



Membership 3.X

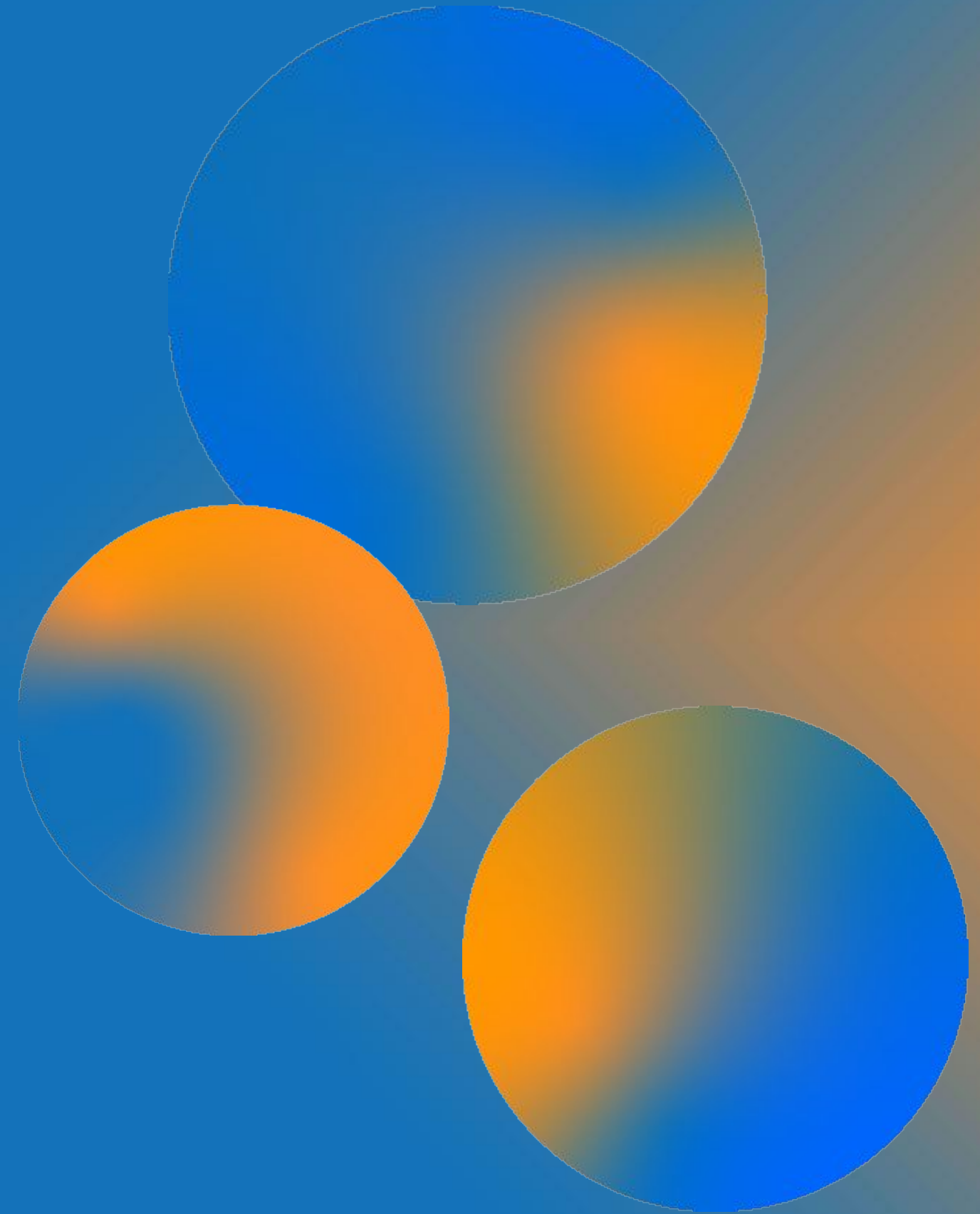
Xpanding The Power of Reward Points

Reward Points

A Unique Dynamic of the
inCruises Membership

One way to apply Reward Points has been
the **(2 for 1) Reward Points Conversion**.

This payment method allowed eligible
Members to complete a cruise booking
entirely with Reward Points.



How (2 for 1) Reward Points Conversion Works

Turning Reward Points Into
Cruise Travel

Reward Points were applied in **two stages.**

- **First reduce 50% of the cruise price**

1 Reward Point = \$1 USD

- **Pay the Remaining balance**

2 Reward Points = \$1 USD

This allowed Reward Points to be used as a payment method to complete a cruise booking.

Why It Was Introduced

A Limited-Time, Limited Eligibility Payment Method

(2 for 1) Reward Points Conversion was introduced as a temporary payment method.

Access was limited, and new Members had to wait before becoming eligible.

Key limitations included:

- Limited Member eligibility
- 24-month waiting period
- Scheduled sunset — June 30, 2026



Member Feedback

What Members Told Us

As the Membership grew, one message became clear.

Members wanted more ways to use their Reward Points for travel.

Not fewer.

The challenge became finding a way to maintain access while maintaining balance within the system.



