The Bluegreen Timeshare Owners Secret Guide

Sara J Strock

Tricks they don’t want you to know!
THE BLUEGREEN TIMESHARE OWNERS
SECRET GUIDE

Tricks they don’t want you to know!

BY

Sara J. Strock
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Section I: Introduction & Glossary

Introduction

I decided to write this manual after seeing so many confused and angry Bluegreen Timeshare owners. This is intended to help the recent purchaser, or those who have owned a while and still do not know some of the ways they can maximize the use of the timeshare they have purchased.

In addition, I hope this provides information to the potential purchaser to help them make the decision about whether investing in a timeshare, and specifically a Bluegreen Timeshare is the right decision for them.

My Story

I am a Bluegreen Timeshare owner, and have been for a number of years. How I became involved may be interesting to you.

In the mid-1990s, I worked for Resort Condominiums International, (RCI) for a couple of years. RCI is one of the two prominent Timeshare exchange companies in the world. There, I learned all about Trading Power, Resort Quality, and exchanging in general. While RCI has evolved as the Timeshare industry has evolved, the basic principles remain the same.

Around 2003, my parents first bought a fixed week timeshare with the predecessor of Bluegreen at Lodge Alley Inn. At the time, I was mortified! I knew the timeshare industry fairly well, and felt my parents had made a mistake with this purchase. However, they were certain it sounded like something they would enjoy, especially because they vacationed a lot and took a lot of cruises, so they kept their purchase, over my objections and shock. Sometime shortly thereafter, Bluegreen bought out the resort and offered owners the ability to convert to points, providing a small incentive to owners at the time. My parents felt the points system would give them more options, so they converted.

Despite the great promise of the timeshare idea, my parents were never able to use their timeshare. My mother once said “Every time we call to try to get a reservation, there is no availability”. My parents were not people who planned ahead, nor were they computer savvy. They were used to calling for reservations at higher end places and getting what they wanted. Timeshare does not work that way. So for nearly 7 years, they never used their Bluegreen timeshare.
As they grew older and unable to travel, they asked me to look into selling the timeshare for them. After a bit of research, I realized my parents would get little to nothing for the timeshare. Armed with that disappointing news, I told them the timeshare had no value.

I had recently been to see a friend in Missouri, where we had stopped at a wonderful resort near Table Rock Lake. I happened to my parents about Big Cedar Lodge and I told them how they would enjoy the resort and we should try to find a way to go there sometime. My mother immediately recognized Big Cedar as one of the resorts within Bluegreen, and suggested we try use the timeshare and go to a few places since we could not sell it. I became interested, since I knew the quality of the Big Cedar resort, I thought maybe I needed to change my perception of timeshare ownership.

At first, I created an account for my parents online so I could manage the reservations for them. I quickly learned that planning ahead was important. My mother also became too sick to travel, so I used the Bluegreen points to go to Big Cedar to see my college friend.

I also decided to take over the timeshare maintenance fees since I was using it and they could not. Eventually, they decided to turn the timeshare over to me officially, and we worked through the transfer process. The wonderful thing about being able to transfer to family, is that ALL the charter benefits (I’ll explain these later) transfer. You must sign an affidavit proving you are in fact family, but that is a small effort for full benefits.

Shortly after the transfer, my mother passed away. My father was still fully able to travel, so some of my best memories are the vacations we took with Bluegreen the last few years of his life. I wanted my Dad to get some use out of the timeshare, and was able to take him on trips to Las Vegas, Orlando Sunshine (Universal Studios), and the Manhattan Club.

I am just your average owner, but I did spend a lot of time learning to understand how the Bluegreen Timeshare system worked so I could make the most of it. This manual is the compilation of that knowledge, and the intent is to accelerate your understanding and provide you a reference that is easy to understand. There are lots of tricks to working the system, and I point them out wherever I can.

I hope you enjoy your membership!

Glossary

**Timeshare:** A divided interest in a real estate property. Interests are usually in one week increments or “fixed weeks”, however they can also be set up as point values where points are attributed to the particular week or time period in question. Generally the full year is divided into 52 week increments or a sub-division of those weeks.
**Fixed Week:** A fixed week timeshare is when you have the rights to use a particular week and unit within a real estate property. You use the same week and unit each year.

**Floating Week:** A floating week or floating system provides an owner with a unit and week during a particular season. For example, the owner usually purchases the ability to reserve a week during a “Red” season. (Seasons may vary at each resort) A Red season may be weeks 18-48. The owner is allowed to reserve any week between week 18 (April) and week 48 (First week of December), depending on availability.

**Resort Seasons:** Resorts classify the weeks of the year into seasons. Each resort has its own classification. You must look at the resort Points Table to know what season the week you want is in. Some resorts have only Red-High or Red seasons because they are in demand year round. Other resorts that depend on the weather, may have off-seasons categorized as White or Blue. Points values are higher for the high demand weeks, and lowest for the off-season low demand weeks. Season designations for Bluegreen are as shown below:

- **Ultra Red or Special:** This designation is used for very high demand weeks, like 4th of July, President’s day week, or other holiday weeks.
- **Red High** – highest demand. For Caribbean resorts, it would be Red High in winter
- **Red** – This is also a high demand, but not as popular as Red-high, generally the Red seasons at a summer based resort will be April-May and Sept-Oct
- **White:** This is off-season and lower points
- **Blue** - This is the lowest demand weeks, and the lowest points

**Points Table:** This is a table that shows the points value or cost of a stay by day of week. Points tables show the weeks of each season, the points cost for each day of the week, and the total points cost for a full week stay, by unit type. Point’s values for a 2 bedroom unit will be higher during the same week than a 1 bedroom unit.

Example:

![Points Table Example](image-url)
**Exchanges:** Exchange companies started with fixed and floating week ownerships. An owner would take a week they owned, deposit it with an exchange company, and search for a week they wanted at a different resort deposited by an owner from another resort. With the advent of points based timeshares, exchanges are easier, and can be for less than a full week. With Bluegreen in particular, there is a direct connection with RCI, which is one of the premier exchange companies, and RCI automatically deducts the points from an owners Bluegreen points account. You do not have to deposit a week first, you can just look for the week you want. Interval International, is another resort company that some Bluegreen members can belong to (more about that later). Interval International only uses weeks for deposit.

**Developer Points:** With any timeshare system, there is a distinction between the benefits you get when you purchase from the developer and the benefits you get when you purchase on the resale market. With Bluegreen, only developer points or “charter points” count towards certain incentives like Premier Benefits. Marriott has a similar policy.

**Charter Points:** Charter points is the name Bluegreen gives to developer purchased points. Note, that Pinnacle Vacations Inc is an authorized reseller for Bluegreen and can sell charter points. Charter points are also known as “qualified points”, because they are qualified to count towards the Premier Benefits.

**Resale Points:** Resale points are points packages that are purchased from someone other than the developer (Bluegreen). Resale points do NOT count or qualify towards Premier Benefits. Resale points are available from a variety of resellers, ebay and Pinnacle Vacations.

**Premier Benefits:** Premier Benefits are incentives provided to owners who buy points only from Bluegreen or Pinnacle Vacations. Points purchased from Pinnacle must be designated as having Charger Benefits. Premier benefits increase depending on the number of points you own. Premier levels are designated as follows:

- Bronze: 15,000 – 19,999
- Silver: 20,000 - 34,999
- Gold: 35,000 – 59,000
- Platinum: 60,000+

**Qualified Points:** Qualified points are charter points, purchased from the developer and count towards Premier Benefits.

**Unqualified Points:** Unqualified points are resale points and do NOT count towards Premier Benefits.
**Maintenance Fees**: Maintenance fees are paid yearly, based on the number of points you own. Maintenance fees cover the up-keep, grounds, refurbishing and taxes on the resort property. Owners pay a proportionate share based on how much they own at a given resort. Maintenance fees are calculated based on the Trust fund your contract is assigned.

**Metal Owners**: Metal ownership is a slang term used by seasoned owners for those owners with Premier Benefit status. It includes all Bronze, Silver, Gold and Platinum owners.

**Owner Beneficiary Rights**: In a points based timeshare system, you purchase a fixed week and unit, but deposit the deed with a Trust managed by the timeshare company. In return, you are issued the points equivalent of that particular week and unit to use at any resort within the system.

**Usage**: The time you are allowed to use your points or timeshare

**Annual Usage**: This means you receive points every year, or you are able to use your unit/week every year

**Biennial Usage**: This means you receive your points every other year, and are only able to use your unit/week every other year.

**Even Year Usage**: This means you receive your points on even numbered years: 0, 2, 4…

**Odd Year Usage**: This means you receive your points on odd numbered years: 1, 3, 5…

**Traveler's Plus**: Traveler’s Plus is a benefit provided to owners who purchase developer points from Bluegreen. It provides travel services, nightly exchanges with RCI, Direct exchanges with Prizzma and Shell, Cruises and other discounts. Traveler’s Plus first year membership is generally paid for with an owner’s first purchase. Owners must pay a Traveler’s Plus membership fee of $59 each year to continue participation. If an owner let’s his Traveler’s Plus lapse more than one year, the only way to obtain the benefit again is to buy additional points. There is a $20 service fee if an owner forgets to make the yearly payment on time. In addition, owners may sign up for an auto-renewal where the deduction is taken from a checking account yearly, saving $10 a year on the fee.

**Multisite Public Offering Statement**: This is a document with which you should become familiar. It explains how Bluegreen works, rules governing trusts, explains the number of units in each resort, and how maintenance fees are calculated. The Multisite Public Offering document is given to you on CD when you purchase from Bluegreen. If you purchase resale, it is available online once you obtain your account.
Section I: What is important to know about my Timeshare?

Chapter 1: Is buying a Timeshare right for you?

*Timeshares are not for everyone.*

As I mentioned earlier, timeshares may not be the right fit for certain types of people. This section is intended to help you decide whether owning a timeshare will be beneficial to you and your family, and whether you can use it effectively. The next section takes you through a series of questions to help you determine if owning a timeshare is right for you.

If you just purchased, and now are a little concerned. Do read everything in this manual first before you make a decision, but depending on where you purchased, you have between 3 and 10 days to change your mind, if you decide that BG is not for you. This is called Rescinding your contract. I'll explain how later. The rest if this info is intended to help you decide whether this is for you, and includes advice condensed from a lot of owners. After you've finished reading, you can make your decision about rescinding or keeping your purchase.

*Is Bluegreen a Good Company?*

If you just purchased, then came home and did some internet research on Bluegreen, you are likely to see a lot of complaints. Unfortunately, satisfied people don’t often shout it or post it online. Dissatisfied people tend to post online for all to see. That is why this manual is important for you. I will give you the real picture, and you can make your decision based on real information.

Many of the angry posts are from people who purchased without really thinking through what they were doing. Some cannot afford a mortgage to buy a timeshare, others heard what they wanted to hear in the sales presentation. While sales is not without their faults, I wish they would not press so hard to make a sale. The product does stand on its own merit. At the end of the document, there are a number of items that sales does bend the truth about, so look at those to be sure you are making the right decision for you.

Bluegreen, like any timeshare company has a few faults, but it does have some advantages over other timeshare companies:

First, the points system provides a great deal of flexibility over a fixed or floating week type of timeshare. Bluegreen points are based on underlying units and weeks or partial weeks. Unlike other timeshares, BG owners can choose to use their underlying deeded
time instead of points. There are a few circumstances where this can be advantageous, however, most people choose to use the flexible points system.

Points also allow you to vary the size and type of unit you want. To be economical, you can reserve a studio for fewer points and stretch your points for more vacations. Or, for a big family get together, use more points for a 4 bedroom accommodation. (Depending on how many points you purchased).

Secondly, Bluegreen Resorts tend to be higher quality resorts than the average timeshare resort. Amenities vary, but key basics are very nice.

Finally, with points based systems, maintenance fees are put into trusts, so you have costs spread over more owners. With fixed week timeshares, if your home resort had a problem, only owners of that home resort had to pay special assessments.

Ask yourself a few questions to determine if a timeshare is right for you:

1. Am I a planner?

Are you able to plan vacations 11 months in advance most of the time? The best availability for reservations is right when an owner is allowed to make them: 11 months in advance of your check in date. Are you able to plan your vacations that far in advance to get the locations and times you want?

Planning at the 11 month window gives you the best options in terms of resorts and size of unit.

2. If I'm not a planner, can I be flexible about where I go?

It is possible to vacation effectively with shorter time frames, but you will have to see what is available, and it may not be where you originally hoped to go.

Also, people often change plans, and cancel reservations they made. Cancellations can happen at any time, and sometimes make great weeks available that otherwise need an 11 month window to reserve. However, there are no guarantees.

There are also features like RCI hit weeks and Bonus time that can give you options 45 days in advance, but these are limited and usually off-season availability.

If you can be flexible about where you want to go and about unit size, you can have nice vacations with shorter planning times.
Tip! As you learn to search resorts for vacation times, you will see a few patterns: Studios are available longer because most people want 1 bedrooms or better. Presidential Suites or Luxury suites are sometimes available well after the 11 month window because they require more points to book. In addition, Platinum and Gold owners won’t book them, hoping they will stay empty and they can get a free upgrade. (There are other tricks the “metal” owners can use to get upgrades. These will be discussed later).

