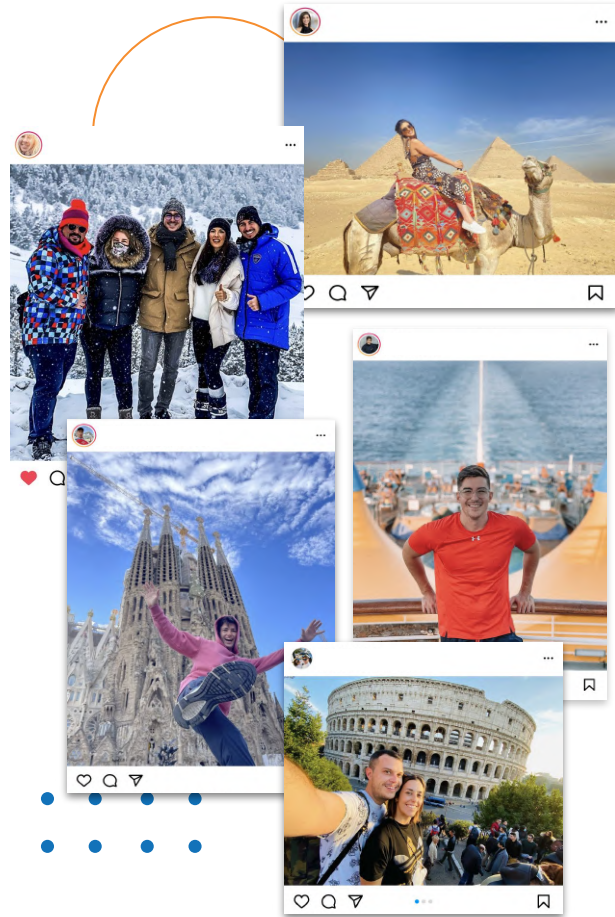


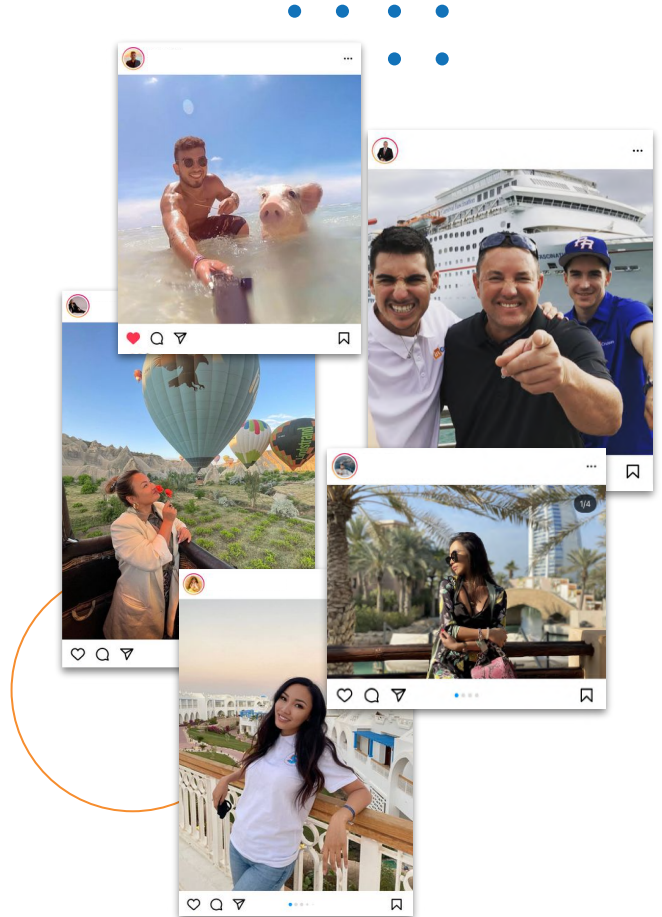
A scenic view of a Greek island, likely Santorini, with white buildings and a blue sea. Two large cruise ships are visible in the water, and a small boat is in the foreground. The image is framed by an orange border.

PRESENTING

in Cruises[®]
by inGroup



We are...
Trailblazers,
Bridge-Builders,
Big-Dreamers



*Photos of real members on cruises and vacations all over the world

A COMPANY OF DESTINY

In 2015 two innovators combined their deep business experience and passion for travel, technology and leadership development and created inGroup International...



