

KEY WEST & BAHAMAS

Women's

Retreat Cruise

5 Night - Key West & Bahamas Cruise Aboard *Celebrity Reflection*

JANUARY 11 - 15, 2027



With Guest Speaker
DONNA SNOW



Celebrity **X** Cruises®

Forgiveness: Received from God, Extended to Others

Forgiveness is always personal. It's incredibly difficult to do. But it's never optional. When someone has offended us, the temptation to not forgive is great. Through our time together, we learn of the rich, life-altering teachings God's Word offers about forgiveness. And, most importantly, we will be encouraged to extend that same forgiveness to others.



Guest speaker: Donna Snow

Donna is an award-winning author, teacher, and sought-after speaker worldwide. Artesian Ministries is her nonprofit ministry dedicated to Bible study. Her Bible studies are available in German, Russian, Ukrainian, and Braille. Donna is a worldwide traveler, speaking to groups and regularly leading tours through the Holy Land, Greece, Türkiye Germany, and Scotland. She is a Bible teacher in her local church and an active member of the LWML - Lutheran Women's Missionary League.

ITINERARY

January 11 - Fort Lauderdale, Florida

Florida dominates the production of citrus fruits. Before you cruise from Fort Lauderdale, take advantage of anything orange - juices, sauces, marinades, marmalades, dressings, soups, and cakes. Try authentic key lime pie, which is sweet, tart, creamy, and yellow, not green, in a graham cracker crust.

Your ship departs promptly at 4:00 PM, so we recommend arriving at least 2-3 hours prior to departure to ensure a smooth check-in and boarding process. All ship amenities are open and ready, so kickstart your vacation with a refreshing drink or a delicious snack.

January 12 - Key West, Florida

Ernest Hemingway made wild, colorful Key West his home, and you will want to do the same. Home to modern-day adventurers, artists, and poets, the island's charming Old Town teems with restaurants, bars, and unique shops. Add pristine coral reefs, coconut palms, and a laid-back attitude that's truly contagious, and it's easy to see why so many visitors to Key West never leave.

January 13 - At Sea

January 14 - Nassau, Bahamas

Bustling markets and tranquil beaches define the vibrant spirit of Nassau, the capital of The Bahamas. Just three blocks from the port, the Nassau Straw Market brims with vendors, shoppers, and pirates, offering authentic local crafts. Minutes away, expansive white-sand beaches with turquoise waters and coral reefs beckon, perfect spots for observing sharks, swimming with dolphins, or enjoying water slides for the young and young at heart.

January 15 - Fort Lauderdale, Florida

Arrive in Fort Lauderdale and disembark the ship with memories to last a lifetime!



ABOARD

Celebrity REFLECTION®



CRUISE PRICING*

I2 - Interior Stateroom	\$775*
O2 - Ocean View Stateroom	\$875*
V2 - Balcony Stateroom	\$975*

*Rates are per person, based on double occupancy

**Does not include airfare, excursions, transfers to/from the port, and onboard gratuities.*



TRAVEL REGISTRATION FORM

Please mail completed form with payment and passport copy to:

Departure City: _____ Departure Date: 01/11/27 (W)

First, Middle & Last Name must be submitted as it appears on your passport:

Guest 1: First Name: _____ (Name Tag:)

Middle Name: _____ Last Name: _____ Title: _____

Street Address: _____ P.O. Box: _____

City: _____ State: _____ Zip Code: _____

Dietary Restrictions: _____

Phone: _____ Alt. Phone: _____

Email: _____

Birth Date: _____ State of Birth: _____ Sex: ☐ M ☐ F

Emergency Contact: _____ Phone: _____

How did you learn about this tour? _____

Guest 2: First Name: _____ (Name Tag:)

Middle Name: _____ Last Name: _____ Title: _____

Street Address: _____ P.O. Box: _____

City: _____ State: _____ Zip Code: _____

Dietary Restrictions: _____

Phone: _____ Alt. Phone: _____

Email: _____

Birth Date: _____ State of Birth: _____ Sex: ☐ M ☐ F

Emergency Contact: _____ Phone: _____

How did you learn about this tour? _____

Cabin Selection: _____ Alternate: _____ (Required, only used if 1st choice is unavailable)

☐ Interior Stateroom (I2) ☐ Ocean View Stateroom (O2) ☐ Balcony Stateroom (V2)

Roommate(s): _____

If No Roommate: ☐ Try to Match Me ☐ Single Room (availability limited)

Important Information Regarding Travel Protection Plan:

- 1 Travel Protection coverage cannot be added after you have paid in full.
- 2 Premium is based on TOTAL cost of trip and is non-refundable.
- 3 Coverage begins when your premium payment is received (separate from deposit & clearly designated as your travel protection premium).
- 4 Premium must be paid in full no later than 09/12/26.

