



naové™
FAQs



GENERAL FAQs

1. What is Navé and what makes it different?

Navé by ORGANO is a members-only travel portal offering generous discounts on accommodations and travel on a specially integrated travel platform.*

Think timeshare but without the big costs! Many are aware of timeshare products where a purchaser pays \$15,000 to \$50,000 for one week of a condo in a year, or perhaps a week every other year, and that one week comes with a \$500 to \$1,500 annual fee (Home Owners Association dues) after the large up-front price. The larger the unit, the bigger the fees.

2. When did Navé launch?

While OG launched in 2008, Navé (the travel platform) was launched in 2019.

3. Who may join Navé memberships are available to all OG Distribution Partners and customers. Navé is not in the public domain as it has below parity pricing which, by legal agreement with contracted providers, is not allowed to be in the public view and hence you need a username and password to view the pricing, or you can log into the portal directly from your OG backoffice. So, anyone who is connected to OG as a Distribution Partner or customer may enjoy the benefits of Navé.

4. How does Navé work?

Navé has 2 sections:

A. Travel Getaway Portal

A basic travel platform, similar to what you find online but with the same or usually with lower pricing for the vast majority of products. It has a help desk you may call for travel related questions, unlike other online travel services. On the Travel Getaway Portal you get to earn PQV with ORGANO when you sign up and also get CV or Retail Bonuses from your downline Distribution Partners or Customers who sign up to it, this is unique in the travel industry!

B. Forever Weeks

This system offers condos at fantastic pricing and **also enhances and expands your travel selections** with access to a Travel Concierge to personally work with you when planning your vacation. Get more cruises, hotels, vacation villas, Fantasy Getaways, Value Escapes, Premier Escapes, Staycations and curated content to make for the best vacation ever.

Does not include airfare.

Forever Weeks come in 1, 2, or 4 Weeks per year for condo accommodations in addition to the above expanded inventory. For example, A **Forever Week 4** means the Member may stay for 4 full weeks at a condo resort location(s) with available space for 4 weekly stays for a small one-time fee compared to timeshares.”

Within the Forever Week system, you may go to as many condos as you desire. You may get 1 week, 2 weeks or 4 weeks but instead of paying \$15,000 USD for one week, or more, you only pay \$1,500 USD for the right to use a full week every year at over 5,000 locations in 100 countries. You only have to keep the Travel Gateway Portal active and pay for the week when you want to use it and there are no additional HomeOwners Association (HOA), banking or exchange fees.

Navé has negotiated special pricing at cost (wholesale) from the vendors/providers of condos for you, the Member. Other online providers only offer loss leader pricing for a few units out of the thousands available. This competition system providing units at a loss does not last long and becomes a bait and switch program. If you are lucky to get one of the 5, or so, units priced very low, then good for you as you only has to surf the web for 10 hours to find it. And if you try to get one of the units you may find that just at the last second you missed it...”someone else got it”.

You can spend hours doing this or simply search on Navé. And no, we can't guarantee to beat everyone's price every second but given apples for apples, we seem to beat of any deal out there at least 99% of the time. See it this way: you get to use a (timeshare) condo for a fraction of the price. And, you don't have to buy a property at inflated prices! The week you use is priced affordably and you can choose a resort anywhere in the world without trading or banking your week with the associated fees.

5. I see there are two websites. What are the differences?

- A. We have two portals right now, the first one is the Travel Getaways**, where you can access your basic membership and all the packages and offers it has.
- B. The second one is the Forever Weeks portal**, where you will find even more special prices and offers. The added benefits to a Forever Weeks membership include: Concierge, enhanced Hotels and Cruises. Hot deals worldwide, premier Staycations, fantasy Getaways, Layaway travel programs, Theme Park Tickets, Restaurant discounts, Merchandise savings and discounts, curated trip packages, and more!

6. How many condo resorts are listed?

Navé offers accommodations in over 5,000 locations in over 100 countries. Any given week usually has over 200,000 condos for use by Navé members. New resorts are always being added, so the number is always changing.