Frank J. Codina
Co-Founder & Co-CEO



Michael T. Hutchison
Co-Founder & Co-CEO



We inspire people to unleash their best self

We make your dream travel experiences more...



→ ACCESSIBLE

→ AFFORDABLE

→ PROFITABLE





WHY CRUISING?

SUPERIOR TRAVEL VALUE

Delivers more value than comparable land vacations! With cruises everyone can see the world and feel world class.

ALL-INCLUSIVE

Lodging, fine dining, world-class entertainment, next-level fun are all included.

COMFORT AND CONVENIENCE

Travel from country to country never worry about your luggage and transportation!

VARIETY

Check-off several dream destinations during one cruise. See more of the world now!

See The World IN Style!

- **CRUISE SAVINGS ARE GUARANTEED** vs. booking direct with cruise lines and resellers
- Cumulative Member savings exceed **\$205 Million**
- **CHOOSE** from **20,000+** options **departing** all over the world
- inGroup is a proud member of **Cruise Lines International Association** (CLIA) and a Partner with most major cruise lines





Experience More With **in**Stays™

by inGroup

- ★ **CHOOSE FROM THOUSANDS**
of luxury hotels and resorts
- ★ **USE REWARD POINTS**
create more value
- ★ **CONVENIENCE**
make cruise and now land based
bookings on the same platform
- ★ **PRICE MATCH GUARANTEE***
*Price Match Rules Apply

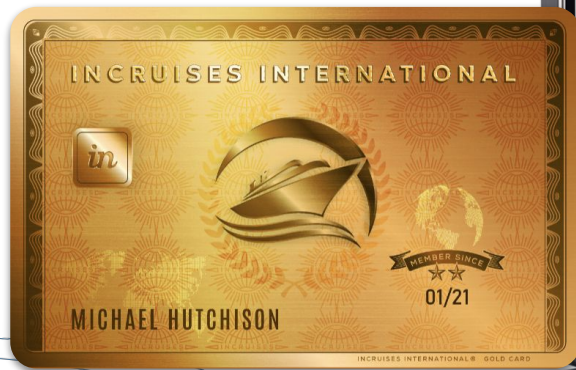
nh
HOTELS

RH RADISSON
HOTELS

Hilton
HOTELS & RESORTS

inGroup™

*Members always
save hundreds,
even thousands!*



Your inCruises Membership Amplifies Access To World-Class Vacations.

- \$100 per month, No Long-Term Contracts
- Each \$100 payment awards you 200 (2 for 1) Reward Points
- Book travel using Reward Points and save
- Reward Points never expire

* 1 Reward Point (RP) is equivalent to \$1 USD. RP's can only be used to book cruises, hotels & resorts on the inCruises platform. RP's have no cash value and cannot be converted to cash.



Example:

You have been a Member for 4 months



Active Members can use their **Reward Points** to pay up to **HALF** of a cruise.





Mediterranean with
France & Italy
7 nights
Costa Toscana



Barcelona

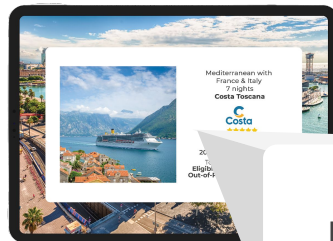
Eligible
Out-of-Pocket

Total amount: \$1600
Eligible Reward Points: 800
Out-of-Pocket Payment: \$800

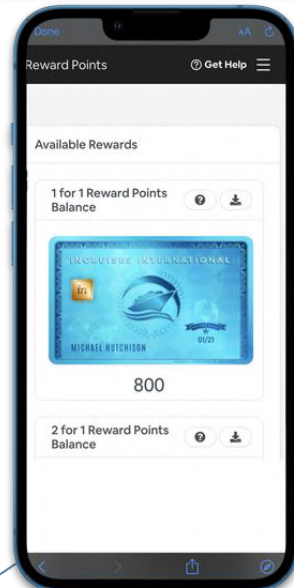
inCruises Amplifies Cruise Bookings With Bonus Rewards!

