

INCOME AND INCENTIVE OVERVIEW

Power Your INspired Journey!



You are IN!

Helping you Live **IN**spired is why we created inCruises!

Your Partner journey is inseparably connected to the inCruises Club Membership.

A product that is simply **IN**comparable and **IN**comparably simple.

As you share the Membership and help others do the same, our generous compensation and incentives become your means to reach your dreams.

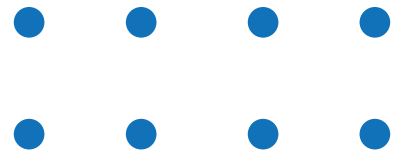
From “Membership Free” to life-changing Recurring Income streams your Partner opportunities are as diverse and dynamic as they are simple and adaptable.

We invite you to go “All **IN**” and experience for yourself what it means to Live **IN**spired



Michael “Hutch” Hutchison
Co-Founder & Co-CEO





Your INspired Journey **POWERED BY 5's**



5 Commitments
5 INcome Sources
5 INcentives

5-Commitments

1. **Your Success Is Our First Core Value!** - Your dreams matter deeply to us! We will ensure your Club Membership, Partnership, and business systems always deliver world-class value.
2. **Transparency** - You will have complete visibility to the realities of your Club Membership and Partnership. You should know exactly where you stand and how to get what you want through inCruises.
3. **Partner Representation** - We collaborate in key corporate decisions with your highest ranking field leaders, called our **“Board of Directors”**.
4. **Stability** - You can build with confidence knowing the stability of your Partner opportunity is paramount. We avoid frequent rules and compensation changes. If updates are necessary you will be informed in advance.
5. **Your Business is Your Business** - As an independent contractor, you are free to build your business as you want, where you want, and with whom you want, as long as you do so adhering to our Policies and Procedures Manual and within the requirements and legality of your local rules and laws.

As a Partner Leader, you and your team are responsible for all team-building activities, like organizing local and Regional Events. We expect you to create additional Recognition Systems and award prizes during your Team Retreats to build your team into a thriving, vibrant culture.



5 INcome Sources

1. Activation **Bonuses**
2. Weekly **Matching Bonus**
3. Team **Leadership Bonus**
4. Recurring **Income**
5. Builders **Base Bonus**

FIRST THINGS FIRST

To be eligible to earn **IN**come Partners must:

- **Pay your \$95 renewal payment every 6 months.***
 - You will not be able to claim **IN**come lost during any time period you are not current with Partnership renewal payments.
- **Marketing Director rank Partners and above must meet the direct Minimum Activations Requirement by Activating a required number of Members in a specified time frame.**

Direct Activations	Time Frame
1	In last 30 Days
3	In last 90 Days
6	In last 180 Days
12	In last 365 Days

Board of Director Partners are exempt from this requirement.

For more details please reference [INCOME AND INCENTIVE GUIDE](#)





1. Activation Bonuses

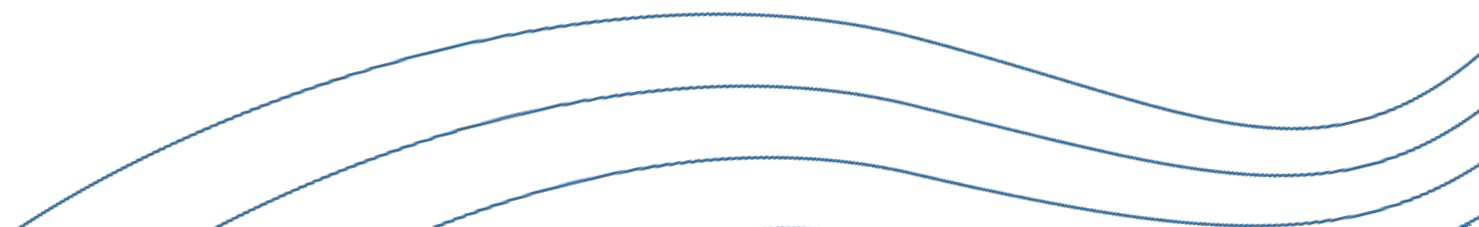
Earn Activation Bonuses when you directly “Activate” (enroll, sponsor, sign-up, reactivate) a Club Member.

- Activating Members and Partner-Members counts the same for compensation purposes.

There are two Activation Bonuses available.

- **Daily Activation Bonus**
- **Monthly Activation Bonus**

For more details please reference [INCOME AND INCENTIVE GUIDE](#)



Daily Activation Bonus

You earn a **\$20.00 Daily Activation Bonus** each time you personally Activate a Member.