7. How much should I pay to join the Travel Getaways System?

First, you need to join by purchasing the Travel Getaway Membership by Navé. This is the foundation of Navé upon which all else is built. The initial membership fee is determined based on you being an OG Distribution Partner or a customer.

OG Distribution Partners join for USD \$50/year. Customers may join for USD \$150/year.

Once you are a Member of the Travel Getaway Portal, you may then purchase a Forever Week(s) which has a greatly expanded inventory and Travel Concierge Services.

8. How much should I pay to join the Forever Weeks System?

Forever Weeks come in packages of 1 week, 2 weeks, or 4 weeks per year, providing the ability to acquire condo accommodations for the chosen number of weeks per year at wholesale pricing, as well as the basic travel products over an extended inventory. Forever Weeks start with a one-time price of \$1,500 for Forever Week 1, \$2,800 for Forever Weeks 2, and progress to \$4,600 for a Forever Week 4 for Distribution Partners. These are the initial one-time fees that are not paid again as long as your membership does not lapse then you are good to go. While Forever Weeks are similar to timeshares, timeshare annual fees are usually between \$500 and \$1500 a year whether or not you travel. Forever Weeks just need the Travel Getaway Portal to be active along with the low condo fee associated with your chosen condo/property.

9. Are there any “activities” in the Forever Weeks portal or only in Travel Getaways website?

Only in the Travel Getaways portal.





TRAVEL GETAWAYS FAQs

1. When do I pay Travel Getaway Portal Fees?

You pay these on an annual basis on the anniversary date.

2. Can my Travel Getaway Portal Fee increase?

Yes, it may, but it is not likely. As a membership organization, our goal is to always provide you the best price on all the travel and leisure benefits we offer. To do this, we do not take commissions like the kind that are acquired by online, public travel sites/agencies. We work with a reduced price and pass that on to our members so they pay a lower amount for their travel. Accordingly, we use the Travel Getaway Portal fee to offset the costs of delivering this outstanding service to our members. Therefore, your fees could increase from time to time but we do not expect a change in the coming years.

3. Can my friends use my Membership Benefits?

As a Member, you can make reservations that include your friends on any trip that you are taking, however friends are not allowed to utilize your membership directly on their own accord. You must be present at the resort with your friends as the booking is in your name. Remember, friends may gain full access as a Customer or Distribution Partner for Navé and enjoy the benefits for themselves.

4. Can I change my password and change my contact email address for my Travel Getaways account?

Your login credentials for your Travel Getaway account is the same as your MyOGOOffice account. The only access to your Travel Getaway portal is through MyOGOOffice.

For Forever Weeks account holders though, they can change their password and contact email address; simply click on "My Account" located in the top right menu bar in their Forever Weeks portal.

5. What is travel Insurance and why should I consider adding it to my vacation?

Some travel is expensive, and in order to safeguard yourself, you should consider purchasing travel insurance. Travel insurance can limit your exposure for cancellation or interruption of your trip for a long list of covered reasons. Some include illness, death of a loved one, injury, loss or delay of baggage and more. Travel insurance can also provide 24-hour, worldwide emergency assistance. Make sure to ask one of the friendly travel team members about using travel insurance to protect your vacation against any number

of unforeseen circumstances. We know, no one “likes” to pay for insurance but travelers that have made a claim are happy to have the insurance and we have yet to have anyone give claim money back.

6. What happens if there are changes or updates to my Member Benefits?

While this printed guide lays out current Member Benefits and FAQs, we are always striving to add enhancements. Accordingly, since it's not practical to reprint this guide every time an enhancement is made, you will always find the most current (and definitive) online version on your member only website.

7. Can I travel last minute?

The answer is an unequivocal, YES!