- When Active Members make out of pocket payments on cruise, hotel or resort bookings, inCruises matches those payments with bonus (1 for 1) Reward Points
- Members can use these (1 for 1) Reward Points on their next booking
- Reward Points never expire

* 1 Reward Point (RP) is equivalent to \$1 USD. RP's can only be used to book cruises, hotels & resorts on the inCruises platform. under no circumstances can RP's be converted to cash.



Total amount: \$1600
Eligible Reward Points: 800
Out-of-Pocket Payment: \$800



YOUR MEMBERSHIP PAYMENTS ARE PROTECTED

In the unlikely event of inCruises financial failure your unused out-of-pocket Membership payments to inCruises are refundable by Trust My Travel.

Trust My Travel is a Global Payment Processing and Protection provider.

inCruises Trust My Travel membership number is: **TMT56252**

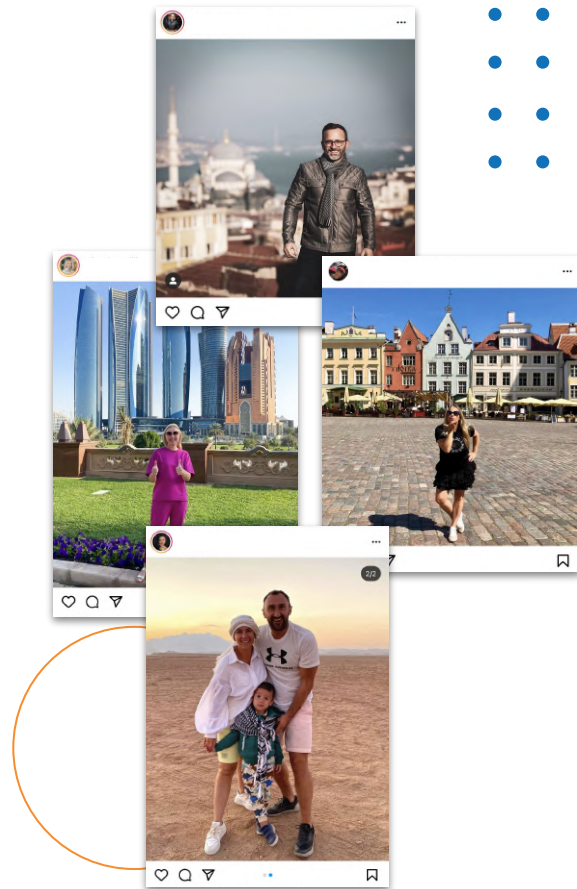
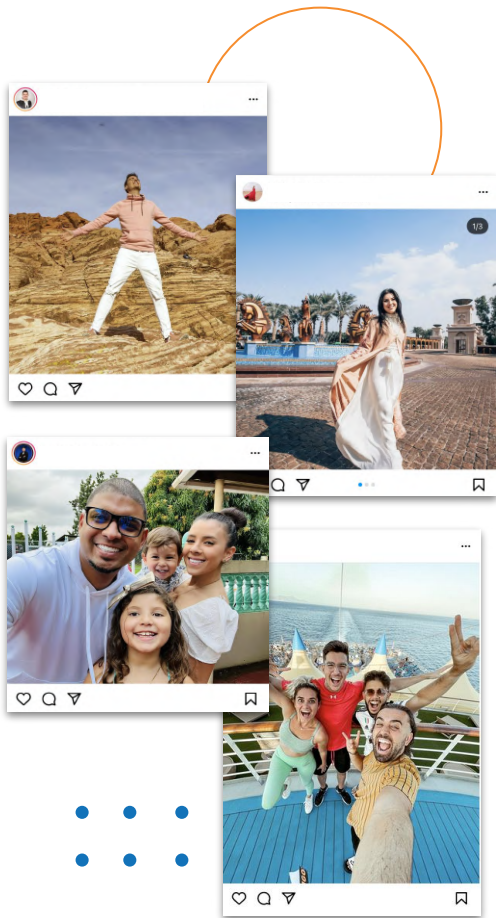


TMTProtects.Me is underwritten by Neon Underwriting Limited, on behalf of Neon Syndicate 2468 (registered address 20 Gracechurch Street, London, EC3V 0BG; Tel: +44 (0) 20 7488 7700; Web: www.neonuw.com). Managing Agent At Lloyd's authorised and regulated by the Prudential Regulation Authority and regulated by the Financial Conduct Authority; FCA Registration Number 204971. Member of Great American Insurance Group; Registered in England & Wales Company Number 03584320



**Want even more from
your Club Membership?**

**What if...
your Membership were
FREE and opened new
doors?**



*Photos of real members on cruises and vacations all over the world



MEMBERSHIP FREE INCENTIVE

Upgrade to Partner-Member, then enroll and maintain **5 direct Members or Partner-Members** and your monthly Membership fee is waived.