Guest 1:

☐ I Accept ☐ I Decline

Guest 2:

☐ I Accept ☐ I Decline

\$300 DEPOSIT PER PERSON REQUIRED WITH REGISTRATION FINAL PAYMENT DUE 09/13/26

☐ via check (# _____) ☐ via credit card (circle): **VISA MASTERCARD DISCOVER AMEX**

Card Number: _____ Exp. Date: _____

Name on Card: _____ CVN: _____

PASSENGER AGREEMENT

By signing and submitting the registration form, I/we certify that I/we have read Passenger Agreement, Program Conditions, and Statements of Responsibility of the brochure, understand its content, and agree to its terms including but not limited to the potential for price increases that may apply before payment in full has been received as set forth in the Program Conditions and Statements of Responsibility of the brochure and potential price increases after payment in full has been received due to government imposed taxes and fees.

Guest 1 Signature: _____

Guest 2 Signature: _____

Tour: TC27 Date: 011127 Code: W V.002 02/03/26

Travel Protection Plan - Premium Rates

For a full description of the plan, go to: www.tripmate.com/wpF427X

Trip Cost	Plan Cost	Trip Cost	Plan Cost	Trip Cost	Plan Cost	Trip Cost	Plan Cost
\$ 0 to \$1000	\$109	\$2501 to \$3000	\$319	\$4501 to \$5000	\$539	\$6501 to \$7000	\$759
\$1001 to \$1500	\$159	\$3001 to \$3500	\$379	\$5001 to \$5500	\$599	\$7001 to \$8000	\$869
\$1501 to \$2000	\$219	\$3501 to \$4000	\$429	\$5501 to \$6000	\$649	\$8001 to \$9000	\$979
\$2001 to \$2500	\$269	\$4001 to \$4500	\$489	\$6001 to \$6500	\$709	\$9001 to \$10,000	\$1089

See our website for more pricing options

Schedule of Coverages	Maximum Benefit
Trip Cancellation	Up to 100% of the non-refundable Trip Cost
Trip Interruption	Up to 100% of the non-refundable Trip Cost
Missed Connection.	\$500
Trip Delay	Up to \$150 Per Day, to Maximum of \$1,500
Medical Expense / Emergency Evacuation	
Accident and Sickness Medical Expense.	\$25,000
Medical Evacuation & Repatriation of Remains	\$50,000
24 Hour Accidental Death & Dismemberment.	\$25,000
Baggage and Personal Effects	\$1,000
Baggage Delay	\$200

Conditions and Limitations

The Travel Protection Plan is only available for citizens or residents of the United States of America. This advertisement contains highlights of the plans developed by Trip Mate, a Generali Global Assistance & Insurance Services brand, which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by Generali Global Assistance and FootprintID. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical conditions. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate, a Generali Global Assistance & Insurance Services brand; P.O. Box 527, Hazelwood, MO 63042; 1-833-297-2255; assistancefees@tripmate.com. We are licensed in all states. While Trip Mate markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by Trip Mate, and Trip Mate does not receive compensation from USF for providing the non-insurance components of the plans.

PROGRAM CONDITIONS

INCLUDED IN PRICE:

• Cruise Accommodations • Breakfast, lunch & dinner daily, on board the ship • Port charges \$100 • Cruise Taxes \$155 (Increases in cruise tax and fees are subject to change)

NOT INCLUDED IN PRICE:

• Optional Travel Protection Program (see premium schedule) • Onboard gratuities • Airfare to Fort Lauderdale and Transfers to and from the ship for guests • Optional activities and excursions • Miscellaneous fees such as passports, laundry, meals & beverages off of the ship and baggage fees • Alternative restaurants with additional fees • \$100 Document fee for Non-US/ Canadian residents • Additional fuel surcharges which may be imposed by the cruise line or other suppliers • Required Vaccinations • Required medical testing before, during, and/or after travel

ACCOMMODATIONS:

Price is based on double occupancy. When available, single rooms/cabins are often smaller than doubles. While We will try to match roommates, We cannot guarantee one will be available. Roommates may be assigned as late as 35 days prior to departure and, if one is not available or if you request a single, the following single room/cabin charges apply: (I2) - \$675; (O2) - \$775; (V2) - \$875. Single staterooms are extremely limited and subject to confirmation.