However, you need to remember that old sayings are old sayings because they are typically true. Therefore, the old adage that says “The early bird gets the worm” is useful. Accordingly, while many times you can obtain good deals by traveling at the last minute, you must be flexible with your plans. If you are flexible on your destination and exact travel dates, or you can pick up and go at the drop of a hat, then many times we can find special deals for you that represent incredible value.

Our Condo Getaways are a good example of this. We typically have access to hundreds of resort condominium units that are available at the last minute on a worldwide basis. Full week stays can sometimes be as low as \$199 versus the typical \$900 from other sites, or more. Clearly, that represents great value and is offered on a space available basis only. For the most part, we recommend planning any vacation you are taking where your plans do not allow for flexibility.

8. Can I travel beyond the date when my membership expires?

If you book any trip where your dates of travel falls after the date when your membership expires, you will need to pay your annual fee prior to being able to complete your bookings, or your travel. The pricing is based on you having an active Travel Getaway Portal.

9. How, and how often do you contact me with special offers?

We typically send out 2-3 emails each week with offers that have been specially negotiated for our members. These include a diverse array of offers that may include resort condos, cruises, hotel getaways and more. You can choose to opt out of any and all emails we send out at any time by calling our friendly customer service representatives.

In addition, each quarter, or more often we will conduct webinars, where a major supplier such as Viking cruise lines or NCL, produce a live one-hour webinar, the purpose of which is to introduce their product/service/brand to our members. The best thing about these is that we always have prenegotiated killer deals to offer members attending. They are not only fun but they are informative and the savings are amazing.

10. Do you offer any sort of price match guarantee?

On the Travel Getaway portal the goal is to provide wholesale pricing using Points you have accrued from your initial sign-up fee and from any other payments from which you accrue Points from. The amount of Points needed or used to get to a wholesale pricing varies by brand/vendor. Once the wholesale price is reached by using points then no more points can be used to reduce pricing to below vendor cost.

With Forever Weeks membership, you not only get expanded inventories, but also gain access to low price guarantee without the use of Points. This guarantee is found under the resources tab.

We guarantee our pricing against any other published pricing, available to the general public, for the same exact travel. At a minimum, this means the same arrival and departure dates, the same property, the same room, the same size unit, the same cruise line, the same cabin, the same itinerary and the same departure and arrival dates. Notwithstanding the foregoing, we cannot match consolidator fares, fares that have been acquired through auction or bid, fares that are non-refundable due to supplier policies, such as hotel

bookings where a special rate was received in exchange for the booking being non-refundable, cruise fares that are paid in full and fall within the final penalty period (normally 90 days from sailing), and are therefore non-cancellable by the cruise lines, or Internet fares for which we cannot verify the price and exact itinerary. We also are not able to match pricing for either domestic or international flights.*

* Points cannot be redeemed for airfare.

11. Does a membership run on a calendar year or the date submitted on the application?

Memberships are an annual payment from the date the application is received by Navé. Members receive a renewal notice each year, approximately two months prior to the anniversary of their initial application. Members will be given a 30-day grace period within which to renew membership and retain the original anniversary date (i.e., Date of Sign-up). After 30 days, the anniversary date would change to the date the renewal payment was made.

12. Do I need a membership card?

No. Your login identity and password will link you to the website you will use to purchase travel items.

13. Does my membership include my children and other relatives?

Your Navé membership does include immediate family members under age 24 who live in your household. Relatives can access and enjoy the Navé benefits when they purchase their own membership through you as a Distribution Partner.

14. What happens to my membership if I do not pay the Travel Getaway Portal annually with Navé?

Your membership remains valid until it expires on the anniversary date, after which, you will not be able to enjoy the Travel Getaway or Forever Weeks benefits.

15. If I own Forever Week, but my Navé membership is expiring and I decide not to renew now, may I renew it at a later date?

Yes. The reinstatement fee costs \$100 per year for OG Distribution Partners or \$200 per year for OG retail customers.