Tip! If you can’t plan your vacation time a year in advance, you will have fewer options, and smaller units from which to choose.

2. How big is your family? If you are a couple, and purchased a small points package (3000-5000 points), you will be able to get accommodations that can work for you. However, if you are a family that needs two bedroom units, you will need at least 16k points (these can be annual or biennial). If you bought fewer points than that, don't worry! There are cheap ways to get more points!

3. Did you rely on things the salesperson said to you to make your purchase? If so, know that you signed a statement saying you did NOT rely on any verbal promises. So if you did, here are a few common items that are misunderstood:

   A. You can book anywhere BG has properties. Technically true, but there are resorts without much BG inventory that you may never get into: Sanibel, Gulf Shores, Fort Meyers, and others that can be difficult even with planning at the 11 month window.

   B. BG will buy back your points. No they won't....ever. They will let you trade in your points for a bigger contract, but they will never buy them back for cash.

   C. You can use points for cruises, to pay maintenance fees, get gift cards or airline tickets. Again, technically true, but you pay $1 for points and get $.50 credit for any of those deals. This is a nice feature if you have points you won't use in a given year, but a bad idea if that is the only reason you purchased.

   D. You can easily rent your points to pay for maintenance fees. Yes, but not easy. There is a Facebook site Bluegreen Owners Buy and Sell, and a Yahoo group BGex for rentals. Some owners are big renters and may pay you for your points, but it depends on demand. Generally you can get $.08-$1.00 cents a point for annual points and $.03-$0.04 cents a point for saved points.

4. Are you expecting this to be a financial investment? A timeshare purchase is only an option on future vacations. There is NO resale value for your timeshare once you purchase it. Most people have to give away the timeshare and pay the transfer fee for someone to take over their contract. Also, you also cannot sell a timeshare with an
outstanding mortgage, so once you’ve purchased, it is yours. There are very limited circumstances where a timeshare might get some money on resale, but it is rare, and I will explain that later.

5. **Can I really afford to pay a mortgage AND maintenance fees?**

Only you can answer this question. Consider though, that Bluegreen developer costs are much lower than other Timeshare companies. Marriott’s costs for one week average around $30k, and their maintenance fees around $1500 to $2000 a year. Disney starts around $40K and maintenance fees are about the same. Comparatively, Bluegreen is relatively inexpensive. A week at Bluegreen can cost as little as $10,250 with maintenance fees only $838 for 10,000 points. In addition, Bluegreen has more diversified resorts and locations than either Marriott (primarily Hilton Head, Orlando, Vail and Palm Springs) or Disney (Orlando, Hawaii, and Hilton Head). Bluegreen has resorts in Orlando, West Florida, South Carolina, Cape Cod, Atlantic City, California, Aspen Co, Missouri, NYC, Chicago, Aruba and others.

**Value Proposition of Owning a Timeshare**

When purchasing a timeshare it is important to look at the cost/benefit of what you are purchasing. Unlike a car, which is needed for day to day life, a timeshare purchase is a luxury, and should be considered after you can meet your day to day living needs.

If you are financially stable, and are paying bills and saving some, then considering a timeshare can actually save you money!

Determine how many vacations you take in a given year. This will vary depending on your lifestyle, but most people are able to take at least one week of vacation a year.

According to an American Express study, the average amount spent on 1 week of summer vacation is $1180 per person! \(^1\) *This means the average 4 person family is spending around $4720 for their summer vacation each year, hotel and food.*

Now consider a timeshare opportunity and value:

16000 points will provide a family of 4 with a 2 bedroom accommodation for one week at locations like The Fountains and Hershey.

16000 points can cost between $1.25 and $2.00 a point from Bluegreen or $20,000 to $32,000 depending on the kind of deal you can make with the sales team.

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\(^1\) June 7, 2012 By GENEVIEVE SHAW BROWN, Travel & Lifestyle Editor, via Good Morning America
Let’s look at the benefits of a timeshare over 20 years of vacationing:

<table>
<thead>
<tr>
<th></th>
<th>Hotel</th>
<th>Timeshare ($32K)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost</strong></td>
<td>$4720 per year</td>
<td>$1600 mortgage Plus $1142.80 in Maintenance fees: Total: $2742.80</td>
</tr>
<tr>
<td><strong>Accommodations</strong></td>
<td>Single cramped hotel room with no privacy or space</td>
<td>2 bedroom condo with living room and kitchen</td>
</tr>
<tr>
<td><strong>Dining</strong></td>
<td>Already included in cost above</td>
<td>Can be much cheaper since a kitchen is available: many people have breakfast and lunch in the condo, and dinner out, saving about half the cost of dining out. Assume $1000 in groceries and dining out.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th><strong>Total</strong></th>
<th><strong>Total at 20 years:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$4720</td>
<td>$3742.80</td>
</tr>
<tr>
<td><strong>Total at 20 years:</strong></td>
<td></td>
<td>$94,400</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$74,856</td>
</tr>
</tbody>
</table>

After 20 years you will have saved almost $20,000, and you will have had better vacations! Finally, after 20 years, you will also have the timeshare paid off, and it will be even less costly to vacation.

You can see that using simple assumptions, a timeshare investment provides a savings of almost $1000 a year over not buying one. Further, after your mortgage is paid off, the savings are even greater.

Owning a timeshare makes financial sense. Your savings will increase or decrease depending on how much you actually pay for the timeshare originally, but either way, there is a savings. It also makes sense in terms of comfort and convenience for your family in terms of better accommodations. Many Bluegreen owners talk about how once they purchased their timeshare, vacationing became a priority for them, and family memories were made that otherwise would not have been made.

**Tip!** Negotiate the price you pay for your timeshare! The per point price will often be reduced (just like with car sales) if you are willing to walk away. For those on tighter budgets, consider purchasing resale points.

After answering these questions, and reviewing the value proposition, you should be able to tell if a timeshare is the kind of vacation you will be able to use.
Tip! If timeshare is not for you, because you cannot plan ahead, or cannot afford a mortgage and the yearly maintenance fees, then do not buy one! If you have already purchased, and you are still within the Rescission period (between 3 and 10 days after purchase), you can still rescind the contract and get your money back. See the section below on rescinding your contract.

If you are worried, bought recently, and are past your rescission date, Note that a lot of people do not think timeshares are right for them, but then realize once they understand how to use it, that it forces them to take vacations they might not otherwise have taken. Those are memories that last a lifetime. It could be the best gift you could give yourself or your family! Learn how to use it by reading the tips in this manual. If you take a few vacations, you’ll begin to really love it.

Rescinding your contract

If you decide that a timeshare is not for you, or if you cannot afford it, you can rescind your contract if you are still within the cooling off period which varies by state. You have between 3 and 10 days (the exact amount is listed on your contract) to rescind the purchase and return the timeshare.

If you choose to rescind the contract, be sure to do so in writing to the address listed on your contract. Make copies! Send it certified return receipt requested. If you are still at the resort, take a copy of your rescission letter also to the sales desk. (Just drop it off, no need to confront the sales guy). Be sure to also mail to the address given on the contract.

I hope you decide that Bluegreen is for you, and that you can afford the mortgage and maintenance fees. The vacations and resorts are wonderful. If you are flexible, you will start to look forward to all the new fun and luxurious places you will go. Not every resort is perfect, but most are pretty great. Big Cedar, Aruba, Cibola Vista, Manhattan Club, Sunshine, and Fountains are among the favorites and generally have availability.
Chapter 2: Bluegreen Contract Basics

This chapter is intended to help you understand your contract. I recommend getting out the document, and following along, so you can identify the important pieces of information you will need to know going forward.

Owner Beneficiary Rights

When you buy into a Points timeshare, you are purchasing Owner Beneficiary Rights. You actually have purchased a fixed week and unit, but deposit the deed for that week and unit with a Trust managed by the timeshare company. You are then issued the points equivalent of the time you purchased to use for making reservations at any resort within the system. You do not have a deed, you have Owner Beneficiary Rights. This is in contrast to a fixed week timeshare, where you actually receive a deed for the week of time you have purchased.

You have purchased a certain number of points and exchange them for the right to use time at one or more resorts. In a points-based vacation plan (sometimes called a vacation club), the number of points you need to use time varies according to the length of the stay, size of the unit, location of the resort and when you want to use it.

Know your Purchase!

Your Bluegreen purchase agreement (Bluegreen Owner Beneficiary Agreement) will be several pages indicating the rules of the club and referencing the Multisite Public Offering (MPO), which gives a lot of details about the club rules. The MPO is written in legalese, and most of what you need to know is included in this document. However, do download a copy for your own reference from the Bluegreen owner's site once you have access.

Underlying Resort, Week & Unit

On the first page of your contract about halfway down, the Resort Name you purchased and the “Condominium Unit No./ Vacation Week No.” should be listed. This is your unit and week. Note that it also contains some explanation of codes being used with your time share unit. It should look something like this:

To understand what you have purchased see the examples below.
Weeks and units are designated as follows:
First Unit, then week in a format like: unit/week.

**Codes after your unit number mean a partial week:**
X after your unit means you have purchased a partial week, Mon-Thurs
Y after your unit means you have purchased a partial week, Fri-Sunday

**Codes after your week number determine if it is annual or biennial usage:**
F – Means full timeshare interest or Annual usage
O – Means odd year usage (not full interest, only every other year)
E – Means even year usage (not full interest, only every other year)
Blank – sometimes Annual usage does not include an F

**A full week** should look like this:

116/18. Meaning unit 116 week 18

Sometimes you will see:

116/18F the F stands for "full timeshare interest". (Meaning annual)

If you have biennial points it will be designated as follows:
116/18E - even years
116/18O - odd years

Occasionally, certain resorts do not use the / between unit and week. And they tend to be reversed. To read these types, the first 2 characters are the week, the last 4 are the unit

400111 means week 40, unit 111.

**Partial Weeks** are designated by an X or Y After the unit. **X means Weekdays, Y means weekends.**

116X/18 - partial week 18 (X means a 4 night Mon – Thurs use period)
116Y/18 - partial week 18 (Y means a 3 night Fri-Sun use period)
Once you receive your online account, you will see your contracts under the “My Accounts” tab under “my points”. They will look something like the following showing week 16, unit 217 on even years. Oddly, Bluegreen does not state which resort you own online, you must get that from your contract.

<table>
<thead>
<tr>
<th>No.</th>
<th>Account Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>16/217E</td>
</tr>
</tbody>
</table>

**Points Purchased**

Approximately 3 paragraphs from your week/unit designation, you should see the number of vacations points allocated that you purchased. It will appear something like:

15000 F

**Points Anniversary Date: (Use Year)**

Below the number of points on your contract, this is called the “Owners Use Year”, and starts the first of the month following the signing of your contract. This is your Points Anniversary Date, and when your points will be deposited each year if you have purchased annually, or every other year if you purchased an Even or Odd usage.

**Trust Fund**

The Trust fund you are assigned determines how your maintenance fees are calculated. At the bottom of the first page of your contract should be a sentence that reads as follows:

“Purchaser is obligated to pay Common Assessment Fees and Club dues in accordance with Part E of the Trust Fund Budget as set forth in Paragraph 4 hereof.”
In the example above, the bolded section is key. The Trust fund is E. You may also have a contract in Trusts B, D or some older contracts have pass-through trusts A or C. I will explain trusts and why they are important in detail in another section. For now, just know what trust you are assigned, and write it down somewhere convenient.

**Sales Type**

Sales type is important to know, because it determines WHEN you pay your maintenance fees. If you have purchased recently, the Sales type may not be listed on your contract. This means you are Sales Type A. Type A owners pay a month before their anniversary date. If you are an older owner, there are a variety of sales types you may have. See the section on Sales types to understand more about the differences.

In addition, for existing owners, there is language in the recent contracts with Bluegreen that states regardless of what Trust Fund or Sales Type your other points are in, when you buy more points from Bluegreen, they move you to Trust E, Sales type A. This is advantageous for most owners, since Trust E is the cheapest for high points ownership.

**Tip!**  *Know the key important parts of your purchase and write it down someplace convenient. All this information will be important later.*

- Your home resort
- Your unit/week
- How many points you’ve purchased
- Trust fund
- Sales Type
Chapter 3: Buying from the Developer

What do I really get when I buy points from Bluegreen?

In your sales presentation, the sales team probably explained that points represent an amount of time you are buying for yearly vacations. Before Points, timeshares were sold as fixed weeks. When BG converted to the points system, they kept the association with the underlying week and unit. This is to ensure the resorts are not oversold. So when you bought points, you also have an associated week and unit at a Bluegreen Resort. Bluegreen has begun selling partial weeks, but unless you want to use your underlying unit, it really doesn’t matter. Points are very flexible and easy to use.

Points are very flexible and can be used for a full week, several short stays, or for exchanges. I will explain more about how to maximize the use of your points later.

When you buy from Bluegreen, you are buying developer points. Developer points are also called Charter points or qualified points. Bluegreen explains it this way on the Bluegreenvacations.com site:

“In order to qualify for Premier ownership, you must earn the minimum annual Vacation Points needed to qualify for a given level, all of which must be purchased directly through the Developer, Bluegreen Vacations Unlimited, Inc. or an authorized reseller of the Developer” (Pinnacle Vacations, Inc.)

