

INCOME AND INCENTIVE GUIDE



IT'S TIME YOU LIVE **INSPIRED!**

Helping you live **INSPIRED** is why we do what we do!

A **BIG** part of this is empowering your Partner journey with generous **INCOME** and **INCENTIVE** possibilities.

YOUR INCRUISES JOURNEY POWERED BY 5's

5 Commitments
5 INcome Sources
5 INcentives

5 COMMITMENTS

- 1. Your Success Is Our First Core Value!** You have joined the inCruises family, and your dreams matter deeply to us! We work relentlessly to ensure that your Club Membership, compensation, and business programs deliver world-class value. In addition, we will treat your business with the utmost respect by providing state-of-the-art technology.
- 2. Transparency** - We strive to be as transparent as possible about our Club Membership and Partnership programs. We intentionally go to great lengths to inform and keep things simple so you always know exactly where you stand and how to get what you want from your Partnership.
- 3. Partner Representation** - We collaborate in key corporate decisions with your highest ranking field leaders, called our "**Board of Directors**".
- 4. Stability** - The stability and sustainability of your Partner opportunity are paramount. We work to avoid frequent and unnecessary rules and compensation changes. If compensation updates are necessary, you will receive communication about them well in advance. You will have time to review updates before they take effect.
- 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, we encourage you to become a true inCruises professional. We expect you to know your Club Membership Product and Partnership opportunity details. 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 as necessary to build your team into a thriving, vibrant growing culture.

COMPLIANT COMPENSATION

You can rest assured that we take every step required to ensure the long-term viability of your opportunity. While we enthusiastically promote our product and business opportunities, we always do so in a compliant manner.

To this end, we have developed our [Business Opportunity Disclosure](#). We clearly outline what makes our business opportunity legally compliant and how we implement the best practices of the Direct Selling Industry to ensure compliance in every aspect of our business. As a Partner, you are responsible for being aware of how to operate your business in alignment with these best practices.

Here's a quick recap of those Best Practices:

- We differentiate between our customers (we call them Members) and our representatives (we call them Partners). Anyone can become a Member, which does not automatically make them a Partner. Some of our Members choose not to become Partners, and some of our Partners decide not to be Members. Costs and processes are different and separated to ensure no confusion.
- We DO NOT require any Partner to purchase an inCruises Membership Product to enter the business or qualify for any commission or bonus.
- We DO NOT pay Partners for the recruiting or sponsoring of new Partners. Commissions, and bonuses are ONLY paid on the sale of our Membership Product and never on Partners' payments to join our opportunity.
- We require, train, and pay our Partners to market our Membership Product to customers who will purchase the Membership for its outstanding value and merits alone.
- We always make proper disclosure of the earnings potential of the opportunity. We prohibit our Partners from using hypothetical earning projections or examples. We prohibit the display of earned compensation to showcase the business.

5 INCOME SOURCES

In order to be eligible to earn any of the 5 **IN**come sources, Partners must:

- **Pay a \$95.00 Partner Renewal 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.

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

Marketing Director Rank Partners and above must also meet the Minimum Activations Requirement by directly Activating a required number of Members in a specified time frame.

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)

FIRST THINGS FIRST

For you to develop and maintain your inCruises **IN**come streams, Member Activations are a primary source of power. Consistent Activations are the heartbeat and life-giving nourishment that brings vitality to your inCruises Partnership opportunity.

1. ACTIVATION BONUSES

At inCruises, we use the terms Activation or Activate when referring to the signing up, enrolling, or sponsoring of new Members and the reactivation of inactive Members. Activations and Reactivations count the same for compensation purposes. When Activations are referenced in this document, it includes both scenarios.

There are two types of bonuses paid for personal Activations. These are the Daily Activation Bonus and the Monthly Activation Bonus detailed below.

DAILY ACTIVATION BONUS

Each time you Activate a Member, you will receive a \$20.00 Daily Activation Bonus added to your inCruises wallet. This will normally happen within 24 hours of the Activation.

NOTE: The Daily Activation Bonus is paid when any Member or Partner Member Activates a Membership. Both are considered Member Activations for compensation purposes.

MONTHLY ACTIVATIONS BONUS

You can earn additional bonuses on all direct Activations in a calendar month when you Activate more than two total Members in the same month.

MONTHLY TOTAL	BONUS AMOUNT
3-4 Member Activations	\$20.00 Per Activation
5-9 Member Activations	\$30.00 Per Activation
10+ Member Activations	\$40.00 Per Activation

When you Activate 10+ Members in the same month, you will receive an additional award of 250 (1 for 1) Reward Points! These will be automatically added to your (1 for 1) Reward Point Balance when the Monthly Activation Bonus is paid.

Your total Monthly Activation Bonus amount is based on each natural calendar month's total number of direct Activations, so Activate as many Members as you can each month!

Example: You activate 5 total Members in one calendar month. You earn \$100.00 (\$20.00x5) in Daily Activation Bonus + \$150.00 (\$30.00x5) in Monthly Activations Bonus for a cumulative total of \$250.00.

