newly renovated and just minutes from a charming country village. Or a cozy, 17<sup>th</sup> century English house located on a sprawling village green and enhanced with five star amenities. Or discover the classic rolling landscape of Tuscany from your private villa with pool.

Each property comes with well-equipped kitchens and bathrooms, cozy bedrooms, and relaxing living rooms. Many cottages have their own private gardens. **And since all of the cottages are privately owned, you'll find individual touches that give every property its own unique charm.**

***Need a week away? Take a Bonus Vacation!*** A Bonus Vacation is an extra week or vacation at a specially selected resort. Escape to a beautiful retreat away from the thick of things at family-friendly resorts. Bonus Vacations are so affordable that some Members take them even when they don't have time to stay a full week. Others purchase Guest certificates to extend the fun to friends and family.

***Guest Certificates-*** Do you know someone who would love a vacation? Guest Certificates make fabulous yet affordable gifts for anyone at least 21 years of age. You may purchase Guest Certificates to use for RCI vacations as well as Bonus Vacations.

*Pretty cool, Huh? Again, if you have any questions or would like me to mail or email you additional information, just let me know.*

*Of course, if you don't feel that the RCI Points Program is for you and would like to purchase a standard timeshare, I can do that too! I'll find exactly what you want at a great price! I look forward to hearing from you!*

*Sincerely,*

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