Benefits of buying developer points are as follows:

a. You are able to book Bonus time at any BG resort (depending on availability)
b. You get Travelers Plus benefits – This includes exchanges with Shell and Prizzma, RCI Nightly stays, Travel service discounts, cruises, hot weeks, and other benefits that are added from time to time.
c. Charter or Qualified points count towards Premier Benefits or “Metal Benefits”. Premier Benefits are incentives BG gives points purchases at different levels of purchase. More on these benefits later. Premier ownership tiers are shown below:

   i. 15000 points - Bronze
   ii. 20000 points - Silver
   iii. 35000 points - Gold
   iv. 60000 points - Platinum

If you’ve bought enough points to qualify for the Premier Benefits, you get a few extra “perks” for having purchased so many points. These perks vary by level, but include the following features:
a. Your name is displayed at the resort when you check in.
b. Waiver of cancellation fees (number of waivers varies based on level)
c. Villa upgrades (number per year varies, number of days in advance varies) – depending on availability.
d. Extended stays for Gold and Platinum (based on availability)
e. Free blue & white weeks (Gold & Platinum)
f. Early wait listing for reservations

g. Reduced costs for Bonus Time and Shell exchanges

Most Premier owners polled have said that they rarely, if ever get to take advantage of Villa upgrades, or extended stays.

However, wait listing and discounted Bonus Time seems to be a very valuable asset. You need to decide for yourself if the cost of those premier benefits are worth it to you.

NOTE: Bluegreen can and has changed the Premier Benefits in the past. You need to decide whether that is a risk you want to take. On the Bluegreen website it clearly states:

“All Bluegreen Premier Benefits are subject to change without advance notice.”

This means you could pay thousands of dollars for Premier Benefits, and Bluegreen could take away all those perks without notice. Therefore, I’ve done a cost benefit analysis of buying developer points vs. buying resale points to provide those individual who feel they want to obtain Premier Benefits what the tradeoff will be.

The ROI Analysis of Premier Benefits

This section will pose two scenarios, one where an individual purchases developer points to get Premier Benefits, and the other where the individual purchases resale points. We will compare their costs and benefits over 25 years and see what the outcome is after 25 years. I am not including maintenance fees in either calculation. This strictly evaluates the Premier Benefits that can be monetized. Benefits like wait listing have a personal value, and each individual must evaluate those on his own.

Scenario 1 Purchasing Developer Points to obtain Premier Benefits

Assuming I purchase enough points to attain Platinum status, and Assuming I purchase those points as cheaply as possible (Through the authorized BG reseller, Pinnacle
Vacations), I buy 60,000 points for $1.25 a point. ($1.25 is the minimum per point price allowed for Charter Points)

Cost:
Platinum Benefit Status costs: $75,000. (60,000 * $1.25).

Assumptions:
Now, let’s value the benefits I get with that membership level:

We assume the member can travel 10 or more weeks per year.
We assume that over 25 years, Premier Benefits are not reduced or eliminated
We assume the value of wait listing at 15 months is not a benefit that can be monetized.
Wait listing is not included in this analysis. However, the wait list does have considerable benefit for the hard-to-get-to resorts, and individuals will have to value that benefit according to their own personal preferences.

1. Prizzma Exchanges for less: $19 each vs. $69. So a savings of $50 each exchange:
   a. Assume I do 3 Prizzma exchanges a year: $150
2. Unlimited cancellations at $50 each: Assume you cancel 20 reservations a year = $1000 (20 is a lot! I cancel maybe 2 or 3 a year)
3. 3 free Blue or White weeks. Points value is generously 8000 per week giving a value of $.04 per point or 24000 times $.04 = $960
4. Priority Wait List: Cannot value
5. Expedited Check-in: Cannot value
6. Toll-free number: Cannot value
7. Villa Upgrades: Assume I get 1 per year, saving me 10000 points or $508.
8. Presidential Upgrades: Assume I get 1 per year saving me 15000 points or $762
9. $100 a night discount on Presidential Bonus time. Let’s assume they can actually get that 10 nights a year = $1000

<table>
<thead>
<tr>
<th>Cost</th>
<th>Per Year</th>
<th>Over 25 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase of Premier Benefits</td>
<td>$3000 (div by 25)</td>
<td>60,000 * $1.25 = $75,000</td>
</tr>
<tr>
<td></td>
<td>$150</td>
<td>$3750</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>--------</td>
<td>--------</td>
</tr>
<tr>
<td>Prizzma Exchanges for less</td>
<td>$150</td>
<td>$3750</td>
</tr>
<tr>
<td>(assume 3 per year, saving $50 each)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$500</td>
<td>$12,500</td>
</tr>
<tr>
<td>Unlimited cancellations, assume I</td>
<td>$500</td>
<td>$12,500</td>
</tr>
<tr>
<td>cancel 10 per year (a lot!) at $50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>each</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>24000</td>
<td>$24,000</td>
</tr>
<tr>
<td>3 free Blue or White weeks.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assume 8000 points per week at</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$.04 a point</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$508</td>
<td>$12,700</td>
</tr>
<tr>
<td>Villa Upgrades (hard to get)</td>
<td>$508</td>
<td>$12,700</td>
</tr>
<tr>
<td>assume 1 saving 10000 points</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$792</td>
<td>$19,800</td>
</tr>
<tr>
<td>Presidential Upgrades, assume 1,</td>
<td>$792</td>
<td>$19,800</td>
</tr>
<tr>
<td>saving 15000 points</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$500</td>
<td>$12,500</td>
</tr>
<tr>
<td>Discount on Presidential Bonus time,</td>
<td>$500</td>
<td>$12,500</td>
</tr>
<tr>
<td>($100) assume 5 nights a year</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$3410</td>
<td>$85,250</td>
</tr>
<tr>
<td>Total Savings/ Benefit per year</td>
<td>$3410</td>
<td>$85,250</td>
</tr>
<tr>
<td><strong>Difference: Ahead</strong></td>
<td></td>
<td>$10,250</td>
</tr>
</tbody>
</table>

The cost of the Platinum membership per year for 25 years is $3000, for a total of $75,000.

Based on the assumptions above the free benefits COULD amount to $3410 per year or a total of $85,250 over 25 years for a Platinum member.

**A Platinum member could be ahead by $10,250 after 25 years.**

**At the end of 25 years, he would have:**

- 60k timeshare points
- Premier Benefits that can be willed to family members
- No additional cash

**Scenario 2: Buy Resale Points, and Pay for the same benefits as Premier Owners:**

I buy all my points resale, and do not get premier benefits.

**Cost:**

Resale points are very inexpensive. I can obtain all 60,000 points for approximately $100/10K, or $600.
**Assumptions:**
This scenario also assumes that the owner can vacation 10 weeks a year.
In this scenario, we assume the owner **pays** for the same benefits the Premier Owner obtained for free providing the SAME vacation experience:

<table>
<thead>
<tr>
<th>Cost</th>
<th>Per Year</th>
<th>Over 25 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase of Premier Benefits</td>
<td>$24 (div by 25)</td>
<td>$600</td>
</tr>
<tr>
<td>Prizzma Exchanges for less (assume 3 per year, saving $50 each)</td>
<td>$150</td>
<td>$3750</td>
</tr>
<tr>
<td>Unlimited cancellations, assume I cancel 10 per year (a lot!) at $50 each</td>
<td>$500</td>
<td>$12,500</td>
</tr>
<tr>
<td>3 free Blue or White weeks. Assume 8000 points per week at $.04 a point</td>
<td>24000 points * $.04 = $960</td>
<td>$24,000</td>
</tr>
<tr>
<td>Villa Upgrades (hard to get) assume 1 costing 10000 points more ( assume rental of points)</td>
<td>$508</td>
<td>$12,700</td>
</tr>
<tr>
<td>Presidential Upgrades, assume 1, costing 15000 points more and rental of those points.</td>
<td>$792</td>
<td>$19,800</td>
</tr>
<tr>
<td>Discount on Presidential Bonus time, ($100) assume 5 nights a year.</td>
<td>$500</td>
<td>$12,500</td>
</tr>
<tr>
<td><strong>Total Cost Per Year</strong></td>
<td><strong>$3284</strong></td>
<td><strong>$85,850</strong></td>
</tr>
</tbody>
</table>

**Benefit**
Invest $75,000 (that I would have used for points) into a stock or fund yielding 4% per year, not compounding:  

| Difference (Behind) | $284 (cost not covered by interest) | $10,850 |

To get nearly the same benefits, I pay an extra $3000 a year for 25 years.
However, I invest the $75,000 I would have spent on Premier Ownership at 4% per year. (Kellogg Dividend or a high yield long term bond). I earn $3000 a year interest on that $75K for 25 years (forget compounding), or another $75,000 over 25 years.

At the end of 25 years the owner in Scenario 2 has:

- $75k cash (original investment put into interest bearing instruments)
- LESS $10,850 for the cost of the benefits not covered by interest income =

  $64,150 in CASH
- 60,000 timeshare points

Conclusion:
It is a personal decision each owner must make for himself. Premier Benefits may be of more value to the retired owner, or to owners with larger families. Financially someone may be able to spend the money for the additional status and benefits a Premier membership provides. An owner with limited income and options may want to consider some developer points for charter benefits and some resale points.

Finally, this is just an example for any owner to model for themselves. Each individual owner may have different assumptions on the number of benefits they will use. The Premier Benefits for levels less than Platinum may also have a different cost/benefit outcome. Finally, some of the intangible benefits that are hard to monetize may be the entire justification for purchasing Premier Benefits.

Note, however, that the wait listing benefit may still not get an owner into resorts with very limited inventory like
**Summary**

Scenario One: I buy Premier Benefits:
After 25 Years I have gone on lots of vacations, but have
60,000 Bluegreen points and maybe Premier Benefits, if they haven’t changed

Scenario Two: I buy resale and invest the money I would have spent on Premier:
After 25 years, I have had the same vacation experiences as the individual in scenario 1, but I have:
$64,150 in cash I can leave to my family or spend
60,000 Bluegreen points

Another alternative for Scenario two, is to NOT buy the Premier Benefits, and use the interest on the $75,000 to pay yearly maintenance fees.

This is still a very personal decision. A large family, with adult children and grandchildren may find the accommodations and number of weeks of vacation highly valuable. Or a retired couple may want to vacation more than 10 weeks a year by stretching points and using the free weeks.

**TIP! You need to decide if Developer Points and Premier Benefits are worth the money to you. You can easily purchase a small developer points package to get Traveler’s Plus and Bonus Time anywhere, then add resale points for less than $1000 and have the same number of points as a Platinum owner. 60,000 annual points will cost roughly $3500 in Maintenance fees yearly, and can provide 5 to 7 week long vacations, if not more yearly.**
**Premier Benefits Chart**

Below is a chart that details all the benefits at the different levels:

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Bronze</th>
<th>Silver</th>
<th>Gold</th>
<th>Platinum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Points Level</td>
<td>15,000–19,999</td>
<td>20,000–34,999</td>
<td>35,000–59,999</td>
<td>60,000+</td>
</tr>
<tr>
<td>Dividends Awarded</td>
<td>75,000</td>
<td>100,000</td>
<td>125,000</td>
<td>150,000</td>
</tr>
<tr>
<td>Prizma Direct ExchangeSM for Less</td>
<td>$59</td>
<td>$49</td>
<td>$39</td>
<td>$19</td>
</tr>
<tr>
<td>Expedited Check-in</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Premier Services Toll-Free Number</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Sneak Previews</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Premier Reservations Priority Wait List</td>
<td>1 Month</td>
<td>2 Months</td>
<td>3 Months</td>
<td>4 Months</td>
</tr>
<tr>
<td>Villa Upgrades</td>
<td>1 Day Prior</td>
<td>2 Days Prior</td>
<td>3 Days Prior</td>
<td>4 Days Prior</td>
</tr>
<tr>
<td></td>
<td>3x Per Year</td>
<td>5x Per Year</td>
<td>7x Per Year</td>
<td>10x Per Year</td>
</tr>
<tr>
<td>Presidential Suite Upgrades</td>
<td></td>
<td></td>
<td>4 Days Prior</td>
<td>7 Days Prior</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1x Per Year</td>
<td>1x Per Year</td>
</tr>
<tr>
<td>Discounted Presidential Suite Bonus Time Rates&lt;sup&gt;(1)&lt;/sup&gt;</td>
<td>$199/Night</td>
<td>$169/Night</td>
<td>$119/Night</td>
<td>$99/Night</td>
</tr>
<tr>
<td>Special Recognition</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Reservation Cancellation/Modification Fees Waived</td>
<td>3x Per Year</td>
<td>5x Per Year</td>
<td>Unlimited</td>
<td></td>
</tr>
<tr>
<td>Friends &amp; Family Bonus Time</td>
<td>1 Add’l Villa, 1x Per Year</td>
<td>2 Add’l Villas, 2x Per Year</td>
<td>3 Add’l Villas, 3x Per Year</td>
<td>4 Add’l Villa, 4x Per Year</td>
</tr>
<tr>
<td>Points Payment of Fees&lt;sup&gt;(2)&lt;/sup&gt;</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Extended Stays</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exchange Company Upgrades</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Free Stays in White &amp; Blue Seasons at a Bluegreen Resort</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Complimentary Traveler Plus Membership</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Chapter 4: Buying Resale Points

Resale points are points that have been owned by someone else who is now selling them because they can no longer travel, cannot afford maintenance fees or because timeshare vacationing just does not work for them. No owner can sell their points unless the mortgage is fully paid off. Bluegreen will not allow the transaction to go through. Resale points are far cheaper than developer points. It is a great way to obtain a timeshare ownership.

