



Membership 3.X

FAQs

Program Basics

(What is Changing/ What is Not)

Question: Will Reward Points still work the same way?

Answer: Yes. The core mathematics and fundamental value of both Reward Point booking options remain unchanged.

- All Reward Points Bookings (2 for 1) Conversion: These will require the same amount of Reward Points as the previous conversion model. Your purchasing power remains intact.
- Reward Points + Payment Bookings: This remains our most cost-effective and feature-rich option. It will continue to function exactly as it does today, providing the strongest value.

The primary improvement is in accessibility. We are expanding the availability of these options and establishing clear timelines that keep the Membership sustainable for everyone for decades to come.

Question: Does this change Membership pricing or cruise pricing?

Answer: No. Membership 3.X does not change the cost of your Membership. The upgrades expand how Reward Points can be used, but your subscription price remains the same.

Cruise pricing also remains unchanged. The retail price of cruises continues to be presented exactly as before.

In other words, Membership 3.X does not increase costs — it expands the ways Members can maximize the value of their Reward Points.

Question: Does the Cruise Price Match Guarantee change with Membership 3X?

Answer: No. The Cruise Price Match Guarantee remains a core benefit of your Membership and is available for those who choose to book using the high-value Reward Points + Payment option.

- Our commitment to providing the best value in the industry has not changed.
- As a reminder, the Cruise Price Match Guarantee applies only to Reward Points + Payment bookings and ensures that you can use this booking option and have 100% confidence that you will always have unparalleled price protection.

Question: Does Membership 3.X enhance how we present the Membership to prospects?

Answer: Yes. Membership 3.X further enhances the value of **your Membership**.

What makes your Membership unique is that paying Members benefit in two powerful ways. You enjoy **immediate savings opportunities through INSider Pricing and access to a tremendous range of travel options**, and over time, you are **awarded Reward Points that can be used to create additional savings**.

Membership 3.X expands this Reward Points advantage by making those booking options **more accessible, more versatile, and easier to explain**, especially for Members who plan their cruises further in advance.

For example:

Universal Access

All paying Members can now access both Reward Point cruise booking options.

Lifestyle Flexibility

All Members can hold **two Reward Point cruise bookings at the same time**—one All Reward Points booking and one Reward Points + Payment booking.

Premium Advantage

Premium Members accumulate Reward Points more quickly, and Membership 3.X provides **additional flexibility in how those points can be used for cruise travel**.

Importantly, these upgrades **do not diminish or change any other parts of your Membership**. They simply strengthen one powerful aspect of the program, making your Membership **even more differentiated and versatile for travelers**.

Question: How does Membership 3.X strengthen our position compared to other travel platforms?

Answer: Most travel platforms focus on **occasional deals or one-time discounts**. Your Membership is different because it is designed to create immediate savings and **ongoing, and eventually, the guaranteed best travel value**.

Members benefit immediately from **INSider Pricing and access to a tremendous range of travel options**, and over time, they accumulate **Reward**



Points that can significantly increase their purchasing power and even guarantee industry-low prices for future travel.

Membership 3.X strengthens this advantage by expanding how those Reward Points can be used, giving Members **more flexibility and more ways to plan their cruise travel.**

By aligning Reward Point booking timelines with how many travelers already plan their cruises—often **7 to 18 months in advance**—Members are also positioned to access **better itinerary selection, better cabin availability, and stronger pricing opportunities.**

In short, while other platforms compete on **occasional discounts**, your Membership creates **a reliable path to immediate, predictable savings and even guaranteed low prices.**

Question: Question: Is 3.X intended to be a long-term structure?

Answer: Yes. Membership 3.X reflects the latest step in the company's ongoing commitment to building a legacy. At inGroup, we live by the philosophy of **Kaizen**—the dedication to constant, never-ending improvement.

We are always improving our Membership because a great company never stands still. This new structure is designed to:

- **Further our Mission:** Ensuring the Membership value remains unmatched. It's our mission to be the world's most valuable travel club and enrich lives with unparalleled travel value and opportunity.
- **Expand the Horizon:** Opening more paths for more Members to see the world.



Booking Options and How They Work

This is the core operational section

Question: Is the “All Reward Points” (ARP) payment method now the only way to book?

Answer: No. Membership 3.X continues to offer multiple payment options depending on how a Member prefers to plan and pay for their travel.

The All Reward Points (ARP) option is simply one payment method that allows a booking to be made entirely with Reward Points. Under Membership 3.X, this option is now an ongoing offer for travel that is planned 270 days or more in advance.

Members also have access to the Reward Points + Payment option, which allows them to use Reward Points to reduce up to 50% of the cruise price, with the remaining balance paid out of pocket. This option provides additional flexibility, including the ability to book sailings with as little as 30 days' notice.