A Key Insight

How Most Cruise Travelers Actually Book

Cruise vacations are typically planned months in advance.

Cruise Industry data shows:



45%

Book 7–12 months ahead



27%

Book 13–18 months ahead



12%

Book 18+ months ahead

This booking behavior revealed an opportunity to expand access to the (2-1) Conversion payment method and more!!

The Opportunity

Planning Ahead Unlocks Access

Aligning the payment method with longer planning timelines allowed us to:

- Preserve the core (2 for 1) concept
- Expand access to all Members
- Introduce new flexibility and options

Planning earlier also brings additional travel advantages:

- Better pricing windows
- More cabin availability
- Greater itinerary selection

Introducing Membership 3.X

Reward Points Become More
Powerful Than Ever

Membership 3.X Introduces 3 Powerful Improvements
that **Xpand** how Members can travel using Reward
Points.

1. **Xpanded Access**
2. **Xpanded Options**
3. **Xpanded Flexibility**

1. Xpanded Access

All Reward Points (ARP) Bookings

The feature previously known as (2 for 1) Reward Points Conversion becomes:

All Reward Points (ARP) Bookings

This Payment Method allows **ALL Members** who book **270+ days in advance** to complete their cruise booking entirely with Reward Points.

Now available:

- **To All paying Members!**
 - Formerly ineligible Members now have access as well!
- To New Members from day one!
- As an ongoing option!



1. Xpanded Access Comparison

What's Improving?

Membership 3	Membership 3.X
Limited access to (2 for 1) Reward Points Conversion	Access for all paying Members
Waiting period for new Members	New Members eligible from day one
June 30 2026 = Conversion No Longer Available	Access Ongoing

2. Xpanded Options

Two Active Reward Point Cruise Bookings

All Paying Members can now hold **two active cruise bookings** using Reward Points at the same time.

1 All Reward Points booking

PLUS

1 Reward Points + Payment
booking

This Xpands planning flexibility and increases potential cruise travel frequency and overall savings.

3. Xpanded Flexibility

Shorter Booking Windows

Reward Points + Payment bookings can now be made...

as little as 30 days before departure!

This provides greater flexibility for Members who want to **travel sooner.**



30-Day Flexibility

Simple Prepayment Structure

Reward Points + Payment Booking Window	Prepayment Required
90+ days before sailing	None
60–89 days before sailing	1 month
30–59 days before sailing	2 months

These prepayments **do not increase Membership cost.**

They simply move future payments forward.

Reward Points + Payment Bookings

Your Most Valuable Booking Option

The only booking that always delivers:

- The Most Potential Savings Below Retail
- Guaranteed Lowest Price (Cruise Price Match Guarantee)
- Optional Payment Protection



Three Ways to Pay For A Cruise

Different Planning Windows, Different Options

1

270+ days before sailing

All Reward Points
Reward Points + Payment
INsider Pricing

2

269–30 days before sailing

Reward Points + Payment
INsider Pricing

3

21+ days before sailing

INsider Pricing
17% below retail

Example

New PREMIUM Member 12 Month Scenario

PREMIUM Member

Reward Points Earned at Signup = 800 Reward Points

11 consecutive on-time payments = 5,500 Reward Points

Total Reward Points earned: 6,300 Reward Points

With Membership 3.X, this PREMIUM Member can use the each payment method to enjoy multiple cruises.



Example Travel Strategy

One PREMIUM Member — Three Travel Opportunities

Cruise	Booking type	Timing	Sample Retail Value	Reward Points Used	Out-of-Pocket
Mediterranean Cruise	All Reward Points	10 months ahead	\$3,000 USD	4,500 Reward Points	\$0
Caribbean Cruise	Reward Points + Payment	45 days ahead	\$2,000 USD	1,000 Reward Points	\$1,000 USD
Alaska Cruise	INsider Pricing	30 days ahead	\$2,000 USD	—	\$1,660 USD
		TOTAL	\$7,000 USD	5,500 Reward Points	\$2,660 USD

And the PREMIUM Member still has 800 Reward Points available for future travel!

X Marks Improved Value

Membership 3.X

X = Xpanded Access

All paying Members can apply Reward Points through ongoing booking options.

X = Xpanded Booking Options

Members can now hold two active Reward Point cruise bookings at the same time.

X = Xpanded Flexibility

Reward Points can now be applied as little as 30 days before sailing.

X = No Xtra Cost

Prepayments simply move Membership payments forward — the Membership price does not increase!

The Value of Membership 3.X

More Ways To Xplore
The World For Less!

Membership 3.X Expands
Your Cruising Options!

- **Book early** and pay entirely with Reward Points.
- **Travel sooner** with Reward Points + Payment, INsider PRicing,
- **Xpanded** Access
- **Xpanded** Booking Options
- **Xpanded** Flexibility
- **No Xtra Cost**

Welcome to this exciting new era of the inCruises Membership!

Membership 3.X FAQs

For additional details, examples, and common questions, please review the Membership 3.X FAQ Guide.

[View the full Membership 3.X FAQ document](#)



Thank You!