There are two types of resale points. Qualified (Charter) and Unqualified points. I will discuss each in this chapter.

Depending on your needs, you may decide that you want the benefits that come with Charter points. However, many happy Bluegreen owners have only unqualified resale points.

Qualified or Charter Resale Points

Qualified resale points are exactly like developer points and do count towards premier benefits. Only Pinnacle Vacations can sell qualified Charter resale points. Pinnacle is the authorized reseller for BG and owned by BG.

You would decide to buy Charter Resale points if you want to get all the developer benefits for the cheapest per point price possible. Pinnacle Vacations sells qualified or Charter Benefits for $1.25 a point annual or $.625 biennial. It is a much cheaper way to get full charter benefits than buying from Bluegreen directly, since Bluegreen will generally try to charge $3.30 a point.

If you want qualified points resale points, Go to www.Pinnaclevacations.com to browse their listings and get more information.

As mentioned before qualified resale points have all the same benefits as if you purchased directly from Bluegreen:

- Traveler’s Plus Membership
- Bonus Time at any resort
- Count towards Premier Status qualification
- Can book RCI nightly stays
- Ability to book Direct exchanges through Prizzma and Shell

NOTE that many times the Bluegreen sales staff will try to tell a potential buyer that Pinnacle purchases do not count towards Premier Benefits. It states right on the
Bluegreen website that authorized resellers (Pinnacle) can sell points that qualify for Premier Status:

"Please keep in mind that Vacation Points purchased on the secondary market from an unauthorized reseller (whether a company or an individual) are not eligible for Bluegreen Premier status or for use towards any Premier benefit. In order to qualify for Premier ownership, you must earn the minimum annual Vacation Points needed to qualify for a given level, all of which must be purchased directly through the Developer, Bluegreen Vacations Unlimited, Inc. or an authorized reseller of the Developer."

AND, on the Pinnacle Vacations Website:

“Bluegreen’s Only Authorized Distributor

At this time, Pinnacle Vacations, Inc. is the only authorized distributor of Bluegreen Vacation Club timeshare interests on the secondary market. Owner inventory listed by Pinnacle Vacations at Bluegreen retail* pricing includes transfer of a Bluegreen Charter Membership Package and its corresponding privileges (Travelers Plus, Select Connections, etc) Owner inventory listed by Pinnacle Vacations at a price below Bluegreen retail* pricing does not include transfer of a Bluegreen Charter Membership Package. Please note specific verbiage located in the "comments" section of a Pinnacle listing to determine if a Charter Membership package is included.”

*The retail pricing mentioned is currently $1.25 a point.

Unqualified Resale Points

All other resale points DO NOT have the same benefits as charter points. However, Resale points are good for reservations at any Bluegreen Resort. Their limited benefits are shown below.

a. You are only able to book Bonus Time at the resort the points are deeded.
   b. You do not get Traveler’s Plus (No RCI nightly stays or Prizzma exchanges)
   c. Your points do not qualify towards Premier Status
   d. You CAN book vacations at ANY Bluegreen Resort
   e. You CAN trade for full weeks with RCI (Including Disney!)

Owners debate the value of Bonus Time and Traveler’s plus. Unless you live close to a BG resort, Bonus Time may be of little value to you. If you do live nearby, it could be a great way to get extra time at a resort without using points. Some owner’s like bonus
time because they can have small extra vacations occasionally without adding more points and the maintenance fees that go with them.

*Traveler’s Plus* discounts are only slightly better than Expedia or other travel sites. The real benefit of Traveler’s plus is the Shell and Prizzma exchange network, and potentially the RCI nightly stays. Again, if you cannot travel a lot, the TP benefit may not be of value to you.

Personally, while I do have some developer points, I have never used Traveler’s Plus or Bonus Time.

**How to get Resale Points for nearly free**

You can buy resale points for nearly free on eBay, or by paying the transfer fee for an owner who wants to get out of his timeshare. Purchasing points contracts resale helps the owners who want to get out of the timeshare, and helps all BG owners by ensuring maintenance fees are paid on those points. Timeshare owners who default on maintenance fees cause maintenance fees to go up for the remaining owners. Therefore purchasing points from individuals for pennies helps everyone.

**Why are resale points so cheap?**

It is hard to understand why resale points for Bluegreen must be given away. Bluegreen does have the Right of First Refusal (ROFR) on any points sale, but they do not exercise that right very often. Other Timeshare developers like Disney or Marriott will exercise ROFR on purchases that are below a certain per point threshold. As owners, it would be nice to know our timeshares had some value after we purchase them, but until Bluegreen exercises ROFR at a certain price, owners are left without any resale value.

However, this is good news for someone who is new to timeshare and wants a good value. Purchasing Resale points is a *good value proposition*, since you will have no mortgage, just yearly maintenance fees. In addition, the benefits you do not get when buying resale do not affect your ability to reserve vacations at any resort, so many people feel resale makes more sense for them.

You can get resale from eBay, tug2.com, Pinnacle Vacations.com and from owners getting rid of their timeshares for just the cost of the transfer fee ($450). Those owners advertise on Yahoo group BGex, or Facebook “Bluegreen Owners Buy and Sell”

Note that some resale weeks may have some resale value. If the underlying week/unit happens to be a high season Holiday week, a resale points package may actually go for more than $100. Recently, a week 7 (President’s week) in Aruba sold for $3500 on eBay. As the economy gets better, owners of high-demand weeks may decide to test
the market and set resale prices for holiday weeks higher. It is also possible that Bluegreen could exercise ROFR on the best weeks. Most owners just need more points and do not care what the underlying week is. Therefore they buy most points packages for less than $100 per package.

**TIP!** If you decide you want to buy resale points, be sure to get additional points in the same Trust fund as your existing Bluegreen purchase. This will ensure you keep your maintenance fees to a minimum. There are some exceptions. If you have a unit from an older, converted resort, and it is not in Trust E, AND if you plan to buy more than 16,000 points, it will be cheaper for you to buy your additional points in Trust E.

**TIP!** One of the best and cheapest ways to get basic developer benefits is to buy a small points package from Pinnacle Vacations, then purchase any additional points you want resale on eBay or by transfer from owners who want to get rid of their points. Remember to buy everything in the same Trust.
Chapter 5: Annual vs Biennial Points

Many owners become confused about the benefits of Annual points vs. Biennial points. This is in part because the sales team often will tell you that if you have Annual points, Biennial are better. Or, if you have Biennial, then Annual points are better. They are trying to make a sale. You must decide for yourself, and how you vacation, what is the best type for you.

It is largely a preference on how you want to manage your points and vacations.

**Annual Points**

With Annual points, you get new points each year. If you are an avid vacationer, and use all your points each year, annual points are convenient and easy to use. If you cannot use all your Annual points in one year, you can still save any remaining points for use in a second year. However, those saved points will only be good for Red, Blue and White weeks.

Most high demand weeks are Red High or Special Red, so any saved points will only be usable for off-season vacations.

For example. Let's say you own 20,000 annual points. You take a one week vacation to Hershey that costs you 16,000 points. You have 4000 points left over, but no vacation time. So you SAVE your 4000 points for next year Year 2 you get another 20,000 annual points, but you also have the 4000 saved points so you could go to Fountains in peak season and spend 16,000 points, then take 8000 points and get another week at a resort that has a Red week.

**Biennial Points**

Biennial Points are points you receive every other year. Some biennial points are designated for even years, others are designated for Odd years.

Biennial Points have a feature that is helpful if you vacation in a way that requires a big vacation every other year, and no vacation the second year. Some people also buy very large points packages in biennial points so that they use them as if they are annual points.

In year 1 of your biennial points you can use all your points allotment the first year for one big vacation, or you can use half in year one and half in year 2. Half of your points in year 2 are still considered annual points that are good for Red high or peak season time. However, the year 2 points with biennial points cannot be saved.
For example:
Let say you have 40000 biennial points.
In year 1, you can spend all 40k and take a week in Aspen or at Long Creek.

Year 2, you will have no vacation.

Then you get another 40,000 points in year 3. This time, you spend 16k at the Fountains, and save 4000 points for an off-season get away year 4.
Also in Year 4, you can spend another 20K points for a high demand week.

Some people like Biennial points because it appears to give you 2 years of Red high usage. However, it is exactly the same as half as many annual points.

TIP! Get the best of both worlds! If you vacation a lot, but also occasionally want a special vacation, consider buying both Annual and Biennial points. These can be more difficult to manage, but you get a “bump” of extra points every other year which can be nice for the extra vacation with family and friends.
Chapter 6: Maintenance Fees

Maintenance fees are used to pay for the resorts up-keep and improvements over the years. When you purchase points, you buy into a specific resort. Resorts have different ways of handling maintenance costs. You are charged annually for the cost to operate and maintain the resorts. These fees are held in Trusts. Trust funds determine how much you pay in maintenance fees. Sales type determines WHEN you pay your maintenance fee.

Your contract should state in which trust you participate. There are several maintenance fee trusts, and they calculate their charges differently. Some of the older resorts have pass-through costs, some of the newer resorts have caps on how much maintenance fees can go up each year. Since 2010, Bluegreen has been selling mostly in Trust E. This means, if you purchased recently you're in Trust E. Knowing your trust fund is helpful when purchasing more points. You will want to purchase in the same trust to minimize maintenance fees.

In the past, with fixed unit timeshares, maintenance fees were added up for a single resort and divided by the owners based on how many weeks they owned. With points, several resorts can be in a trust, which provides better protection to the owner with costs spread over more owners. If a single resort has an issue, that cost is spread over a larger pool than just the owners of that resort with a Trust.

TIP! When you first buy into Bluegreen, they often “give” you 6 months of maintenance fees free. Don’t be surprised 6 months later when you suddenly get an extra bill for the other 6 months of your maintenance fees! Many new owners forget this is what happened. In addition, another 6 months later, you have to pay the full year’s maintenance fees for the next year. Some new owners feel that their maintenance fees suddenly doubled. Remember that they were half the first year!

Trust Funds

Trust funds, as mentioned above determine HOW your maintenance fee is calculated. There are currently 5 active Trusts within Bluegreen. Trust funds are associated with Sales types. Sales types generally determine WHEN you pay your maintenance fees. The lists below will be helpful to existing owners who may be interested in purchasing additional points packages resale. Some of the older resorts are in several trusts, so you will have to double check and get an estoppel to be sure. Other, newer resorts are only in Trust E.
Trust A: (Sales type C) these are older resorts that became part of Bluegreen via conversion. The maintenance fee is calculated based on what the other (non-converted owners) pay in maintenance fees to their resort. In addition, these owners also pay their share of any and all taxes at the resort. Trust A is associated with sales type C. Resorts that may have owners with this trust:

<table>
<thead>
<tr>
<th>Christmas Mountain Campground</th>
<th>Paradise Isle</th>
</tr>
</thead>
<tbody>
<tr>
<td>Christmas Mountain Villas</td>
<td>Petit Crest Villas</td>
</tr>
<tr>
<td>Dolphin Beach Club</td>
<td>Player’s Club</td>
</tr>
<tr>
<td>Fantasy Island Resort</td>
<td>Resort 66</td>
</tr>
<tr>
<td>Gulfstream Manor</td>
<td>Shenandoah Crossing</td>
</tr>
<tr>
<td>Landmark Holiday Beach Resort</td>
<td>Shoreline Towers</td>
</tr>
<tr>
<td>Mariner’s Boathouse</td>
<td>Surfrider Beach Club</td>
</tr>
<tr>
<td>Ocean Towers Beach Club</td>
<td>Timbers at Christmas Mountain</td>
</tr>
<tr>
<td>Orlando’s Sunshine</td>
<td>Tropical Sands Resort</td>
</tr>
<tr>
<td>Outrigger Beach Club</td>
<td>Via Roma</td>
</tr>
<tr>
<td>Panama City Resort &amp; Club</td>
<td>Windward Passage Resort</td>
</tr>
</tbody>
</table>

Trust B: (Sales type N) these are owners who bought points at original converting resorts. Trust B is associated with sales type N. The type B calculation involves a base fee of $170, plus a calculation of resort fees divided by the percentage of total points the individual owner owns compared to the total points in the resort. Resorts that may have owners with this trust:

<table>
<thead>
<tr>
<th>Christmas Mountain Campground</th>
<th>Paradise Isle</th>
</tr>
</thead>
<tbody>
<tr>
<td>Christmas Mountain Villas</td>
<td>Petit Crest Villas</td>
</tr>
<tr>
<td>Daytona Seabreeze</td>
<td>Player’s Club</td>
</tr>
<tr>
<td>Dolphin Beach Club</td>
<td>Resort 66</td>
</tr>
<tr>
<td>Fantasy Island Resort</td>
<td>Shenandoah Crossing</td>
</tr>
<tr>
<td>Gulfstream Manor</td>
<td>Shoreline Towers</td>
</tr>
<tr>
<td>Landmark Holiday Beach Resort</td>
<td>Surfrider Beach Club</td>
</tr>
<tr>
<td>Mariner’s Boathouse</td>
<td>Tierra Verde Racquet &amp; Club (Per the multi-site, only 3 owners!) Why it is not allowed for reservations!</td>
</tr>
<tr>
<td>Ocean Towers Beach Club</td>
<td>Timbers at Christmas Mountain</td>
</tr>
<tr>
<td>Orlando Sunshine II</td>
<td>Tropical Sands Resort</td>
</tr>
<tr>
<td>Orlando’s Sunshine</td>
<td>Via Roma</td>
</tr>
<tr>
<td>Outrigger Beach Club</td>
<td></td>
</tr>
<tr>
<td>Panama City Resort &amp; Club</td>
<td></td>
</tr>
</tbody>
</table>
Trust C: (Sales type B, G) this trust is also for converting owner beneficiaries. This is a portion of the common assessment fee for the resort plus an additional 5% of that fee. The additional 5% is added to cover the expense of billing the converted owner, bad debt and cleaning costs. This is associated with Sales types B & G. Resorts that may have owners with this trust:

<table>
<thead>
<tr>
<th>Harbor Lights</th>
<th>Petit Crest Villas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Landmark Holiday Beach Resort</td>
<td>Shenandoah Crossing Resort &amp; Club</td>
</tr>
<tr>
<td>Laurel Crest</td>
<td>Shore Crest I</td>
</tr>
<tr>
<td>Lodge Alley Inn</td>
<td>Shore Crest II</td>
</tr>
<tr>
<td>Mountainloft</td>
<td>The Falls Village Resort</td>
</tr>
<tr>
<td>Orlando Sunshine II</td>
<td></td>
</tr>
</tbody>
</table>

Trust D: (Sales type P, Q) this is a blended maintenance fee schedule. Trust D is associated with Sales types P & Q. The amount paid is calculated as the percentage of points owned compared to the total points owned in the sales groups.