In addition, INSider Pricing remains available. With this option, Members receive immediate discounted pricing on eligible cruises, hotels, and resorts. These bookings are paid fully out of pocket, and Reward Points are not applied.

These options reflect different payment methods within the Membership available to all Members. Allowing them to choose the method that best fits their travel plans, budget, and timing.

By maintaining multiple booking options, Membership 3.X continues to provide flexibility while ensuring the Reward Point system remains strong and sustainable over the long term.

Why is advance planning becoming part of the All Reward Points (ARP) structure?

Answer: Advancing the planning window for All Reward Points bookings is what makes it possible to **expand the option to all paying Members**, offer it as an **ongoing payment option**, rather than a temporary operational feature and it allows ARP to exist as an **additional booking option**, while still preserving the **Reward Points + Payment option** for Members who want to book closer to travel and retain the strongest overall value and protections.

It is important to remember that ARP is simply a **specific payment option**, not a change to the Membership itself.

Members should also understand the value difference between booking



methods. While ARP is available for those who prefer to plan in advance and desire to use Reward Points as a **100% payment method**, this does not normally **affect the most savings**, since ARP bookings require that Reward Points be converted on a 2 Reward Points to 1\$ basis to complete 50% of the booking. Plus these bookings are not protected by the **Cruise Price Match Guarantee or optional Trip Protection**.

For Members who want to book closer to embarkation **Reward Points + Payment and Insider Pricing remain viable options. For those who want all the guarantees and protections Reward Points + Payment is the only option.**

It is worth noting that an advance planning approach aligns well with how many cruises are already planned, especially for families and peak travel periods, where bookings are often made **7 to 18 months in advance**.

Question: Will long-term Members still have the same booking options?

Answer: Yes, and in several ways, those privileges have been enhanced. We value the commitment of our long-term Members above all else. Under Membership 3.X, your loyalty continues to be rewarded with the highest level of access:

- **Continued 100% Access:** Long-term Members retain the ability to book using **All Reward Points**, now within a structure that ensures this benefit remains available for years to come.
- **Expanded Booking Capacity:** One of the most significant upgrades is the new ability to hold **two active Reward Point cruise bookings** at the same time. This is a direct benefit for our most active, long-term travelers.
- **A Sustainable Future:** By aligning our booking windows with industry standards, we are protecting the value of the Reward Points you've worked hard to accumulate, ensuring they remain a powerful asset for your future family vacations.

The core of what you love about inCruises—traveling more for less—remains the foundation of this upgrade.

Question: Can Members book two cruises consecutively?

Answer: Yes. This is one of the most powerful enhancements of Membership 3X. Under the new rules, Members are no longer limited to waiting for one cruise to end before booking the next.

- **Back-to-Back Travel:** Members can now hold **two active Reward Point**



cruise bookings at the same time. This makes it possible to plan "back-to-back" sailings or to have two future vacations on the calendar simultaneously.

- **The "Lifestyle" Upgrade:** This change was specifically designed to support our most loyal Members who want to make cruising a consistent part of their lifestyle.
- **Seamless Planning:** Whether you want to sail two weeks in a row on different ships or have a summer and a winter vacation booked at once, Membership 3X provides the flexibility to make that happen.

We are moving away from "one at a time" and moving toward "as often as you like," provided you have the Reward Points to support your vision.

Question: Will Trip Protection and the Price Match Guarantee be available with the new All Reward Points booking option?

Answer: These specific benefits—**Trip Protection** and the **Price Match Guarantee**—are exclusive to the **Reward Points + Payment** method. This remains the primary way to book for those seeking guaranteed low pricing and maximum payment protection.

For Members choosing the added flexibility of the **All Reward Points** option, we recommend securing independent travel insurance from the outside market to ensure their trip is covered.

Looking Forward: We are currently working to enhance our **"All Cancellations are Non-Refundable"** policy to better serve our community. Please note that Trip Protection and Cancellation policies are separate features. We anticipate sharing more details and a formal update regarding our cancellation policy during **GLS Thailand**. Stay tuned for more information!

Booking Timeline Questions

Question: Will eligible Members be able to make a booking using the current conversion feature and timeline between March 12th and March 17th?

Answer: Yes, and then Membership 3.X with access for all Members will become available on March 17th.

Question: What happens to Members who are already eligible for conversion—or who would have become eligible before June 30 if Membership 3.X were not being introduced on March 17?

Answer: When Membership 3.X goes live on March 17, **all Members will transition to the same unified structure.**

Members who are currently eligible for conversion—as well as those who would have reached their 24th payment before June 30—will **not continue operating under the previous conversion timelines.** Instead, they will move fully into the **Membership 3.X framework**, just like every other Member.

This means they will have access to the **full features of Membership 3.X**, including the **All Reward Points (ARP) booking option** under the new structure.