You still receive 200 monthly Reward Points!

WITH FIVE YOU THRIVE!

*[*See our INcome and INcentive Guide for more details](#)*

Upgrade to **PARTNER-MEMBER...** Elevate Your Unmatched Membership To An **IN**comparable Opportunity

- A global business without boundaries
- Complete support & training system
- Very low overhead, simple to learn and share
- Flexible workplace and hours
- Quickly generate additional income



Activation Bonuses

Earn a **\$20 DAILY ACTIVATION BONUS** usually within **24 hours** of Activating a New Member!

Earn **\$20 - \$40 additional Activation Bonuses** when you Activate **3+ Members** in the same calendar month.

Matching Bonuses

Earn a **100% Match** of Activation Bonuses earned by your direct Partners each week.

*[*See our INcome and INcentive Guide for more details](#)*











-
- **Get paid quickly and simply with**
- **inPay[®], Payoneer[®], Hyperwallet[®], PayQuicker[®] or iPayout[®]**



GENEROUS INCENTIVES



RANK	TOTAL SALES VOLUME	TOTAL ACTIVATION VOLUME (FOR FULL TEAM LEADERSHIP BONUS)	TEAM LEADERSHIP BONUS (UP TO)	RECURRING INCOME (PER \$100 RECURRING QUALIFIED PRODUCTION)	BUILDERS BASE BONUS (UP TO)	SUPER BUILDERS BASE BONUS
	\$2,000,000 +	\$2,000,000	\$255,000	\$5 to \$10	\$30,000	\$5,000 +
	\$1,000,000 +	\$1,000,000	\$155,000	\$5 to \$10	\$30,000	\$5,000 +
	\$550,000	\$110,000	\$55,000	\$5 to \$10	\$30,000	\$5,000+
	\$250,000	\$50,000	\$25,000	\$5 to \$10	\$30,000	\$5,000+
	\$100,000	\$20,000	\$10,000	\$5 to \$10	\$30,000	\$5,000+
	\$50,000	\$10,000	\$5,000	\$5 to \$10	\$30,000	
	\$25,000	\$5,000	\$2,500	\$5 to \$6	\$15,000	
	\$10,000	\$2,000	\$1,000	\$5	\$2,500	
	\$3,000	\$600	\$300	\$5	\$500	

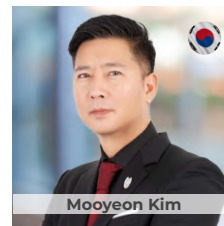
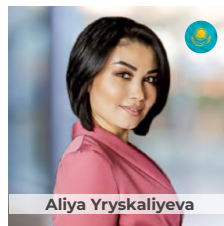
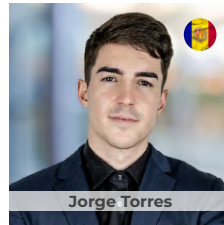
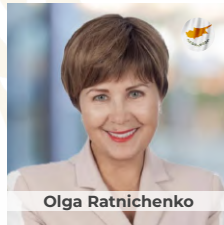
This table does NOT suggest, estimate, or predict your actual MONTHLY income.

Your actual Recurring Income, Builders Base and Super Builders Base Bonuses will be based on the rules stated in the [INCOME AND INCENTIVE GUIDE](https://www.incruises.com/disclosure).

For actual average Partner earnings see: <https://www.incruises.com/disclosure>. For detailed information on [inCruises Leadership Ranks](https://www.incruises.com/disclosure), see:

<https://www.incruises.com/titles>. Currency values illustrated in this table are USD dollars.

Meet our Board of Directors




Join as Member

TOTAL: \$200

\$100 Activation Fee +
\$100 First Month Membership

100 (1 for 1) Reward Points
200 (2 for 1) Reward Points

Unmatched Membership!