Normally added to your inCruises wallet within 24 hours of the Activation!

NOTE: All monetary values, such as payments, payouts and production requirements referenced in this overview are in United States Dollars (\$USD).

For more details please reference [INCOME AND INCENTIVE GUIDE](#)



Monthly Activation Bonus

Earn additional Activation Bonuses when you personally Activate **3+ Members** in the same calendar month.

Monthly Member Activations	Bonus Amount PER Activation
3-4	\$20.00
5-9	\$30.00
10+	\$40.00

PLUS! When you Activate 10+ Members, you receive an additional 250 (1 for 1) Reward Points!

For more details please reference [INCOME AND INCENTIVE GUIDE](#)





2. Weekly Matching Bonus

When your direct Partners **Activate 3+ Members** in a week you can **earn a 100% MATCH** of the **Daily and Monthly Activation Bonuses** they were paid that week.

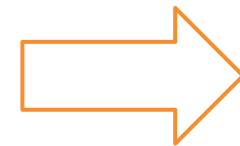
You must directly Activate at least **1 Member** in the same week to be eligible.

For more details please reference [INCOME AND INCENTIVE GUIDE](#)



3. Team Leadership Bonus

When Qualified Production and Total Activation Volume meets or exceeds these amounts you earn the Full Team Leadership Bonus for that Rank!



Rank	Qualified Production	Total Activation Volume	Team Leadership Bonus (FULL)
MD	\$3,000	\$600	\$300.00
SMD	\$10,000	\$2,000	\$1,000.00
RD	\$25,000	\$5,000	\$2,500.00
ND	\$50,000	\$10,000	\$5,000.00
ID	\$100,000	\$20,000	\$10,000.00
ED	\$250,000	\$50,000	\$25,000.00
BOD	\$550,000	\$110,000	\$55,000.00
ABOD		\$1,000,000	\$155,000.00
RABOD		\$2,000,000	\$255,000.00

- **Qualified Production** refers to that sales production that counts towards your Rank advancement once **the 40% Rule** is applied. This rule ensures that no more than 40% of the production necessary for Rank advancement can come from one Partner team.
- **Total Activation Volume** = All Member Activations in your entire organization. No 40% Rule caps.
- Ambassador BOD (ABOD) requires 5 direct ID Partner teams and producing 1M in Total Activation Volume.
- Royal Ambassador BOD (RABOD) requires developing 5 direct ED Partners and producing 2M in Total Activation Volume.
- Team Leadership Bonus adjusts if the Total Activation Volume is not met.

For more details please reference [INCOME AND INCENTIVE GUIDE](#)

4. Recurring Income

All Rank Leaders Earn a minimum \$5.00 per every \$100 of Recurring Qualified Production (RQP)!

Recurring Qualified Production is calculated based on the combined recurring production of you and your partner team, subject to the 40% Rule.

This rule ensures that no more than 40% of the production necessary for achieving RQP Thresholds can come from one Partner leg.

It is important to note that although Recurring Qualified Production uses a 40% rule like Qualified Production it is calculated independently according to the RQP Thresholds and the max allowable RQP from any one Partner leg per the schedule below.

Recurring Qualified Production								
Thresholds	<\$3,000	\$3,000 to \$9,900	\$10,000 to \$24,900	\$25,000 to \$49,900	\$50,000 to \$99,900	\$100,000 to \$249,900	\$250,000 to \$549,900	\$550,000
Max RQP per leg- (40% rule)	\$1,200	\$1,200	\$4,000	\$10,000	\$20,000	\$40,000	\$100,000	\$220,000

Maximize Recurring Qualified Production by increasing recurring production in multiple legs!

NOTE: Membership Activations and payments marked as **“FREE”** by inCruises do not generate Recurring Income payments. The amount of Recurring Income possible is uncapped for Board of Directors Leaders

For more details please reference [INCOME AND INCENTIVE GUIDE](#)

RECURRING MULTIPLIER



Recurring Multiplier!	
Recurring Income increases when you earn \$9,000.00 or more Builders Base Bonus	
Builders Base Bonus	Recurring Income (per \$100 Recurring Qualified Production)
\$0 to 8,999.00	\$5.00
\$9,000.00 to \$15,999.00	\$6.00
\$16,000.00 to \$22,999.00	\$7.00
\$23,000.00 to \$29,999.00	\$8.00
\$30,000.00	\$9.00
Super Builders Base Bonus (\$30,000.00+ w/1 ID)	\$10.00

NOTE FOR BOARD OF DIRECTORS LEADERS: Board of Directors Rank Leaders who earn at least \$5,850.00 in Builders Base Bonus will receive at least \$55,000.00 in monthly Recurring Income. They can receive more if more is earned but they will not receive less.