16. What does the Navé Travel Getaway Portal membership include?

A Travel Getaway Portal membership includes access to general hotels, a taste of Forever Week condos, cruises, auto rentals, air, shopping with USA delivery only, excursions and various other items but the Portal does not include the Forever Weeks nor the concierge program.

17. Am I always guaranteed a space or rental accommodation at a host resort?

All reservations are made on a space available basis at the time of booking. Navé cannot guarantee fulfillment at a specific resort, no travel program can do that.

18. May I use all of the resorts Navé has listed?

If space is available, yes. But, don't expect to get New Year's Eve reservations the week prior to that holiday, or any other major holiday for that matter in a specific location.

Plan ahead and you will be in great shape for a memorable holiday/vacation.

19. How often may a member visit a resort listed in Navé each year?

As many times as they like but the best deals are from the Forever Weeks system.

20. Why do some resorts have extra charges for certain things, such as horseback riding?

Resorts may have extra charges for certain amenities and facilities. These fees are determined and collected at the resort and may be provided to an outside vendor providing services to the facility.

21. What are the price ranges for condominiums?

Rates will vary for different quality of resorts or hotels. The idea is to be at a wholesale price for condo's used under the Forever Weeks. Resorts can go from \$199 to \$950 per week on average with some more and a

few less than that. All are based on location, amenities, season or size, and are set by the affiliated building owners.

22. Must all reservations be made by logging in to the Navé System?

The vast majority will be made that way. However, there will be times when the help desk may be required to assist with the booking of some items. Should a more complex Forever Weeks vacation be required, you may need help from the Concierge, especially if you travel many times during the year.

23. What are the refund policies on accommodations?

Refund policies vary by the site be it a hotel, condo, or cruise. They can be found on the site that you are booking or in your booking paperwork.

24. Must I always make reservations in advance?

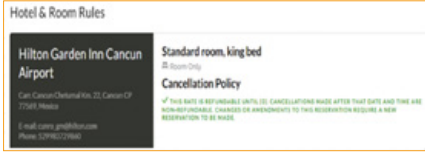
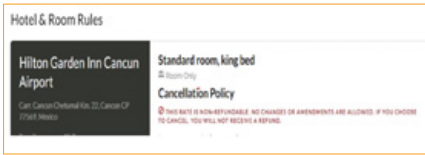
We recommend that you make reservations as far in advance as possible to ensure space or other items are available. Accommodations are on a first come first served basis and no resort, hotel or cruise has unlimited capacity. Planning is key to reserving vacation stays and activities you desire. Don't forget about the getaways that are "last minute" deals.

25. How can I search for places to visit without knowing what is available?

To search just use the search engine, input the location you want to travel to and select it when it pops up in the Travel Getaways Membership.



SELF-SERVICE GUIDE

Problem	Possible Cause	Possible Solution
Unable to log in to account	Username and or password entered incorrectly	Verify the accuracy of username and or password
	Inaccurate website URL	Verify the accuracy of the website URL nave.travel or myogoffice.organogold.com
	Membership expired	Set up autoship to avoid being locked out of account
Unable to create a new account	Email address and or phone number is already assigned to another account	Set up account with different email and or phone number
Reservation cancelled but funds not returned to card	The booking was non-refundable	<ul style="list-style-type: none"> Contact the hotel directly to negotiate a refund. Hotel may not do the refund. Note carefully, the hotel may charge a fee Check the cancellation policy on Nave's Hotel Booking page before confirming the booking (see examples of cancellation policies)  
Reservation not made but card was charged	A systems glitch with the issuing bank or card company	Contact issuing bank or card company to determine status of refund
	Because of the fluidity of the system, just as "Book this Hotel" was selected, the inventory became unavailable	The transaction is usually reversed within four hours
	Preauthorization hold placed on the card	Contact issuing bank or card company to determine their preauthorization release policy
Error message: "Sorry we encountered a problem when trying to book this reservation", but card was charged	An interruption with Internet connectivity or systems glitch	The issuing bank or card company typically refunds the card within 24 hours
There is a pending charge on my account	There was an inventory issue during booking, or a current reservation that is valid that has not yet been used	A card will only stay pending for usually 4 hours then the charge falls off. However, a booked reservation that is current will also stay pending until the reservation is completed then go hard.
	Inventory is no longer available	Because the inventory is real-time and many persons are hoping to get the same deal, confirm payment as quickly as possible
Transaction flagged as "fraudulent"	Incorrect name and or billing address	Verify that the name and billing address are the same as that on the records of the issuing bank or card company
	IP address where the card is being used does not correspond with that of the issuing bank or card company	<ul style="list-style-type: none"> As a security measure, and similar to some banks or card companies, Nave puts restrictions in place to help validate the use of the card. Try using OGPAY card as there are no restrictions
Card charged but Nave account not created	E-mail address is invalid or there is more than one account with the same email address	<ul style="list-style-type: none"> Ensure the email address used is valid, as it will be authenticated by Nave. If it turns out that the email address is not a valid one, the account will not be created Make sure only one email address is used per account