<table>
<thead>
<tr>
<th>Atlantic Palace</th>
<th>Patrick Henry Square</th>
</tr>
</thead>
<tbody>
<tr>
<td>Christmas Mountain Campground</td>
<td>Petit Crest Villas</td>
</tr>
<tr>
<td>Christmas Mountain Villas</td>
<td>Player’s Club</td>
</tr>
<tr>
<td>Dolphin Beach Club</td>
<td>Resort 66</td>
</tr>
<tr>
<td>Fantasy Island Resort</td>
<td>Sandcastle Village II</td>
</tr>
<tr>
<td>Fox Run Resort</td>
<td>Shenandoah Crossing Resort &amp; Club</td>
</tr>
<tr>
<td>Gulfstream Manor</td>
<td>Shore Crest I</td>
</tr>
<tr>
<td>Harbor Lights</td>
<td>Shore Crest II</td>
</tr>
<tr>
<td>Landmark Holiday Beach Resort</td>
<td>Solara Surfside</td>
</tr>
<tr>
<td>Laurel Crest</td>
<td>Soundings Seaside Resort</td>
</tr>
<tr>
<td>Mariner’s Boathouse</td>
<td>Surfrider Beach Club</td>
</tr>
<tr>
<td>Lodge Alley Inn</td>
<td>The Falls Village Resort</td>
</tr>
<tr>
<td>Mountainloft</td>
<td>Timbers at Christmas Mountain</td>
</tr>
<tr>
<td>Ocean Towers Beach Club</td>
<td>Tropical Sands Resort</td>
</tr>
<tr>
<td>Orlando Sunshine II</td>
<td>Via Roma</td>
</tr>
<tr>
<td>Orlando’s Sunshine</td>
<td>Waterwood Townhouses</td>
</tr>
<tr>
<td>Outrigger Beach Club</td>
<td>Wilderness Club at Big Cedar</td>
</tr>
<tr>
<td>Panama City Resort &amp; Club</td>
<td>Windward Passage</td>
</tr>
</tbody>
</table>
**Trust E:** (Sales types A, U, Y, Z). Trust E is the most common trust within Bluegreen. Trust E is calculated with a base fee of $330 plus a per point fee of $0.0508 for annual points owners. Resorts associated with this Trust fund are shown below. **Those in orange are resorts that are ONLY in Trust E.** This can be helpful when looking for additional points packages to supplement your existing points.

<table>
<thead>
<tr>
<th>Atlantic Palace</th>
<th>Big Cedar (Building 3000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Water Resort</td>
<td>Bluegreen Wilderness Traveler (not a resort! Affiliated with Bass Pro Shops)</td>
</tr>
<tr>
<td>Breakers</td>
<td>Carolina Grande</td>
</tr>
<tr>
<td>Casa Del Mar</td>
<td>Christmas Mountain Campground</td>
</tr>
<tr>
<td>Christmas Mountain Villas</td>
<td>Cibola Vista</td>
</tr>
<tr>
<td>Club 36</td>
<td>Daytona Seabreeze</td>
</tr>
<tr>
<td>Dolphin Beach Club</td>
<td>Fantasy Island Resort</td>
</tr>
<tr>
<td>Fox Run Resort</td>
<td>Grande Villas at World Golf Village</td>
</tr>
<tr>
<td>Gulfstream Manor</td>
<td>Harbor Lights</td>
</tr>
<tr>
<td>Hemlock at Boyne</td>
<td>Horizon at 77th</td>
</tr>
<tr>
<td>Innsbruck</td>
<td>La Cabana Beach &amp; Racquet Club</td>
</tr>
<tr>
<td>La Pension</td>
<td>Lake Condominiums at Big Sky</td>
</tr>
<tr>
<td>Landmark Holiday Beach Resort</td>
<td>Laurel Crest</td>
</tr>
<tr>
<td>Lodge Alley Inn</td>
<td>Long Creek Ranch</td>
</tr>
<tr>
<td>Manhattan Club</td>
<td>Mariner’s Boathouse</td>
</tr>
<tr>
<td>Mountain Run at Boyne</td>
<td>Mountainloft II</td>
</tr>
<tr>
<td>Mountainloft Resort</td>
<td>Oasis Lakes Resort</td>
</tr>
<tr>
<td>Ocean Towers Beach Club</td>
<td>Odysessy Dells</td>
</tr>
<tr>
<td>Orlando Sunshine II</td>
<td>Orlando’s Sunshine</td>
</tr>
<tr>
<td>Outrigger Beach Club</td>
<td>Panama City Resort &amp; Club</td>
</tr>
<tr>
<td>Paradise Isle Resort</td>
<td>Paradise Point</td>
</tr>
<tr>
<td>Parkside Williamsburg</td>
<td>Patrick Henry Square</td>
</tr>
<tr>
<td>Petit Crest Villas</td>
<td>Player’s Club</td>
</tr>
<tr>
<td>Resort 66</td>
<td>Sandcastle Village II</td>
</tr>
<tr>
<td>Seaglass Tower</td>
<td>Shenandoah Crossing Resort &amp; Club</td>
</tr>
<tr>
<td>Shore Crest I</td>
<td>Shore Crest II</td>
</tr>
<tr>
<td>Shoreline Towers</td>
<td>Solara Surfside</td>
</tr>
<tr>
<td>Soundings Seaside Resort</td>
<td>South Mountain Resort</td>
</tr>
<tr>
<td>Surfrider Beach Club</td>
<td>The Club at Big Bear Village</td>
</tr>
<tr>
<td>The Falls Village Resort</td>
<td>The Fountains</td>
</tr>
<tr>
<td>The Hammocks at Marathon</td>
<td>The Pono Kia</td>
</tr>
<tr>
<td>The Resort at World Golf Village</td>
<td>The Studio Homes at Ellis Square</td>
</tr>
<tr>
<td>The Suites at Hershey</td>
<td>Tierra Verde Yacht &amp; Racquet Club</td>
</tr>
<tr>
<td>Timbers at Christmas Mountain</td>
<td>Tradewinds</td>
</tr>
<tr>
<td>Tropical Sands Resort</td>
<td>Via Roma Beach Resort</td>
</tr>
<tr>
<td>Waterwood Townhouses</td>
<td>Wilderness Club at Big Cedar</td>
</tr>
<tr>
<td>Windward Passage Resort</td>
<td>Yachtsman Resort</td>
</tr>
<tr>
<td>Lake Eve</td>
<td></td>
</tr>
</tbody>
</table>
**Trust F:** (not yet used). This trust is associated with sales types J, K & L. This group will pay a base fee of $170 plus a per point fee of $.0423 for annual or $.022 for biennial.

**EXAMPLES:**

Trust calculations change slightly over the years. Typically, the per point fee will go up, but the base fee has also been increased over the years. Trusts are calculated as shown below. **Examples will use 10,000 annual points based on 2015 pricing.**

A & C – Do not have formulas, and the maintenance fee is a “pass-through” of actual costs to run the resort. To anticipate your maintenance fees in these resorts, you need to ask what the past costs have been.

B – Trust B charges a Base fee of $170 and a per point fee of $.0673.

\[170 + (10000 \times $.0673) = 843.00\]

D – Trust D does NOT charge a base fee, it merely charges a per point fee:

\[(10000 \times $.0807) = 807.00\]

E – Trust E has become the most common. Trust E charges a base fee of $330 then a per point fee of $.0508. It is also the cheapest trust once an individual is buying more than 16,000 points. Up to that point the 3 trusts stay roughly equal, with B or D being lower depending on the increment of points.

\[330 + (10000 \times $.0508) = 843.00\]

*How to minimize maintenance fees*

The key to minimizing maintenance fees is ensuring you do not purchase additional points in a different Trust fund! It is that simple. 2 out of 3 of the funds with calculations, charge a base fee. Ideally, you want to pay only one base fee, rather than multiple base fees. The sales team will try to tell you they can “combine” your deeds to reduce maintenance fees, but the only time that will help you is if you have different deeds in more than one trust.

**TIP!** *If you have more than 16,000 points in Trust D or B your maintenance fees will be significantly higher than maintenance fees in the trusts that charge a base fee. Only Bluegreen or Pinnacle can change this for you, but it may be worth it for you to consider a small points purchase to have a significantly lower maintenance fee. Do the calculations, though to see where it makes sense for you. Trust E is the cheapest for high points ownership.*
Sometimes having multiple Trust funds is ok

Also, while having all your BG contracts in the same trust is highly desirable, there may be occasions when having more than one trust makes sense for you:

- You want a unit in an older resort so you can use Priority time
- You have one contract with Charter Benefits, and others are resale

In my example, I have one small biennial contract in Trust D. It happens to be the points with Charter benefits that I inherited from my parents. The rest of my points are resale purchases in Trust E. The difference in my maintenance fees is only $120, having 2 Trusts. It is not significant enough for me to worry about.

As a final note, most new Bluegreen contracts have a clause that states all your previous contracts will be in the new Trust listed on the new contract. For new owners this will not matter. However, for older owners, this could be a happy blessing, and perhaps a reason to buy a few more developer points. It seems that Bluegreen is trying to move most owners into Trust E with Sales type A. Sales type A is helpful for Bluegreen because it spreads the payment of maintenance fees throughout the year. Trust fund E is great for owners of high points packages, and it eliminates any duplicate base fee payments.

Sales Types and why they are important

For those in Trust E, Sales types determine WHEN you pay your maintenance fees.

Sales Type A: Most owners have a sales type A, which means you pay your maintenance fees ONE MONTH prior to your Points anniversary date. Sales type A is mostly associated with Trust E

Sales Type Y: Older owners may have sales type Y. This means they pay their maintenance fees in November, regardless of when their points anniversary is. Sales type Y is mostly associated with Trust E.

Sales Type U: This is associated with Trust E, but I have no information on it.

What happens if I buy another contract with a different Sales Type?

If you have Sales type A:
a) And you buy another contract with a different anniversary, **regardless of what sales type the new contract is**, it will be converted to A, and you will pay your maintenance fees on your original date. You may have to pay a prorated maintenance fee.

If you have Sales type Y:

a) And you buy another Sales type Y. Your maintenance fee remains due in November.

b) You buy a Sales type A, Bluegreen will convert all your points to sales type A, and you will pay a pro-rated amount. Bluegreen is trying to even out when maintenance fees are due. It will become harder to purchase a sales type Y in the future, since Bluegreen is only selling type A at this time. Therefore fewer sales type Y deeds will be available resale.
Section II: Using my Timeshare Points

Chapter 7: Using Priority Time

What is Priority Time?

Every Bluegreen ownership has an underlying resort/week and unit, as we discussed earlier. This is so the resorts are not oversold. It is also a throwback to fixed week timeshares. Bluegreen originally sold fixed weeks. When they converted to the flexible points system, they provided owners the opportunity to use their original fixed time if the owner chose to do so. Using your fixed time is called using your **Priority Week**.

For Example, if your contract says you purchased 8000 points at Lodge Alley Inn week 16 unit 246, then you have the right to claim week 16 unit 246 at Lodge Alley Inn instead of receiving 8000 points.