For more details please reference [INCOME AND INCENTIVE GUIDE](#)

5. Builders Base Bonus

As an **MD Rank Leader** and above, your **“Builders Base”** consists of your Partner teams with a lower rank than you who are not higher than National Director.

When your Builders Base **produces \$5,000.00+** in monthly Activation Volume, you **are paid a percentage** of that volume.

The percentage paid increases when higher amounts of Builders Base Volume are achieved.

Builders Base Volume	Bonus Percentage
\$5,000.00 to \$9,999.00	5%
\$10,000.00 to \$29,999.00	10%
\$30,000.00+	30%

Max Builders Base Bonus = \$30,000.00

Reach the \$30,000.00 max and unlock Super Builders Base Bonus when you also have an International Director (ID) team. Get An additional 5% Bonus on Builders Base Volume and all of your ID's teams volume with No Cap.

For more details see [INCOME AND INCENTIVE GUIDE](#)

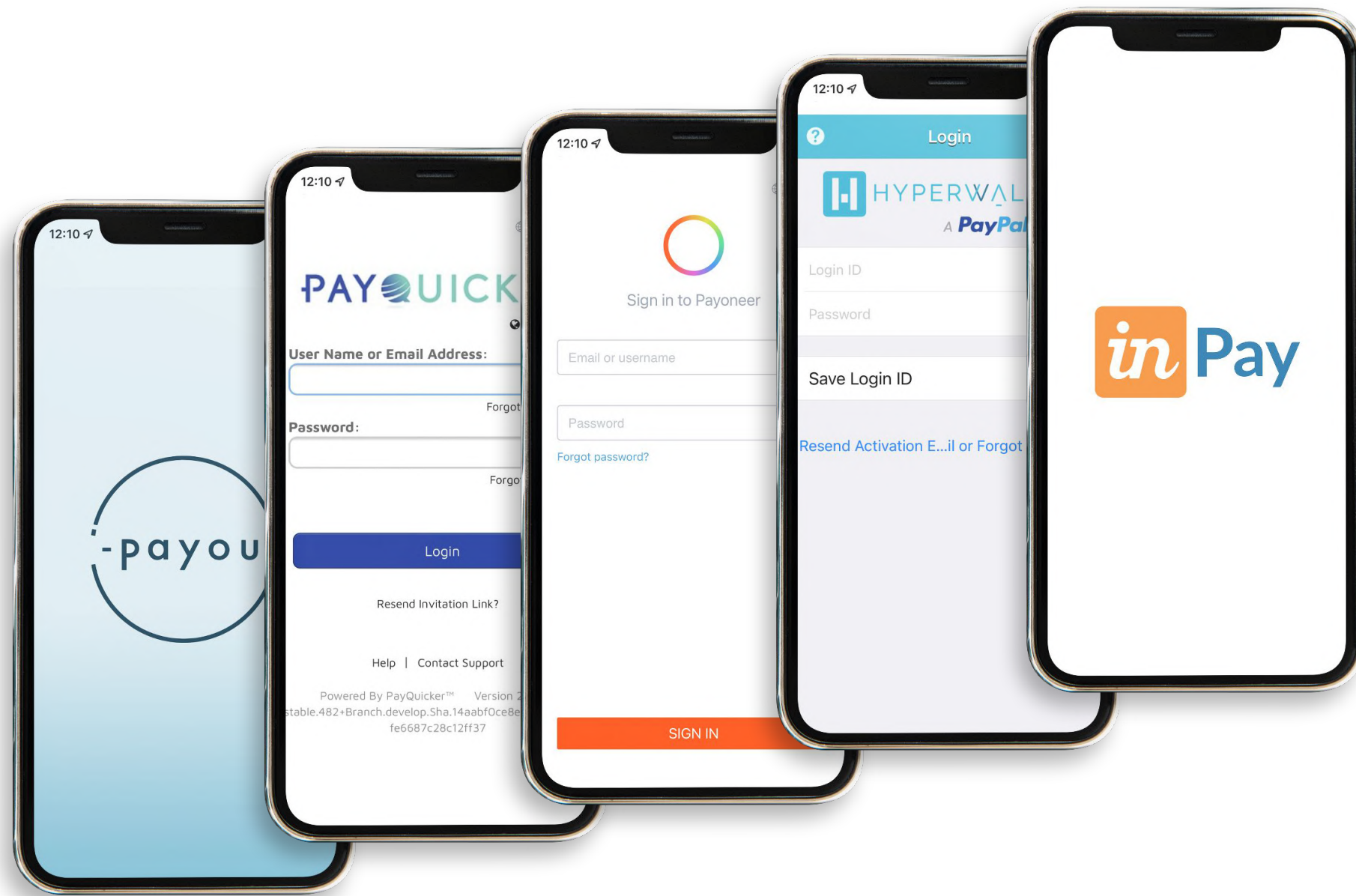
When Are You Paid?