Plus, whenever you have 5 direct paying Members in your Membership Period, you qualify for the **MEMBERSHIP FREE INCENTIVE**.

NOTE: Daily Activation Bonuses and Monthly Activations Bonuses are subject to a chargeback if Member requests a refund.

The Monthly Activation Bonus is paid on the 8th day of the month after the production occurred.

2. WEEKLY MATCHING BONUS

In addition to the bonuses you receive for your direct Activations, you can receive a Weekly Matching Bonus for the Activation production of your direct Partners.

When your direct Partners have at least 3 Activations in a week, you can earn a 100% MATCH of any Daily Activation Bonuses + Monthly Activation Bonuses they are paid in that week.

All you need do to be eligible is directly Activate at least 1 Member during the same qualification week.

Partner 1 Activates 2 Members in the qualifying week and earns \$40.00 (\$20X2) in Daily Activation Bonuses.

Plus, Partner 1 Activated 6 total Members in the prior month and earned a \$180.00 (\$30X6) Monthly Activation Bonus that will be paid out on July 8th.

Partner 2 Activates 1 Member in the final week and earns a \$20.00 Daily Activation Bonus.

Plus, Partner 2 Activated 4 total Members in the prior month and earned an \$80.00 (\$20X4) Monthly Activation Bonus that will be paid out on July 8th.

Because you directly Activated a Member in the same qualifying week and your direct Partners Activations totaled at least 3 in that week, you earn a Weekly Matching Bonus of \$320.00! (\$220 for Partner 1 + \$100 for Partner 2).

Weekly Matching Bonuses are paid on Monday for the previous week's production. A full week is calculated from Monday 00:00 UTC to Sunday 23:59 UTC (UTC is Coordinated Universal Time).

Suppose Partners do not receive a Weekly Matching Bonus on a specific bonus during a given week due to a payment verification issue. In that case, inCruises will pay Partners during the following week once the payment is approved. **Example:** During the week of July 2nd through July 8th you directly activate a Member and have 2 direct Partners who Activate 3 Total Members.

Weekly Matching Bonuses are subject to a chargeback if the bonuses that generated your matching payment are charged back due to a refund.

GROW TEAM + MAKE RANKS = EARN MORE

As you and your Partners Activate and retain Members, you will create Qualified Production. Achieving certain levels of Qualified Production is required to earn and maintain inCruises Ranks and become eligible for the corresponding INcome connected to these ranks.

Qualified Production refers to the sales production that counts towards your Rank advancement once **the 40% Rule** is applied. When applied here this rule ensures that no more than 40% of the production necessary for Rank advancement can come from one Partner team.

Example: The Qualified Production needed for Marketing Director (MD) is \$3,000 which means the maximum Qualified Production that can count towards your rank from any ONE Partner team is \$1,200. ($\$3,000 \times 40\% = \$1,200$)

NOTE: FREE Membership payments, those marked as **“FREE”** by inCruises, are NOT included in your Qualified Production as the Member did not pay for the invoice.

Reaching Marketing Director is a significant milestone in your inCruises Partner journey as it makes you eligible to earn a Team Leadership Bonus and Recurring Income. Plus, when you reach Marketing Director or above and earn at least 3 Team Leadership Bonuses you become eligible for the **“Elite Travel Advantage”** of entirely paying for your Cruises using Reward Points. See [ELITE TRAVEL ADVANTAGES](#) for more details.

3. TEAM LEADERSHIP BONUS

The Team Leadership Bonus (TLB) incentivizes Rank advancement and Total Activation Volume

The term Total Activation Volume refers to you and your entire organization's Activation volume.

Your Rank and your potential Team Leadership Bonus is based on your Qualified Production. To receive your full Team Leadership Bonus, you must also meet or exceed the required level of Total Activation Volume indicated in the chart below.

Rank	Qualified Production	Total Activation Volume	Team Leadership Bonus
Marketing Director	\$3,000	\$600	\$300.00
Senior Marketing Director	\$10,000	\$2,000	\$1,000.00
Regional Director	\$25,000	\$5,000	\$2,500.00
National Director	\$50,000	\$10,000	\$5,000.00
International Director	\$100,000	\$20,000	\$10,000.00
Executive Director	\$250,000	\$50,000	\$25,000.00
Board of Directors	\$550,000	\$110,000	\$55,000.00
Ambassador BOD		\$1,000,000	\$155,000.00
Royal Ambassador BOD		\$2,000,000	\$255,000.00

Example: You are a Regional Director whose team does \$26,500 in Qualified Production. This includes 28 Activations/ \$5,600 in Total Activation Volume. You earn \$2,500.00, the full Team Leadership Bonus for Regional Directors.

Ambassador Board of Directors (ABOD) = Qualify as BOD + produce \$1,000,000 NEW Activation volume + have at least 5 direct International Directors or above at the moment of bonus payout.

Royal Ambassador Board of Directors (RABOD) = Qualify as BOD + produce \$2,000,000 NEW Activation volume + have at least 5 direct Executive Directors or above at the moment of bonus payout.