To use your Priority Time, the owner must let Bluegreen know in advance of the 11 month reservation window for points. An owner can “claim” his fixed time by calling Bluegreen and reserving the space between 13 months and 11 months and one day in advance of the use week. In our example:

Week 16 in 2015 falls on April 18th, 2015 for a Saturday check in. To claim that time, the owner would have had to contact Bluegreen between March 18, 2014 and May 17, 2014 to claim the week in 2015. You do not have to have your points in your account to claim priority time, since it is over a year in advance.

Bear in mind, that as the points system evolved, Bluegreen began selling partial weeks. You may still claim that time, but it may not be convenient.

If you use your Priority time, you do NOT get your points allotment for that year. If you do not use your priority time (most common), you do not have to do anything. Your points will appear in your account on your anniversary date.

Why would I use Priority Time?

Owners who may choose to use priority time, will likely be those with high demand/high season weeks and units, who want to go to the resort they own to save themselves the hassle of trying to get a points reservation, particularly if they do not have Premier benefits of wait listing reservations. This is why some of the more hard to get resorts/weeks have a bit more resale value. Savvy owners know that if they can get the right resort/week, they can always choose their priority time. Owning a winter week at Sanibel would allow you to choose to go there the year you want to, and use points the years you want to do something different.
Most owners, however, enjoy the flexibility of the points system and do not want to go to the same place at the same time every year.

In your contract there is language similar to what is listed below:

“Priority week Reservations and availability

Subject to the terms of the Club By-Laws and each Owner Beneficiary’s priority reservation right to reserve use of their respective Accommodations and Facilities, reservations are subject to availability. Inventory is limited at some Component Sites, and use during popular or peak vacation times may require considerable advance reservations.

Owner Beneficiary shall have the right to reserve use of their respective Accommodation(s) and Facilities up to thirteen (13) months in advance, while other Owner Beneficiaries may not reserve use of any other Owner Beneficiary’s respective Accommodation(s) and Facilities until eleven (11) months in advance.”

**TIP!** Non-Premier owners can help themselves get hard-to-get resorts by buying those resorts resale and claiming the Priority Time. Some of the older resorts that did not convert fully to Bluegreen may still have resale fixed units available. For example, Sanibel has units in winter that sell for about $10,000 a week. If you were to buy one of those, you could convert to Bluegreen Points, and have the option of using the Priority time, or using your points. This would be good for you and good for Bluegreen because additional units will be in inventory when you do not want to use them. If you are concerned about losing value with resale, consider that the market bares the pricing. There will be plenty of other Bluegreen owners willing to buy a winter Sanibel week from you for the same reasons I just mentioned! Of course, there are no guarantees. The economy can change, other factors can change. Consider too, that any converted property will be in one of the older trust funds. You need to evaluate the long term maintenance fee costs. Older resorts, though have pass-through maintenance fee costs.
Chapter 8: Bluegreen Reservations

Once you become a Bluegreen member, Bluegreen issues you a membership number and you can set up an online account. Making reservations with Bluegreen is very easy! Once you have your online account, you can make reservations several ways using PlanIT Bluegreen, which displays on your home page:

Plan-it Bluegreen

With Plan-it Bluegreen, you can see resort availability for an entire month with an easy to use, interactive calendar. Or search by date to see availability at every Bluegreen resort! Learn More.

Search by Destination:

If you know the area or Resort you want to go to, choose the Search by Destination method (default).

You will get a drop down list of all Bluegreen Properties:
Choose the property you want, then the number of nights (choose between 2 and 14), then the month of the reservation. The reservation months will allow 11 months from the current date.

A calendar will appear, and once you choose a date, the days of your reservation will turn blue. Below that, the rooms available will be displayed. The example below is for a reservation in Aruba for 7 nights starting May 1, 2016. I’ve only shown a few of the available rooms, but it also shows how many rooms are left for that type of room.
Plan-it Bluegreen

With Plan-it Bluegreen, you can see resort availability for an entire month with an easy to use, interactive calendar. Or search by date to see availability at every Bluegreen resort! Learn More.

* Destination
Oranjestad, AW

* Number of Nights
7

* Month
April - 2016

Search

Filter Results:

La Cabana Beach Resort & Casino
J.E. Irausquin Boulevard, 250
Oranjestad, AW
011.297.520.1100

Check-in Available Selected

Check-in Not Available Outside Booking Window

<table>
<thead>
<tr>
<th>Check-In</th>
<th>Check-Out</th>
<th>Villa Size/Type</th>
<th>Max Occup.</th>
<th>Season</th>
<th>Total Points</th>
<th>Available</th>
</tr>
</thead>
</table>
| 4/1/2016 | 4/8/2016  | 1 Bedroom - Poolside        | 4          | Ultra Red   | 11,000       | BOOK IT NOW
2 Available |
|          |           | Square ft. - 506; Sleeps 4; Kitchen - 1 Full with 4-burner cook top, microwave/convection oven; Bedding includes 1 King bed, 1 Sofa bed most comfortable for children; Bath(s) - 1 Full (shower only); Laundry is On Site; Additional info - 2 flat panel TVs, starter kit, Balcony/Patio |
| 4/1/2016 | 4/8/2016  | 1 Bedroom - Poolside        | 4          | Ultra Red   | 11,000       | BOOK IT NOW
5 Available |
|          |           | Square ft. - 506; Sleeps 4; Kitchen - 1 Full with 4-burner cook top, microwave/convection oven; Bedding includes 1 King bed, 1 Sofa bed most comfortable for children; Bath(s) - 1 Full (shower only); Laundry is On Site; Additional info - 2 flat panel TVs, starter kit, Balcony/Patio |
**Search by Date**

The other option you have is to ignore the destination, and enter a date range instead. This feature allows you to see all the resorts available for that week as shown below.

This is a partial example of President’s week in 2016. I have done this search on May 1, 2015, so you can see even though I did not look exactly at 11 months, there are plenty of options, if you are flexible. However, you will notice that Aruba is not on the list, because that is very popular at that time of year, and would need the 11 month window.

Once you click on a particular resort to “Show Results”, it displays the resorts and units available.
Learn More

Bluegreen Webinars are the best way to learn how to use the Bluegreen reservation system online.

**TIP!** You can make reservations using Customer Service without going online. However they are only available during business hours.

**TIP!** To get hard-to-get or high demand times like Christmas, 4th of July and others, your best opportunity if you are not a Premier owner, is to be online at MIDNIGHT EST 11 months from the day you want to check in. Some properties go very quickly, like Pono Kai, Hawaii, or 2 bedroom cabins at Big Cedar for July 4th.

**TIP!** If a reservation is not available, or you missed the window and were late trying to make a reservation, keep going on line and looking! People cancel plans all the time, and high demand units become available. In addition, check the Facebook sites. You might be able to rent that particular week from someone, or find it with what is called a “Catch and Release”. This is when you arrange to work together with an owner who is cancelling, so that you are online to make the reservation as soon as it is cancelled.
Chapter 9: Exchanges

When you want to go somewhere Bluegreen does not have a resort, you have several options available to you. You can “exchange” your points for time at a resort that is not owned by Bluegreen. Some of these exchange capabilities are only available to owners who have purchased developer (Charter) points and have Traveler’s Plus. Each method is described below.

**Direct Exchanges: Prizzma & Shell & Ascend**

For Traveler’s Plus members, Bluegreen has a special arrangement with Raintree and Shell Vacations, where Bluegreen members may exchange points for time at certain resorts in the Western United States for a small fee ($69). The resorts in this program are listed online under Direct Exchanges. Most of these resorts are in the Western United States, Mexico, Canada and Hawaii, providing locations that Bluegreen does not have. The Direct exchanges are cheaper than other exchange companies. There are two different exchange brokerages: Prizzma and Select Connections. The exchange fee will depend on whether you are a Premier member or not. In addition Annual or Borrowed points are eligible to make exchanges. Saved points are not eligible for an exchange. Fees for the different Premier Statuses are listed below:

- Non-Premier: $69
- Bronze: $59
- Silver: $49
- Gold: $39
- Platinum: $19

You may book vacations at these resorts as early as 8 months in advance for reservations 7 days or longer. For shorter stays, you may reserve 3 months in advance. With a 2 night minimum. However, availability during high demand times may be limited.

To make an exchange, simply go to Traveler’s Plus, Pointsmart, Direct Exchange, and select the group you would like to search.
The Ascend Collection is a collection of hotels through Choice Hotels that allow Bluegreen owners to make reservations using points.

**TIP!** The Bluegreen inventory for Choice is different from the inventory for Bluegreen Owners to make reservations. Sometimes, if you cannot get into a resort through the Bluegreen system, you can make a reservation through Ascend or ChoiceHotels.com for a room at the resort. Bluegreen uses unsold inventory and inventory in default to provide units for these arrangements.

**Resort Condominiums International (RCI)**

RCI is one of the two main timeshare exchange companies in the world. It originally began with owners trading fixed weeks. Over time, RCI evolved and developed a points based system.

RCI membership is provided to all Bluegreen owners in good standing. This is a great benefit saving owners the $100 or more RCI membership fee each year and the RCI connection to Bluegreen’s point system is also very easy. You do not need to have Traveler’s plus to be able to use RCI exchanges for a full week. You do need to be a Traveler’s plus member to use RCI nightly exchanges.

RCI has a direct link to Bluegreen, and will automatically deduct the number of points needed for the exchange once the exchange has been confirmed.

Week Exchanges through RCI are $209. Occasionally there are sales that bring the exchange cost down.

Nightly stay exchange fees are graduated based on the number of days you request fees are if booked online:

<p>| RCI Points Reservation: 7+ Nights | $169 |</p>
<table>
<thead>
<tr>
<th>RCI Points Reservation 6 nights</th>
<th>$159</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCI Points Reservation: 5 Nights</td>
<td>$139</td>
</tr>
<tr>
<td>RCI Points Reservation 4 nights</td>
<td>$99</td>
</tr>
<tr>
<td>RCI Points Reservation: 3 Nights</td>
<td>$79</td>
</tr>
<tr>
<td>RCI Points Reservation 2 nights</td>
<td>$59</td>
</tr>
<tr>
<td>RCI Points Reservation: 1 Nights</td>
<td>$39</td>
</tr>
<tr>
<td>RCI Weeks Reservation (7 nights)</td>
<td>$209</td>
</tr>
</tbody>
</table>

**TIP!**  *Note that a 7 day RCI stay is more expensive than a stay greater than 7 days! If possible, book 8 day stays to save yourself the extra $40! However, most RCI resorts are week based resorts, not points based, so the opportunity to do this is limited.*

**Interval International (II)**

Some Bluegreen owners can join Interval International, the other major exchange company. If you are an owner at the following resorts, you are eligible to join II:

   Lodge Alley Inn  
   Cibola Vista

Interval International does not have a direct relationship with Bluegreen, so to join II, you will have to pay a membership fee. Fees vary depending on the level of benefits you want, but the basic membership is about $89 a year.

Many owners like II because it includes resorts from the Marriott collection. These resorts are slightly higher-end and better quality than some of the RCI resorts. However, in looking at the resort books from both companies, they tend to have the same inventory of resorts with the exception of Marriott. Marriott timeshare units are very nice and very large. Many owners feel it is worth it to join II just to be able to get a Marriott property.
Unlike RCI, II only allows trading of weeks. They do not use points. You must deposit your week before you can search and obtain a trade. The earlier you deposit your week, the more “trading power” it will have. Like RCI, II allows you to deposit 2 years in advance of a reservation, and you may use it as much as 2 years after your week’s timeslot.

II is a little more difficult to use, but they do provide free exchange weeks to members, whereas RCI does not. II will also sometimes give you double for your deposit. For these, you still pay the exchange fee, but it is a nice benefit that is not available in RCI.

**TIP!** Both exchange companies have “Extra Vacations” or “Getaways” that you can pay for. This is basically unused inventory they are selling at a discount, and some of these deals can be excellent if you are willing to travel during off-peak times.
Chapter 10: Bonus Time

Eligibility

Bonus time is a benefit available to owners that allows them to purchase time at a Bluegreen resort without using their points. Bonus time is a way for the resort to use up unsold inventory. Bonus time is available at a considerable discount compared to a hotel stay. In addition, Premier owners get discounted rates for Presidential suites, and are allowed to reserve for friends and family a few times a year.

For owners with Charter benefits, Bonus Time may be booked at any Bluegreen resort, if available.

For resale owners without Charter benefits, Bonus Time may only be booked at the resort where they are deeded.

Bonus time may only be booked for the owner. An owner must be present at check in, and staying in the room.

**TIP! If you hold your Bluegreen contract with multiple owners, each owner may book Bonus Time. If you have 2 owners, you can get 2 Bonus Time rooms, 3 owners, 3 rooms, etc.**

Booking Window

Bonus time may be booked 45 days in advance of your check in day at most resorts. For Aruba and Hawaii, bonus time may be booked 90 days in advance of your check in date.

Bonus time is most often available during off-peak times. In Peak times, Bonus time may not be available at all.

To book Bonus Time, you go to PlanIT Bluegreen on your home page and select the “Bonus Time” button. You can search by Destination or by Date, the same way you can for points reservations:
Plan-it Bluegreen

With Plan-it Bluegreen, you can see resort availability for an entire month with an easy to use, interactive calendar. Or search by date to see availability at every Bluegreen resort! [Learn More.]