- **Member Activation Bonuses**
 - **Daily Activation Bonus:** Normally paid within 24 hours of a Member activation.
 - **Monthly Activation Bonus:** Paid on the 8th day of each month, based on total activations for the prior calendar month.
- **Weekly Matching Bonus:** Paid weekly each Monday morning based on the week ending Sunday at 23:59 UTC (Coordinated Universal Time).
- **Team Leadership Bonus:** Paid on the 10th day of each month, based on the previous calendar month.
- **Recurring Income:** Paid on the 15th of the month for the prior months production.
- **Builders Base Bonus:** Usually paid on the 15th day of each month. See the INcome and INcentives Guide for details.



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- **Introducing inPay[®] the newest way to get paid fast.**
- **Payoneer[®], Hyperwallet[®], PayQuicker[®] or iPayout[®] are also available!**



There are 5 ways inCruises pays its Partners through inPay, Payoneer, Hyperwallet, PayQuicker, or iPayout.

Each time a commission is earned, we will transfer your earnings to your inCruises Wallet and notify you.

You can then transfer your wallet balance to your inPay, Payoneer, Hyperwallet, PayQuicker, or iPayout account in order to receive your funds.



5 INcentives

1. Membership **Free**
2. Fast **Start**
3. Elite Travel **Advantages**
4. Reward Point **Challenges**
5. Global Leadership **Summit**



1. Membership Free

With **5 direct Active Members**, your monthly Membership fee is waived and inCruises still adds 200 (2 for 1) Reward Points to your account monthly.

If you are a Partner only (not an Active Member) and qualify, you receive 200 (1 for 1) Reward Points.

WITH FIVE YOU THRIVE!

For more details please reference [INCOME AND INCENTIVE GUIDE](#)



**Let's GO
Fast!**

2. Fast Start

Earn a \$500.00 Marketing Director Bonus!

When you **reach MD** before the end of your first full calendar month.

This one-time \$500.00 bonus replaces your normal \$300.00 Marketing Director Team Leadership Bonus for that month.

Plus, maintain your MD rank through the next calendar month and your upline sponsor gets a matching one-time \$500.00 bonus.

For more details please reference [INCOME AND INCENTIVE GUIDE](#)





**Cruise
like a
BOSS!**

3. Elite Travel Advantages

Once you achieve **Marketing Director** or above rank and earn a Team Leadership Bonus for at least 3 months you become eligible to use **(2 for 1) Reward Points** to pay 100% of your cruises retail value!

- No out of pocket payments required.
- Limited to one cruise booking at a time.

As a **National Director** or above you can also have an **unlimited** number of active cruise bookings!

For more details please reference [INCOME AND INCENTIVE GUIDE](#)



**More
Reward Points
Means
More Fun!**

4. Reward Points Competitions

Win up to **500 (1 for 1) Reward Points** in Weekly and Monthly Competitions for Activating Members.

The Weekly Competition awards the top 25 Partners for Personal Activations.

The Monthly Competition awards the top 25 Partner teams for team Activations. There are competitions for non-ranked Partners, Marketing Director, Senior Marketing Director, Regional Director, and National Director teams.

You can track the live results via your Partner **back office**.

For more details please reference [INCOME AND INCENTIVE GUIDE](#)

5. Global Leadership Summit

inCruises sponsors Global Leadership Summit Contests where leaders can **win 5 star luxury vacations for two!**

Winners gather with top Partner leaders and inCruises Executives.

To learn how to win and check your progress, access the Global Leadership Summit details and the leaderboard through your Partner back office.

For more details please reference [INCOME AND INCENTIVE GUIDE](#)



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.

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THANK YOU!