PAYMENT SCHEDULE:

Payment	Amount	Due Date
Registration Deposit	\$100	Due at time of registration
Second Deposit	\$100	2nd Deposit due 05/16/26
Final Payment	Full Payment	09/13/26 If paid after the due date, a late payment fee of \$100 will be assessed.
Travel Protection Premium Amount	The Travel Protection Plan premium will be due no later than 09/12/26 to be in full effect. Travel protection premiums must be paid in addition to your deposits and in advance of the final payment for coverage to be in effect.	
Cabin Availability	After 05/16/26 or once we have sold out of our allotment of cabins we can no longer guarantee cabin pricing. Cabins purchased after this date will be subject to availability and may require a supplemental charge.	

REGISTRATIONS RECEIVED after September 13, 2026

We welcome registrations after 09/13/26. Registrations received between 09/14/26 - 10/13/26 will incur a fee starting at \$100 per person. Registrations received between 10/14/26 - 10/28/26 will incur a fee starting at \$200 per person. Registrations received between 10/29/26 - 11/12/26 will incur a fee starting at \$400 per person. Registrations received on 11/13/26 or later will be subject to cabin availability and may require a supplemental cabin charge as well as the air fees above. Additional fees will be advised upon registration.

CANCELLATION FEES:

100% of Cancellation Fees are covered by the optional Travel Protection Program, provided the premium has been paid and the reason for cancellation is coverable. Those who do not take travel protection should be aware of the following per-person cancellation penalties: From the day of registration to 240 days prior to departure, you will be charged a \$100 non-refundable cancellation fee plus any airline, land, and cruise fees. Additionally, thereafter, you will be charged any airline penalties, land penalties, cruise penalties, and a single room supplement if your cancellation forces your roommate into a single plus the following per-person charges: 239-121 days = \$150; 120-91 days = 50% of total cost; 90-61 days = 75% of total cost; 60-day of departure = 100% of total cost. Submit cancellation in writing. On or after day of departure, there will be no refund for any services not used.

STATEMENTS OF RESPONSIBILITY

We do not accept responsibility for losses or additional expenses due to delay or changes in air schedules, hotel overbookings, other hotel related problems or causes, and/or travel supplier cancellations or postponements. Travel suppliers include all tour operators, cruise lines, airlines, hotels, bus companies, entertainment venues, and any other travel supplier used to operate the tour. All such losses or expenses will be the responsibility of the passenger. We reserve the right to make adjustments to the itinerary as we deem desirable, and we reserve the right to cancel any tour prior to departure. If a tour is canceled beyond our control, we will provide a refund or a future travel credit to be used two years from the date of issuance for the value of all funds paid by the passenger less nonrefundable travel supplier prepaid deposits, travel supplier change fees, nonrefundable travel protection premiums, and a \$150 administration fee.

FIT TO TRAVEL STATEMENT:

Passengers registering for the tour accept the responsibility for being in good health and able to walk and travel on the tour. Because many of the sites are not accessible to the physically challenged and space limitations on tour buses, wheelchairs and scooters cannot be accommodated. Those needing oxygen or other ambulatory assistance will find the tour extremely limiting in their experiences. Persons using C-pap machines requiring distilled water will need to inform us ahead of time, so we can work with local operators to prepare as it is not always available. We reserve the right to refuse or revoke travel to anyone who is, in our sole judgment, incapable of group travel without causing undue demands upon the staff or other tour participants. Accessible rooms/cabins are limited and subject to confirmation after receiving the passenger's written request. If you have questions, please contact us for more details.

PASSPORT INFORMATION & CHECK IN PROCESS:

Passport information must be submitted to our office no later than 09/12/25. Failure to provide your passport information to our office by this date may result in change fees or denial of travel. Discrepancies in information may result in change fees, delays in receiving travel documents for your trip, or denial of travel. Any fees incurred due to discrepancies are the responsibility of the passenger. You will also be required to check in with the cruise line prior to travel and according to the cruise line's requirements and instructions provided in your final documents.

PRICE INCREASES

All prices quoted in this brochure are subject to change prior to payment in full due to currency fluctuations, fuel surcharge increases, government taxes and fees increases or unforeseen circumstances. In addition, you may be subject to a price increase after payment in full has been received due to potential government imposed taxes and fees.

AIRLINE ROUTES and TICKETS:

In order to keep prices low, we do not guarantee the most direct routing to your final destination. Once issued, airline tickets cannot be changed or refunded thereafter. Air transportation to/from your destination will be economy class on IATA and ARC carriers utilizing APEX or SUPER APEX non-refundable, non-amendable tickets for groups of 10 or more flying together on entire itinerary. If you choose to depart from a different city than your group or traveling companion, or deviate your flight and/or trip plans, and/or you are taking a pre or post tour, you may fly on a different scheduled flight(s) than the rest of your group. If you make your own air arrangements, you are responsible for booking all needed flights for your travel unless specified otherwise. Contact guest services for further details.