[Form]

* Check-in
5/31/2015

* Check-out
06/06/2015

[Radio Button] Points Reservations
[Radio Button] Bonus Time Reservations

[Checkbox] Wheelchair Accessible

[Radio Buttons]
- [ ] 1 Bedroom
- [ ] 2 Bedroom
- [ ] Presidential Suite

[Links]
- Arizona (1 Resort Available)
- California (1 Resort Available)
- Massachusetts (1 Resort Available)
- Nevada (1 Resort Available)

Plan-it Bluegreen

With Plan-it Bluegreen, you can see resort availability for an entire month with an easy to use, interactive calendar. Or search by date to see availability at every Bluegreen resort! [Learn More.]

[Form]

* Check-in
5/31/2015

* Check-out
06/06/2015

[Checkbox] Wheelchair Accessible

[Radio Buttons]
- [ ] 1 Bedroom
- [ ] 2 Bedroom
- [ ] Presidential Suite

[Links]
- Arizona (1 Resort Available)
- California (1 Resort Available)
- Massachusetts (1 Resort Available)
- Nevada (1 Resort Available)

Once you click on Show Results, you get the availability and costs:
One the left hand menu on your home page, there is a link for “Last Minute Availability”. This shows you which resorts still have units available in the next 3 months. This can be helpful for planning last minute vacations or bonus time:

A list will display, giving you ideas regarding where you might be able to make reservations as shown in the example from May 1, 2015.
Last Minute Availability

Want to go on vacation but didn’t plan ahead, or think it’s too late to plan that much needed getaway? Well, think again! With so many appealing destinations as part of your Bluegreen Vacation Club ownership, there’s something for everyone, at nearly every time of year. We want to help narrow your choices by offering some of our best bets for that upcoming vacation.

The resorts listed in the months below still have available space waiting for you and your family. Remember…it always pays to plan ahead. But in case you can’t, Bluegreen's got you covered.* Check back here frequently as this page will be updated often. Availability is indicated for the month however holiday and local event weeks/weekends are typically not available.

Click here to speak with us right now!

or

MAKE A RESERVATION

June
Bluegreen Club 36 - Las Vegas, NV
Cibola Vista Resort and Spa - Peoria, AZ
Shenandoah Crossing - Gordonsville, VA
The Club at Big Bear Village** - Big Bear, CA
The Soundings Seaside Resort** - Dennis Port, MA

July
Bluegreen Club 36 - Las Vegas, NV
Cibola Vista Resort and Spa - Peoria, AZ
Shenandoah Crossing - Gordonsville, VA
South Mountain Resort - Lincoln, NH
The Fountains - Orlando, FL

August
Bluegreen Club 36 - Las Vegas, NV
Cibola Vista Resort and Spa - Peoria, AZ
Grande Villas at World Golf Village - St. Augustine, FL
Mountain Rim at Bovine - Bovine Falls, MI
Orlando's Sunshine Resort I & II - Orlando, FL
Parkside Williamsburg Resort - Williamsburg, VA
Patrick Henry Square - Williamsburg, VA
Shenandoah Crossing - Gordonsville, VA
South Mountain Resort - Lincoln, NH
The Club at Big Bear Village** - Big Bear, CA
The Fountains - Orlando, FL
Getting the Most out of your Points (Stretching Points)

One trick savvy owners use to stretch their points is to book a full week’s stay with points at a resort. Once they are in the 45 day Bonus time booking window, they cancel the reservation, and re-book it as a Mon-Thurs with points, and the Fri-Sun with Bonus Time.

This technique actually changes your 1 reservation to 2 reservations. However, you will likely have to change rooms if you do this, since you have 2 reservations. You can call the resort before your initial check in to see if they can work it out for you to stay in the same room, but you do run the risk of having to check out at 11, and then have to check in again at 4pm, potentially losing 5 hours of your vacation time, or at least inconveniencing yourself.

In addition, canceling a reservation does not guarantee it will show as bonus time, it may go back into the points pool, even if under 10 days out, so you may end up losing part of your stay.

CAUTION! For high demand time this could be especially risky, since it is possible that your reservation could be picked up by someone else after you cancel and before you are able to re-book. Also, this does require the payment of a $50 cancellation fee, so you need to factor that into whether it is worth it to you to save your points.

Another version of this method if you have enough points to do this is to create 2 reservations initially. One you leave reserved as points. The other you try rebooking as discussed above. If the rebooking fails, you still have your week. If it succeeds, you can cancel the first reservation. However this second method will cost you 2 cancellation fees, or $100 (unless you are a Platinum member with unlimited cancellations). Many of these tricks are things Platinum members can do easily, whereas regular points owners need to assess the cost/benefit of doing so.

TIP! If you buy resale only, buy at resorts near your main residence so you can take advantage of bonus time. In addition, if you buy multiple resale contracts, buy at different resorts so you can have bonus time at several resorts.
Chapter 11: Borrowing and Saving Points

Bluegreen currently allows owners to manage their points over more than one year through the use of borrowing and saving. With Fixed week ownerships, if you cannot use your week in a given year, you need to rent it, or lose it. Alternatively, if a fixed week owner wanted to have extra family come with him, he would have to rent a unit from another owner, or get a hotel for family members. Points ownership allows far more flexibility for these situations.

Saving Points

Occasionally, life happens, and an owner cannot take the vacations he had hoped to take in any given year. Saving points allows those points to be extended for one year. However, saved points are only good for Red, White and Blue times. They are not eligible to use for Red-high or high demand times.

Saving can be useful if you have a year where vacations have to be cancelled due to job changes, family issues or other circumstances outside your control.

TIP! If you have saved your points already, and they are about to expire, you can make a reservation with RCI for as much as 180 days after the expiration date of your saved points! This gives you an extra 6 months to use those points without losing them.

Borrowing Points

Borrowing points in advance is a way to extend their use by an extra year. By borrowing a year in advance, the owner essentially gets 2 years of red-high usage for those points. They can then save them the 3rd year, if they are annual points.

To borrow points, the next year’s maintenance fees have to be paid. Many owners borrow ahead every year. They pay 2 maintenance fees the first year, then every subsequent year, they are only paying one maintenance fee. For example:

In April of 2014 my maintenance fees are due for 2014 points. I pay $838 for 10K annual points each year.

I decide I want to borrow my 2015 points ahead so I have 20K points to use in 2014:
I pay 2 times $838 or $1676 in 2014 and call Bluegreen customer service and ask to borrow my 2015 points now.

My 2014 points are deposited 10k
My 2015 points are deposited 10k

I now have 20K points to use. The 2015 points will be good until 2016, so I have 2 years to use them for Red-high reservations.

In April of 2015, I pay $838 again, and ask to borrow ahead my 2016 points. My 2016 points are deposited 10k. Those points expire in 2017, so I have 2 years of Red-high use.

When you pay maintenance fees ahead, there may be an adjustment at the time of your actual due date to handle any increase in fees. This is usually minimal.

**NOTE:** Bluegreen can change the policy on borrowing and saving to ensure there is an adequate inventory of space available. They may limit borrowing and saving to a percentage of the Bluegreen population.
Chapter 12: Maximize your Points

If you have purchased a smaller points package, there are a number of ways to maximize the use of your points.

Booking Mon-Thurs

Booking points reservations only on Monday through Thursday, allows you to take nice vacations while using the lower point days for your stays. For a small points package owner, this may allow you several vacations in one year, when otherwise you might only have one.

Use Bonus Time for Weekends

If you want to vacation for a whole week each time, consider using points for the weekdays, and Bonus time for the weekends.

You may not always be able to get a reservation for Bonus time during high demand times, but it is a nice way to stretch your points if it is available.

Some owners book two reservations: One for the weekdays, and one for the weekend, then cancel the weekend reservation and scoop it up as bonus time. However, be careful! You run the risk of cancelling the weekend and someone else getting it, or the inventory may not go into bonus time inventory. This will also cost you the cancellation fee. Some owners do have success with this method.

Travel off-season

Traveling in an off-season time for a resort is another way to spend fewer points. A week that might normally be 10K points in high season, might only be 5k in a low season. Big Cedar in winter, Cape Cod in winter are good examples. Some locations only have high season, like Aruba, but there are times when even the Aruba units are less expensive. Look for Red weeks rather than Red-High.
Use Hot Weeks

Hot weeks are available to Charter points owners who have Traveler’s Plus. Hot weeks are excess RCI inventory that is made available to Bluegreen owners at a discount. Hot weeks only cost 3000 points, and do not require an exchange fee. Bluegreen owners get a special opportunity to reserve 14 days before the check-in date.

Hot weeks are often off-season weeks, but can make a great getaway!

TIP: If you are planning a getaway with a check in date less than 14 days away, DO NOT book a regular RCI exchange! Check the HOT WEEKS first. Otherwise you will pay more in points, and an exchange fee!
Chapter 13: Reservation Tricks

*Be online at Midnight EST*

If you are not a Premier owner with wait listing privileges, the best way to get high demand units is to be online at midnight 11 months before your check-in date. There is no guarantee you will get what you want, but you have a better chance getting it.

*Keep checking the site*

If you don’t get a reservation you want, keep checking the site for possible cancellations. People cancel all the time, and you might just get lucky.

*Be flexible*

If you can’t get the exact resort or week you want, try other weeks and other resorts. It is fun to go to new places!

*Catch and Release*

Check the online boards for other owners announcing they are going to cancel a reservation. They will coordinate with you to “catch” their reservation as soon as they “release” it or cancel it. Bluegreen Releases facebook site and Yahoo group BGex are good for this.

*Call the resort in advance of your stay*

If you need a special room or an accommodation.
Section III: Resources & Help

Chapter 14: Updates

After your first purchase

Within a few months of your first purchase of Bluegreen points, the sales team will contact you and suggest you come in for an “update” so they can help you understand what you purchased, and give you any new information since you bought.

Don’t be deceived. Bluegreen has used the “update” for years as a way to get existing owners in the door to BUY MORE POINTS!

It is fine to go to an update, especially if they are offering an incentive like $100. However, know that you will be pressured to buy. Decide before you go if you can afford more points, and if you want more points. Do not buy unless you’ve decided you really want to.

Owner Updates

Bluegreen will generally ask any owner on vacation if they would like to go to an Update to hear what is new about the program. Owners are generally offered incentives like tickets to shows, gift cards or cash. Generally, update incentives do not exceed $100. New owners go to these thinking they really are updates, however, it is merely an attempt to sell you more points.

Many owners go to the updates in order to receive the incentives. I personally go to supplement my vacation with an extra $100 to pay for dinner or an activity. Some owners go every 30 days because they live nearby a resort! They use that money to supplement paying maintenance fees. Updates are only supposed to be an hour, but if you do not control the agenda, they can go on for 2 to 4 hours.

If you know what you are doing, you can attend updates, and leave unscathed. If you are susceptible to sales pressure tactics, avoid them!

TIP! Learn the Sales team’s tricks, and be prepared for them. Then, go to the updates, start a timer to ensure it is no longer than an hour, say no to an additional purchase, and collect your $100 towards your vacation expenses, maintenance fees, or a nice dinner! You can do updates once every 30 days, unless you recently purchased, then you must wait 90 days.
Key Tactics used by Sales to scare you into buying

Over the years, I have seen post after post online from owners who have gone to Updates or sales presentations, and return worried by something the sales team has told them. Below is a list of the most common tricks sales tries to use to make you feel as though what you own is not good enough, and if you buy points from them now, it will fix everything. Most of what is said is either misinformed sales people from other timeshare companies now selling Bluegreen, or scare tactics to get you to buy. Various owners also report that Bluegreen is trying to change this behavior with the sales teams. I personally have had experiences both good and bad. The bad experiences seem to happen to the newer, less informed owners. However, once you are armed with the information in this guide, you will be able to challenge some of the tactics. It is unfortunate that the Bluegreen sales staff resorts to these sort of tactics, because the product is good, and would sell on its own merits. However, be prepared, and do not fall for them!

You have the wrong type of points
1. If you have Annual points, they will tell you Biennial points are better.
2. If you have Biennial points, they will tell you Annual points are needed.

Prices are going up so you need to buy now
Prices for Bluegreen points have been very stable. Sales likes to believe the per point price for Annual points is $3.30. However, if you keep declining the offer, you will get to an offer closer to $1.25 a point.

Pinnacle Vacations cannot sell points that count towards Premier Benefits
Yes they can! And they sell them for $1.25 a point for annual points. It may be cheaper for you to buy qualified points from Pinnacle if BG sales doesn't come down in price for you.

In addition, you can just bring up the Pinnacevacations.com website where it states they are an authorized reseller for Bluegreen and can sell points that qualify for Premier benefits. Or go to the Bluegreen site and show where it discusses authorized resellers.

Resale Points can only be used at the resort where they are deeded.
Not true! Resale points are as good as any other points and can be used to book vacations at any Bluegreen Resort.

Resale points do NOT count toward Premier Benefits, but you have to decide if that is worth the cost to you
There is a “NEW PROGRAM” and the points you have are in the old program
This one makes long time owners laugh. There is no new program. Sales likes to tell you that “Fee for Service” points will be different and that the program is changing. Bluegreen changed to “Fee for Service” in 2010, and no changes or differences in the points program exist. They also like to say that now that Bluegreen has been sold things will be changing. A sale did take place, back in 2010. No changes are being made to the Bluegreen program.