They will also benefit from the **expanded Reward Points + Payment option**, which allows Members to reduce up to **50% of the cruise price with Reward Points** and book sailings with **as little as 30 days' notice.**

An important advantage of this approach is that Members **no longer need to worry about conversion windows or sunset dates.** The ARP option becomes part of the ongoing Membership structure, giving Members something they can **rely on as they plan their travel lifestyle moving forward.**

By moving to a single structure for all Members, the program becomes **simpler, clearer, and more sustainable for the long term**, while continuing to support the travel opportunities Members expect from the Club

Question: Why are we introducing this upgrade now instead of waiting until June 30?

Answer: Because it will immediately add more value to many more people than it currently does. Our goal is to open these expanded options to as many Members as possible, as quickly as possible.



- **Immediate Expansion:** Rather than simply extending a limited feature to a small group, we have expanded the entire Membership so that **all** Members can now use more of their Reward Points for travel starting March 17th.
- **Securing the Holidays:** Implementing the new structure now ensures that all Members can still plan and book their **December and January holiday cruises** using the All Reward Points (ARP) option.
- **Avoiding Lost Opportunity:** Because the ARP path requires longer advance planning, waiting until June 30th would have pushed the booking window into late 2026, causing many Members to miss out on the most popular holiday sailings.
- **Proactive Leadership:** By introducing Membership 3.X now, we are ensuring our Members retain the ability to plan high-demand travel in advance, exactly when those cabins are most available.

Question: Why can't we "grandfather" existing Members or those close to their 24th payment under the previous structure?

Answer: Our priority is to ensure inCruises remains strong and that the Reward Point system stays sustainable for decades to come. To do that, we must move forward with a single, unified structure. Maintaining different operational approaches tied to different payment timelines would create unnecessary complexity and confusion for our team and the Members and Partners they serve.

It's important to clarify what is actually changing. This adjustment relates only to an **operational feature connected to a specific payment option**. It does **not change the core rights or benefits provided under the Membership Agreement**, and the standard cruise booking lead-time policies remain the same.

The conversion opportunity itself has **not been removed**. Members still have access to the **All Reward Points booking option they were offered**. What has changed is the timing associated with that payment mechanism.

It's also important to remember that the conversion feature was introduced originally as a temporary operational feature with a defined timeframe and was **never intended or established as a permanent provision of the Membership Agreement**.

For many Members, this transition actually **accelerates access**. Members who joined in March, April, or May 2024 will gain access to the All Reward Points option on **March 17**, earlier than they originally expected.

By making a clean transition rather than maintaining multiple legacy structures,



we are creating a system that is **simpler, clearer, and more sustainable for every Member moving forward.**

Question: What should I tell Members who have already selected summer or fall destinations and were planning to book within the 90-day window?

Answer: The door is not closed. Members can choose to use the **Reward Points + Payment booking option. This is the highest value way to book the trips they already have in mind,** and it's more flexible than ever.

With this method, Members can even book sailings departing in **as little as 30 days**, which provides more flexibility than the previous 90-day booking window. This allows them to secure summer or early fall cruises.

For some families, this timing can also be helpful. If they want more time to plan or save to pay for the remaining portion of the booking, they have **additional time to prepare while still keeping their destination plans intact.**

This booking path also includes valuable protections such as the **Cruise Price Match Guarantee and optional Trip Protection**, protections that are specifically included only with the Reward Points + Payment bookings.

Importantly, choosing this option **does not prevent Members from making an additional All Reward Points booking if and when they have the required Reward Points.** It simply gives them a flexible way to secure their summer trip while keeping their future options open.

Question: How do we answer the “loyal, paying” Members who might feel frustrated that the timing changed just as they were preparing to book?

Answer: First, acknowledge and respect their discipline. Members who consistently make their payments are the backbone of the Club, and their commitment is genuinely appreciated.

It's also important to remind them that **their ability to travel has not been removed.** What has changed relates only to **how certain payment options operate**, not the Membership itself.

For Members who were planning to travel soon, the **Reward Points + Payment method remains an excellent option.** It allows them to book immediately, use Reward Points to reduce the cruise price, and retain valuable protections such as the Cruise Price Match Guarantee and optional Trip Protection.

Leaders can also help Members remember that the Membership is designed to



support **a long-term travel lifestyle**, not just a single transaction. Different booking options exist so Members can choose the one that best fits each trip and their personal travel timeline.

In most cases, once Members take that first trip and experience the value of the Membership firsthand, their confidence in the Club and its flexibility grows even stronger.



Eligibility and Account Status

Question: Does the ARP booking system apply to both existing and new Members?

Answer: Yes!

Question: For Members who were previously ineligible for All Reward Point bookings—due to missed payments or payment policy issues—will their access now be restored?