-
- Monthly Membership / \$100
-
-  14-day no questions asked money-back guarantee





Join as Partner

TOTAL: \$95

Partner Activation



- Personal Replicated Website
- Free Online Training
- Marketing Materials
- Leadership Academy
- Corporate Business Email
- Email Marketing System
- Lead Management Tool
- Downloadable Business Cards
- Mobile App

6 months Partnership Renewal / \$95



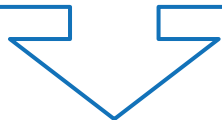
14-day no questions asked money-back guarantee



Join as Partner Member

TOTAL: \$295


\$100 Activation Fee +
\$100 First Month Membership +
\$95 Partner Activation

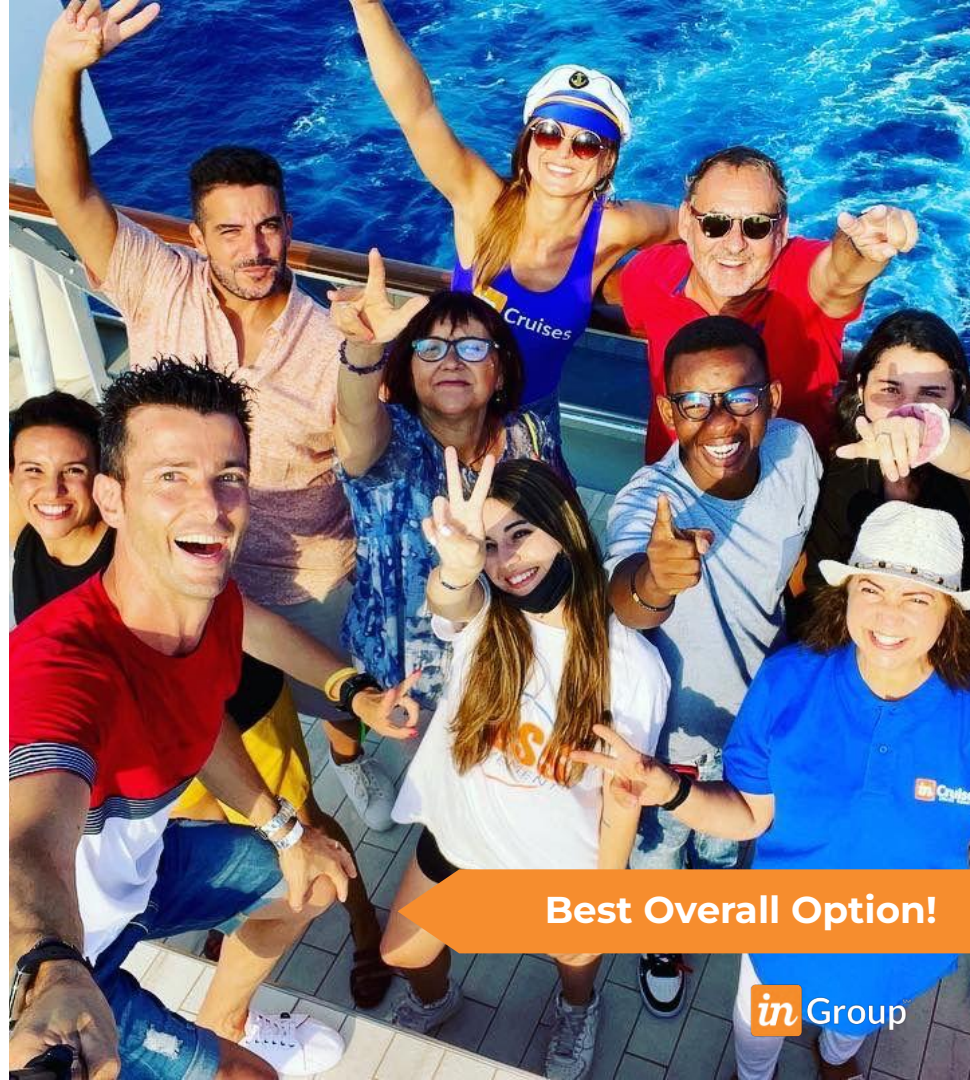


100 (1 for 1) Reward Points

200 (2 for 1) Reward Points

**Access to Free Membership,
Free Travel, Income**

-
-
- Monthly Membership / \$100 +
6 months Partnership Renewal / \$95
-  14-day no questions asked money-back guarantee