FLIGHT TIMES and SEATING:

All flights are subject to change by the airlines without advance notice. We are not responsible for such changes or delays and do not reimburse expenses resulting from such delays. If you are making your own flight arrangements to the departure city, we recommend you purchase a ticket that can be exchanged without large penalties. There is no advance seat selection for groups on most airlines. Early check-in is necessary to secure seats with travel companions and those with special needs. Due to security measures taken at airports, it is advisable to arrive at the airport three hours prior to departure time. Seating is solely under the control of the airlines. You will receive your flight information 60-30 days prior to departure. Final documents are sent approximately 2-3 weeks prior to departure.

ADDITIONAL AIRLINE FEES:

You will likely incur additional airline checked baggage fees that are not included in the price of the tour. These fees vary by airline and are at the airline's discretion on each segment of the flight itinerary. You may also incur optional fees i.e. food, excess baggage, overweight baggage, items of personal nature, etc.

DEVIATIONS and AIR UPGRADE REQUESTS:

Deviation and Air Upgrade requests must be submitted in writing and are subject to additional airline fees. Deviations and Air Upgrades are not always possible given the group schedule and time of ticketing. Passengers who are ticketed with air deviations and/or upgrades will likely not fly with the group and will therefore need to provide their own transfers.

ITINERARY CHANGES:

Every effort has been made to ensure the accuracy of this brochure. While we will make every effort to ensure you will see all sites listed in this brochure, the availability of sites, order of sites and/or days and number of days may be altered to accommodate changes in cruise line, airline, hotel schedules, and local conditions. No changes to the itinerary are effective unless approved in writing and signed by an authorized officer of the tour operator. Except as stated herein, no other person is authorized to cancel, modify or vary the tour arrangements or to make any representation of warranty concerning the tour.

The cruise line has the ultimate control over your voyage and may, without notice, alter the length of the cruise and the order of and/or inclusion of ports. We are in no way responsible for these changes and do not make reimbursement for such changes.

PREGNANCY/INFANT REGULATIONS

As to pregnancy, a woman cannot have begun her 24th week of pregnancy at any time before or during the cruise. If you are pregnant, please provide a medical note upon arrival at the pier for check-in from your physician stating your expected due date and medical fitness to travel. If you are in the 24th week or have completed it you will not be allowed to board. Because of the limited medical facilities, infants must be at least 24 weeks (6 months) of age on the first day of the cruise and 1 year old for international cruises.

VALIDITY DATE:

This brochure is valid until 08/03/26. Registrations will still be accepted after the validity date.

RELEASE INFORMATION:

Payment of deposit indicates permission for us or our agents to record the registrant's participation and appearance on video tape, audio tape, film, photograph, or any other medium and to use the registrant's name, likeness, voice, comments, submitted documentation, written papers, and/or biographical material without restrictions or limitation for any advertising, marketing, publicity, educational or promotional purpose which we or our agents deem appropriate, unless the registrant or guardian otherwise notifies us in writing prior to departure.

Enrollment in, payment of deposit and/or acceptance of final documents, vouchers, or tickets shall be deemed to be consent to the Passenger Agreement and Program Conditions of the brochure. Prices are based on tariffs in effect as of January 1 of the previous year and are subject to adjustment without notice in the event of any change or currency fluctuation.

Except where otherwise stated, we act only as agent for the relevant supplier in securing hotels, transportation and other travel services and in no event shall we be liable for failure by any such supplier to render any transportation, lodging or other travel service to be provided on the tour. The passenger agrees that we assume no liability for injury, death, damage, loss, theft, accident, delay, any lost or damaged luggage, or irregularity which may occur by reason of any negligent or willful act or omission of any suppliers of service.

We do not own or operate any of the suppliers of services to your tour. Without limiting the foregoing, the passenger agrees to release US and to hold Us harmless for any liability, loss or expense arising from any defect in any vehicle, plane, boat, bus, car, van, or other vehicle, act of war or insurrection, terrorist activity, revolt or other civil uprising, military action, Pandemic, strikes, or labor unrest or any Act of God or for any other act of any third party. Florida law will be applicable to any dispute which arises out of or concerns this brochure or your tour. Any and all litigation must be brought only in courts in Polk County, Florida to the exclusion of litigation anywhere else in the world.