FOREVER WEEKS FAQs

1. What can I book online through Forever Weeks and when do I need to call to book?

You can choose from thousands of hotels & luxury resort condos worldwide, mostly every cruise itinerary from every major cruise line, on every ship, and every sailing, worldwide. Get airfare on every major airline and car rentals from all the major car rental companies. If you need help with Forever Weeks, please call the Forever Week Concierges. But usually, simply login to your member-only website and navigate to the program of choice... then search, book, and GO!! It couldn't be easier.

The following Forever Week(s) benefits require calling your awesome travel specialist team:

- Cruise Getaways, Hot Ticket listings, which include handpicked, specially negotiated cruises, at prices that simply can't be beat.
- Condo Getaway listings showcasing specially assembled resort condos all over the US, Mexico, the Caribbean, Canada, Hawaii and more, all offering outstanding values.
- Staycation Getaways listings, which include 3-5 night stays at fabulous resort hotel properties at values that simply can't be beat.
- Fantasy Getaways listing, which showcase once in a lifetime, or, as the modern saying goes, "bucket list" type of packaged vacations. These exciting trips like riding the famous Orient Express, African safaris, Asia excursions, Around the World cruises, and much more.

All of the Forever Weeks specially negotiated items above may require you to speak with one of our awesome travel specialists, as these vacations are typically complicated itineraries that you may have questions about. No worries through, our expert team of travel specialists are forever ready to assist, so just give us a call on the number listed on your member-only website. We dare you to try finding that help with a basic online vendor, no matter how big they are!

2. How often may a member visit a resort listed in Navé Forever Week each year?

As many times as they like but the best deals are from the Forever Weeks system that not only include the 1, 2 or 4 week special packages at awesome prices but also includes other specially priced products/packages not found on the Travel Getaway Portal.

3. What are the price ranges for condominiums in Forever Weeks?

Rates will vary for different quality of resorts as well as time throughout the year. The idea is to be at a wholesale price for condo's used under the Forever Weeks system. Resorts can go from \$199 to \$950 per week on average with some resorts at higher prices and a few resorts may be less than that above pricing, but all resort weeks are based on location, amenities, season or size, and are set by the affiliated building owners.

4. Is the Forever Weeks price per person?

Yes, all prices shown are individual and not per group.

5. When it says 80% off travel, what does that mean?

Up to 80% is an example of some of the savings that we can reach through our platform.

6. If I own a Forever Week, and one year I can't make the time to go, can a family member use it?

Yes, your Navé membership does include immediate family members under the age of 24 who live in your household.

7. If there is a year that I do not have an active membership, do I lose the Forever Week I purchased?

Yes, for that year, until your account is made current by simply renewing your Navé Travel Getaway membership.





DISTRIBUTION PARTNER FAQs

1. How do I submit my supporting documents?

A complete physical copy of the competing offer must be received in our office (verifying the exact time and date of the competing quote) via fax or email, within 48 hours of receiving it from the supplier; and the offer must be available to be booked at that time.