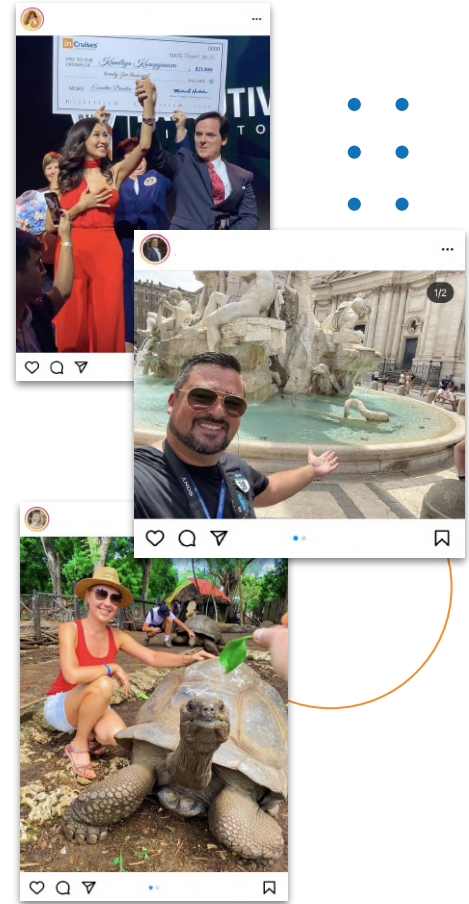
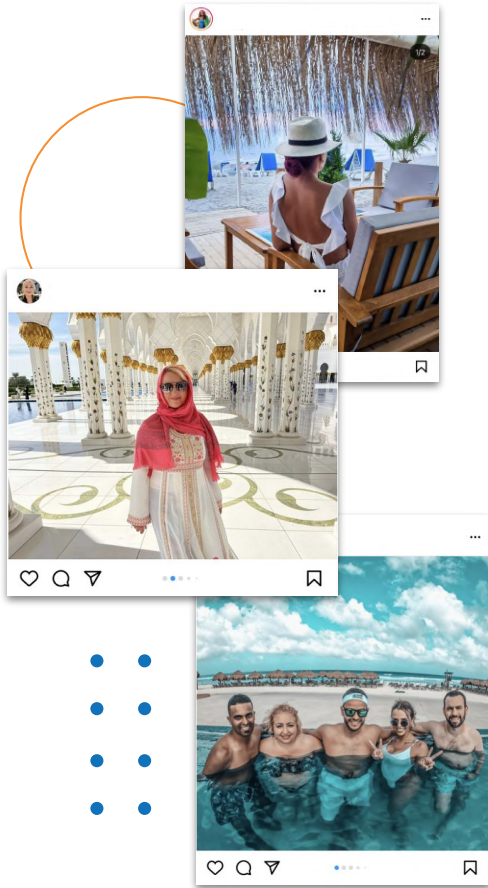
Best Overall Option!

in Group

ARE YOU **in**?

Blaze Bold Trails
Build New Bridges
Always Dream Big

JOIN US!



*Photos of real members on cruises and vacations all over the world

inGroup™

Important Disclaimer

The income projections in this presentation are for hypothetical purposes only and are not guarantees of future performance. We have used hypothetical calculations based on many assumptions, which may or may not be attainable by you. Your actual compensation, if any, will differ based upon a wide variety of factors, including, but not limited to, how many Members you directly and indirectly refer to inCruises, how long they remain as Members, the compensation assigned by inCruises, refunds, cancellations, and a number of other factors.

This information is only being provided to you for the purpose of demonstrating how the inCruises Compensation Program works. Success as an inCruises Independent Partner will result only from successful sales and team building efforts, which require hard work, diligence, and leadership.

Access the current income disclosure here: <https://www.incruises.com/disclosure>

Your success will depend upon how effectively you exercise these qualities. Most Partners will not achieve the income levels explained in our compensation illustrations.

inCruises is a registered seller of travel in California, Florida, and Washington under each state's seller of travel regulations. California registration number: 2146142-50; Florida registration number ST-42861; Washington registration number: 604762223. Registration as a seller of travel in California does not constitute the state's approval.

THANK YOU!