Resale Points will cost you more in Maintenance fees
This is another half-truth. Resale points by themselves won’t cost you more in maintenance fees. However, if you buy a resale package in a Trust fund different from what you already own, it MAY cost you slightly more in maintenance fees. However, if you buy in the same trust, there is NO difference.

In a similar tactic, Sales likes to say you need to buy points so they can combine all the contracts in your account into one contract to save you maintenance fees. Again, unless you have contracts in different Trust funds, combining them into one new contract does not save you any money. Make them show you the calculations! Even if you did have one in a different Trust, it might be a resort/unit/week that you want to keep for Priority Use.

The Price Per Point Offer we made today will never be available again
I once was asked to sign that I understood I was passing up this great opportunity to buy points at $1.45 per point. I was told I would never get an offer that low again if I passed it up this time. A year later, I was offered $1.35 per point. Don’t fall for this. It is a classic time-pressure tactic. Only buy when you are ready.

You can buy more points to rent them to pay for your maintenance fees!
First of all, Bluegreen doesn’t allow owners to Rent for profit, so I’m not sure why sales keeps trying this tactic. Secondly, the cost of the points alone would make such a proposition fail a cost/benefit analysis. Finally, yes, you can rent points you are not using, but it is not easy, and you rarely get enough to cover the cost of the points you are renting. If you could get more than the points cost, there would be no resale market because people would buy up all outstanding cheap points to rent them. This idea is big with sales, so it is likely you will hear it.

Bluegreen will buy back your points
Bluegreen will not buy back your points for cash EVER. They will let you trade in your existing timeshare if you are buying more points. That is not the same thing as buying back the timeshare. Be warned!
**You will pay multiple Club dues if you buy Resale**
This is not true. The contract you have with Bluegreen clearly states you will pay only one club dues!

**The “New Owner” won’t let us sell less than 10000 points at a time**
This policy has nothing to do with new ownership. In the multisite public offering (MSPO), which governs the Bluegreen Vacation Club, there is a paragraph that discusses how many points can be sold at a minimum. It also states that number can change. In the MSPO, it says the minimum amount at the time was 1000 point increments.

Don’t be fooled by this! Call out the Sales Manager and have them prove it!

**We won’t be able to sell Premier Benefits anymore because there are too many owners at that level**
So this one is partly true. There is a percentage of owners that Bluegreen must limit the premier benefits to. However, it is unclear how close to those limits they really are, since the benefits have always been available. Recently, someone posted that the Bronze level was no longer being offered. This is not true. There may be a sales team trying that tactic, but it is not true. Otherwise, there would be announcements on the Bluegreen website.

**If you upgrade to a Premier Level you will be able to RESERVE units earlier than regular owners**
Ok, this is another half-truth. Premier owners can WAIT LIST units as early as 15 months before check in. However, that does not mean they have a guaranteed reservation. Wait listed requests get processed the day before the 11 month reservation window. Wait listed requests are processed in the order they were listed, so if you are a Platinum owner, but waited until 12 months before your check in, you have the same priority as a Bronze owner, but still better than non-premier owners. You must have the points in your account to get the confirmed reservation, and even wait listed reservations depend on availability.

The Facebook sites and yahoo sites regularly have people post the new tactics Sales uses to try to get people to buy more points. Once you start becoming familiar with them, you can decide whether you will go to updates to collect the $100 or not.
**You can use your points to pay maintenance fees, get cruises, airline tickets and more!**

This one is partially true. Some premier benefit levels can use points to pay maintenance fees, but it isn’t at a good exchange rate. Cruises, airline tickets and other items available through Traveler’s Plus cost you more if you use points than if you pay cash.

**You need to upgrade your Traveler’s Plus**

A few years ago, Bluegreen came out with TP3, which offers Presnell Sports, golf and some other new benefits. Unless you are a hunter, this is not much of a reason to spend thousands for more points.

A variation of this one is “You don’t have Traveler’s Plus anymore. Be careful with this! Be sure to pay your Traveler’s Plus membership each year, if you like it. Otherwise, you will have to buy more points to get it again. Check online before you believe that you don’t have it anymore too. Often sales team information is very wrong.
Chapter 15: Resource Sites

Still confused?

There is a lot to absorb as a new owner. Do not be discouraged! There are lots of sources for you to help you with learning about your timeshare and how to make the most of it.

Bluegreen Webinars

Once you have access to your online account, take advantage of the Bluegreen online, on demand webinars! They are excellent, short, and show examples. Even seasoned owners review the webinars from time to time!

Yahoo Groups

There are 2 yahoo groups that are dedicated to Bluegreen Owners;

- Bluegreen – Owner questions and discussion. A great, balanced resource
- BGex – site where owners buy and sell points and rent.

Timeshare Users Group TUG2.com is a great resource on general timeshare ownership.

Facebook Sites

There are about 20 Facebook sites for Bluegreen owners at the time of this writing. Go to Facebook and search “Bluegreen” and most of them will come up. Some are private membership, but you can ask to join. Many of them have become highly specialized for different topics. None of these sites are run by Bluegreen Corp. There are still a few that are for broad, general questions:

- Bluegreen Vacation Club – open to all
- Bluegreen Resort Owners BRO intro – open to all

More specialized Facebook Groups:

- Bluegreen Owners Buy and Sell
- Owners who Love BG Review Updates (For sales experiences only)
- Owners who Love Bluegreen RCI Exchange (for exchange talk only)
- Bluegreen Timeshare NOT to buy or TO buy (pros and cons of ownership, not very active)
- The OWLS Owners who Love their Bluegreen (closed by invitation only)
- Bluegreen Resort Owners (Closed membership)
- Bluegreen Vacation Club for singles (by invitation)
- Bluegreen Coast to Coast Camping
- Bluegreen Resort Addicts (only focused on positive experiences, will delete individuals with negative comments)
- Bluegreen IN SEARCH OF (for reservations you want)
- Bluegreen Reservation Releases (for catch and release opportunities)

Other Timeshare Facebook Groups:

- Timeshare Resorts Users Group
- Resort Vacation Timeshare Rentals

Join as many Facebook sites as you can, but beware that some of the admins on the sites have become sticklers about people posting the wrong thing on the wrong site.
Section IV: I can’t use my Timeshare

Chapter 16: I want to sell my Timeshare

What my Timeshare is Worth: The Harsh Truth

Most owners have to give away their timeshare, and even pay the closing costs. Check eBay to see how little BG timeshares sell for.

Prerequisites: Your mortgage must be paid fully, your maintenance fees must be up to date.

Generally, you will have to give your timeshare away, and even pay transfer fees ($450). However, some resorts and weeks can command a little money. You can get transfer fees paid, and maybe more if you happen to own a timeshare in high demand:

If you have a holiday week at most resorts (must be a full week). Many owners want to exercise their right to the priority week in underlying the contract, a throwback to fixed weeks, so if you have one of these, your contract might command some money, but likely still less than $1000

<table>
<thead>
<tr>
<th>Week</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>MLK. (best in warm area resorts or ski areas)</td>
</tr>
<tr>
<td>7</td>
<td>Presidents (best in warm area resorts or ski areas)</td>
</tr>
<tr>
<td>14-15</td>
<td>Easter depending on when it falls</td>
</tr>
<tr>
<td>21</td>
<td>memorial week (Monday holiday)</td>
</tr>
<tr>
<td>26-27</td>
<td>July 4 (at Big Cedar, this is sought after)</td>
</tr>
<tr>
<td>35</td>
<td>Labor Day (Fairly easy to get)</td>
</tr>
<tr>
<td>46</td>
<td>Thanksgiving (depends)</td>
</tr>
<tr>
<td>51</td>
<td>Christmas</td>
</tr>
<tr>
<td>52</td>
<td>New Year’s Eve (Manhattan Club)</td>
</tr>
</tbody>
</table>

Some resorts won’t get much regardless of what week you have:

The Falls Village
Odyssey Dells, Wisconsin
Club 36, Las Vegas
Laurel Crest, TN
Mountainloft, TN

Some resorts are in high demand during their high season:

| Aruba | Winter |

Bluegreen Timeshare Owners Secret Guide
<table>
<thead>
<tr>
<th>Resort</th>
<th>Season</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marathon</td>
<td>Winter</td>
</tr>
<tr>
<td>Tradewinds</td>
<td>Winter</td>
</tr>
<tr>
<td>Big Cedar</td>
<td>Summer</td>
</tr>
<tr>
<td>Dennisport</td>
<td>Summer</td>
</tr>
<tr>
<td>Some Myrtle Beach</td>
<td>Summer</td>
</tr>
<tr>
<td>Ocean Front</td>
<td></td>
</tr>
</tbody>
</table>

**Small affiliate resorts with few Bluegreen units:**
These contracts are rare. You would have to have been an owner in one of these resorts then converted to Bluegreen points. Owners of the following resorts may be able to get significantly more for their timeshare especially if it is in a high demand season. These could go over $1000 to $5000 depending on the resort:

- Sanibel
- Gulf Shores
- Fort Meyers

**Info to provide to Sellers**
You need to provide the following information to potential "buyers"

- Resort where you are deeded
- Underlying Week and unit.
- Number of points
- Annual or biennial
- Trust fund
- When your maintenance fees are due
- Anniversary date/Earn date
- If you will pay the Transfer Fees ($450)
- Are you expecting any compensation? (remember, most people have to give away their timeshare)

**Where to Post your Advertisement**
There are a number of ways to sell your timeshare, some free, others require payment of fees:

**Free Sites:**
- Bluegreen buy and Sell Facebook site (free)
- Yahoo group BGEx (free)
• Timeshare users group (free after joining). tug2.com

Fee based sites:
• eBay – posting as an individual owner may pose some problems since there are professional resellers on eBay
• PinnacleVacations.com – listing fee is $39, but they determine the sales price, subtract any marketing costs (these are unknown), and take a commission. You get net proceeds. There is no guarantee of a sale or when, and you are responsible for all BG fees while selling.

How to work with the buyer

Once you have a buyer, you need to work out how to exchange money. Many savvy owners will create a simple sales agreement that states all the information about the timeshare (same info you put in the advertisement) and:

- Legal Name of Buyer
- Legal Name of Seller
- Who will pay any maintenance fees coming due in the year
- How the transfer fee will be paid (Seller, split, or buyer)
- What points are in the account currently and whether they are included in the sale
- If any reservations are currently outstanding and what is to happen to them at transfer
- Which title company you want to use from Bluegreen. This can be requested in the notes of the transfer document.
  - Both are ok, some believe Sterling Title is faster:
  - Sterling Title
  - Resort Closings, Inc.

Tip! Be sure to get any documents signed and notarized quickly and back to the closing company. This is often done completely electronically now, which takes less than 5 minutes.

Tip! You will likely get someone to take the timeshare with the free sites. There are a lot of people happy with BG and ready and willing to take over contracts.

Tip! If you have a low points contract (3000 -5000), there are a lot of resale owners who would like to have charter membership benefits. Consider selling your low points package through Pinnacle Vacations for at least $1.25 a point. Pinnacle charges $39 to list, and takes their commission out of the proceeds of the sale. You might get more money, especially since Bluegreen is no longer selling smaller points packages.
Chapter 17: Renting Your Timeshare

Renting Points Owner to Owner

Owners cannot transfer points from one account to another. However, they can make reservations for another person or owner.

Often you will see an individual say they have points for rent. For example, 5000. An individual wanting to use those points will contact the renter and agree on price.

Generally points rental rates are as follows

- Annual (Usable in Red High): $.07 - $.10 per point
- Saved (Usable red, white, blue): $.03 - $.04 per point.

If you have an expiration date approaching, you are less likely to get a renter. Decide early if you do not need your points and begin looking for a renter quickly.

Once you have a renter, they will tell you what reservation they want and the dates. The points owner makes the reservation for the renter in the renters name.

Example Ad Points:
10000 Annual points for rent
Expire 5/31/2016
Asking $.08 a point
Contact ssssss@sss.com
Paypal or money order accepted

Renting a Confirmed Reservation

Another, more difficult way to rent your Bluegreen points is to obtain a highly desired reservation at a resort and week that is popular.

You can then post that reservation for rent on a number of sites with the amount you want for the reservation.

Once payment is received from the renter, the original owner changes the reservation name to the renter’s name.

Example Ad Reservation
For Rent $1250.00
Memorial Week at Marathon
One bedroom Deluxe Ocean view
Max Occupancy: 4
Check in Saturday: 5/23/2015
Check out Saturday: 5/30/2015
No pets
PayPal or Money order accepted

Where to post Rentals

There are several places to post rentals. You will need to decide for yourself what you are most comfortable with:

- Yahoo Groups: BGEX
- Facebook: Bluegreen Owners Buy and Sell
- TUG2.com
- eBay (requires sellers certification, and fees for ad and when rented)

How to collect Rental Fees

Most owners use PayPal when renting owner to owner. You will need to decide what is best for you if you are renting to someone you do not know.

PayPal has a couple of options. One is free and one will require a fee to be paid

- Have the renter use “Send Money” to you using the Send Money tab, or they can send money to your email address.
- You can generate an invoice to them, but there will be a fee charged.
- You can use the friends and family feature which is free, but a fee will be charged if payment is not made using a bank account. E.g. with a credit card. However, the person paying is the one who pays the fee.