2. Points system - how will this work within Navé portal and the OG system?

With the purchase of Navé Travel Getaway membership from ORGANO's system, members will get a one-time 500 points deposit to their account. In addition, members will get the following points with the purchase of Forever Weeks packages:

Plan	Wholesale	Retail
Forever Week 1	1500 pts	2250 pts
Forever Week 2	2800 pts	4200 pts
Forever Week 4	4600 pts	6900 pts

Any ForeverWeek upgrade is dollar for dollar:

Example 1: Forever 1 upgraded to Forever 2 would add an additional 1300 pts

Example 2: Forever 2 upgrade to Forever 4 would add an additional 1800 pts

3. What are the Navé points for?

The members can get a bigger discount on booking hotel rooms or condos at the Navé Getaways portal by redeeming the points.

4. Can a member earn points through travel bookings on the Navé portals?

No, currently they can only earn points from membership and FW purchase from OG system.

5. Is the Travel Getaways portal access fee (\$50/year) included in the first year purchase of a Forever Week?

No, you buy access to the Navé Getaway portal first, and then a Forever Week (FW). You have to keep the getaway portal in conjunction with owning a FW.

6. Is there a term of the Forever Weeks - 25 or 30 years - or any renewal/maintenance type fees along the way (typical for timeshare)?

The Licensing for the Forever Weeks is ongoing and permanent. As long as you keep your Navé Getaway membership, there are no additional fees to maintain Forever Weeks.

7. Does the owner of the account have to be listed on the reservation? Or can reservations be in anyone else's name?

The owner has to be on the reservation.

8. The Forever Weeks locations - is it a specific unit size or just whatever is available in the inventory?

Whatever inventory is available.

9. Do we earn commissions on the Navé Getaway membership?

Yes, CV and QV are assigned to the membership purchase. Please refer to the Navé price list for details.

10. Do we get PQV for membership purchase?

Yes

11. Do we earn commissions on downline Distribution Partners or customers' bookings under Navé or just on the initial sale/enrolment?

No. Only from the sales of the FW license or Navé membership, not on actual travel booking.

12. I understand the commissions on the Forever Weeks purchase - but again when they renew, will there be the commissions on membership fee of \$50/year?

Yes, there are CV and retail bonus on Navé membership.

13. What is the Fast Track bonus?

10% on Forever Weeks package, so ForeverWeek 1 \$1500 will give \$150 fast track bonus.

14. Will there be a customer portal as well as the Distribution Partner portal for Navé?

Same portal access, except that the only difference is the initial purchase where customers would buy the membership and the Forever Weeks will be from ShopOG.

15. How do I sell Navé?

You can find assets to set up your Navé business at <https://www.myogacademy.com/>

16. Is there a minimal booking required each year? Is there a maximum?

No and no, unless you are booking condo by ForeverWeek you own and you run out of the weeks.

17. If I have Forever Weeks 2, can I use each week separately within the year? Can I carry the unused week over to next year?

Within the year, you can use 2 weeks together or separately, but you can't carry the unused week over to the next year.

18. How can I use the ForeverWeek(s) on its website?

You can book weekly condo through Condo-Hot Deals, Condos-Worldwide, and Condo Getaways on the ForeverWeek's web portal.

19. Besides booking condos, what other benefits would a member have on Forever Weeks?

The Forever Weeks owner can also enjoy the discount on hotel room bookings, as well as on a variety of vacation getaway deals with price-match guarantee . Other deals can be found under the Leisure Hub such as merchandise, theme park tickets, entertainments, etc.

20. Are there any “hidden” fees that the Travel Getaway and Forever Weeks members should be made aware of?

The only fees are those associated with annual membership to the Navé Travel Getaway portal and the one-time payment for Forever Weeks. Distribution Partners and Customers must have an active Travel Getaway membership to be able to access Forever Weeks.

21. Are corporate accounts allowed?

No, not at this time.