Answer: Yes. On March 17th, we are initiating a **Global Access Restoration**. Every Member, regardless of why they may have lost eligibility under previous rules, will have their access to the All Reward Points booking option fully restored.

We believe in providing our community with a fresh start under Membership 3.X. Moving forward we will continue to adjust account privileges based on individual behavior and adherence to our Terms of Membership but every account will be reset and eligible to be reactivated on March 17th. We are excited to welcome everyone back to full participation in all the club's benefits.

Question: If a Member becomes the subject of a compliance issue, will that affect their ability to use the All Reward Points (conversion) option? Under what circumstances could a Member lose this opportunity?

Answer: Yes. Safeguarding the integrity of our Membership is essential to our long-term success.

- **Protecting the Club:** We view the deliberate abuse of our booking policies as a form of **payment abuse**, similar to a fraudulent chargeback on a credit card. It is a violation of the trust that keeps our system sustainable for everyone.
- **Proactive Management:** Whether a compliance issue impacts a Member's privileges—including the ARP option—will depend on the nature of the violation and the Member's history with the Club.
- **Our Responsibility:** In accordance with our Membership Agreement, we reserve the right to manage or restrict account privileges as necessary to address behavior that operates outside our established rules.

Our goal is always to be fair, but we will take the necessary steps to protect the Club's resources and the community's reputation from those who do not respect our shared standards.



Question: What happens if a Member reactivates an inactive account?

Answer: Reactivation will work **the same way it does today**. Membership 3.X does not change how reactivations or inactive Reward Points are handled.

If a reactivated Member has Inactive Reward Points they will **remain inactive Reward Points** and continue to follow the same rules that apply today. They may only be used to **reduce the retail price of an eligible booking by up to 17%** and do not function the same way as active Reward Points.

The key difference under Membership 3.X is that once a Member reactivates and begins earning **new Reward Points**, they will be **eligible to use the All Reward Points (ARP) booking option as soon as they have accumulated enough Reward Points to complete their desired booking**.

In many ways, a reactivation functions similarly to a new activation: the Member resumes their Membership, begins earning new Reward Points again, and can use those newly earned Reward Points according to the available booking options.

This approach allows returning Members to **restart their Membership with full access to current booking options**, while maintaining the established policies governing previously inactive Reward Points.

Question: How can Members use Reward Points if their account is inactive?

Answer: Reward Points are a benefit of an Active paid up Membership and Membership 3.X does **not change anything related to inactive Members or how inactive Reward Points work**. This will function the same way it does today.

Inactive Members do not technically have Reward Points; they only have **inactive Reward Points**. As a reminder, the ability to book cruises using Reward Points—whether to reduce up to **50% of the cruise price** or through an **All Reward Points (ARP) booking**—is available only to **paying, active Members**.

When an account becomes inactive (more than 30 days past due), any unused Reward Points **revert to inactive Reward Points**, as outlined in the Membership Agreement.

Inactive Reward Points **do not function like active Reward Points**. They may only be used to **reduce the retail price of an eligible booking by up to 17%**, with the remaining balance paid out of pocket.



If a Member wishes to begin earning and using Reward Points again, they simply need to **reactivate their Membership**, at which point they can begin building new Reward Points under the current Membership 3.X structure.

Any existing inactive Reward Points may still be used **only according to the terms and conditions outlined in the Membership Agreement**.

Booking Mechanics Details

Question: Currently, some Members combine Reward Points between accounts—for example, one Member applies Reward Points to reduce up to 50% of the cruise price while the booking account holder covers the remaining balance using another payment method. How will this work under Membership 3.X?

Answer: Membership 3.X clarifies that the Reward Points used toward a booking must only come from the **Member account that is making the reservation**.

In other words, it streamlines how Reward Points are applied by aligning each booking directly with the Member account making the reservation.

This update ensures a **clear and consistent structure** for how Reward Points are applied within each Membership account.

Prepayment Mechanics For Members

Question: When will the Reward Points from prepayments be credited? Will it be immediately or awarded in subsequent months?

Answer: No, Reward Points are not awarded immediately at the time of the prepayment transaction.

To maintain the stability of our Reward Point system, the following rule applies:

- **Scheduled Awarding:** Reward Points for prepaid invoices will be awarded and appear in the Member's balance during the **actual month in which each prepaid invoice was originally scheduled to be due**.
- **Purpose of Prepayment:** The primary benefit of the prepayment feature is to satisfy the requirement for bookings departing within 30 to 90 days. It allows the Member to "clear the path" for a closer-in sailing while maintaining the natural, month-to-month growth of their Reward Point balance.

This ensures that while a Member can gain the **speed** of a closer-in booking, the **mathematical value** of the Reward Points remains aligned with our sustainable, long-term travel club model.