Ambassador Board of Directors earn a \$100,000.00 bonus and Royal Ambassador Board of Directors earn a \$200,000.00 bonus (on TOP of \$55,000.00 Board of Directors Bonus) each and every month they remain qualified.

What if you don't meet the Total Activation Volume requirement?

Marketing Directors

If Qualified Production qualifies you for Marketing Director, but you and your team Activate LESS than 3 new Members (so 0, 1 or 2) you will receive the Marketing Director rank/title/pin but you will not receive a Team Leadership Bonus. **NOTE:** You will still be eligible for Recurring Income and INcentives.

Senior Marketing Directors and Above

If Qualified Production qualifies you for Senior Marketing Director or above, but you and your team Activate three or MORE new Members but LESS than the required amount for the full Team Leadership Bonus, you will receive 50% of your Team Leadership Bonus. **NOTE:** You will still be eligible for Recurring Income and INcentives.

Example: You are a Regional Director who has \$30,000 in Qualified Production. Plus you and your team produce 10 Activations/\$2,000 Total Activation Volume (this is less than the required 5K needed to earn the full RD TLB bonus). You earn \$1,250.00, or 50% of the full Team Leadership Bonus for RD's.

If Qualified Production qualifies you for Senior Marketing Director or above, but you and your team do less than 3 Member Activations (so 0, 1 or 2 new Members only), you will only qualify for Marketing Director rank. You will not receive a Team Leadership Bonus. **NOTE:** You will still be eligible for Recurring Income and INcentives.

Team Leadership Bonuses are paid automatically to Active Partners on the 10th of each month for the prior month's production. Partner Leaders must be an Active Partner on that day in order to be paid this bonus. You can see your Partner status and when it expires on your welcome page and your compensation page in your Partner back office. If you are not an Active Partner on the 10th day of the month when the bonus is actually paid, you will not be paid your bonus and it will be permanently lost. Please keep your eye on your Active Partner status to ensure you receive your Team Leadership Bonus each month.

Team Leadership Bonuses are subject to a full or partial chargeback if any Member requests a refund that lowers your Qualified Production or Total Activation Volume to a level that would not have qualified for the bonus received.

4. RECURRING INCOME

All inCruises Rank Leaders are eligible to earn a minimum \$5.00 of Recurring Income for 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.

Applied here this rule ensures that no more than 40% of the production necessary for achieving Recurring Qualified Production 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 Recurring Qualified Production Thresholds and the maximum allowable Recurring Qualified Production 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

To increase the Recurring Qualified Production allowed from any one leg a leader must reach or exceed the corresponding Recurring Qualified Production threshold.

Example: Consider a leader with \$1,000 in direct recurring production and three Partner teams with the following recurring production. Team 1- \$5,000, Team 2 - \$4,000, Team 3 - \$700.

According to the Recurring Qualified Production Thresholds and applying the 40% rule the maximum Recurring Qualified Production from Teams 1 and 2 is \$1,200 each, Team 3 is \$700 and the \$1,000 in direct recurring production brings their Recurring Qualified Production to \$4,100 which would produce \$205.00 in Recurring Income.

To “Qualify” more recurring production from Teams 1 and 2 and better maximize their Recurring Income payout this leader needs to increase recurring production either through their direct efforts, Team 3 or by developing other new Partner teams and reach the \$10,000 Recurring Qualified Production threshold.

NOTE: Membership Activations and payments marked as “FREE” by inCruises do not generate Recurring Income payments.

Recurring Multiplier

The amount of Recurring Income paid per \$100 of Recurring Qualified Production increases when Rank Leaders earn more than \$9,000.00 in Builders Base Bonus indicated in the following chart.

Recurring Multiplier!	
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+ 1 ID Team)	\$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.

5. BUILDERS BASE BONUS

This bonus rewards rank leaders (MD and above) based on two key growth measures: **Builders Base Volume** and **Quality of Business Index (QBI)**.

Builders Base Volume includes the Activation Volume produced by you and your direct Partner teams who are lower in rank than you and not higher than National Director. (International Director, Executive Director, and Board of Directors legs do not count in Builders Base even when lower in rank than you.)

When your Builders Base Volume reaches the levels below in a given calendar month, you can be paid the corresponding percentage of your Builders Base Volume as a bonus.

Builders Base Volume	% Paid in Bonus
\$5,000-\$9,999	5
\$10,000-\$29,999	10
\$30,000+	30

Example: Your Builders Base generates \$9,600 in Activation Volume. You can earn up to 5% of that. A potential \$480.00 bonus.

Example: Your Builders Base generates \$100,000 in Activation Volume. You can earn up to 30% of that. A potential \$30,000.00 bonus!

Super Builders Base Bonus

When you reach the monthly maximum \$30,000 Builders Base Bonus by producing or exceeding \$100,000 in Builders Base Volume, and you have at least one direct International Director team, you earn the Super Builders Base Bonus. This bonus pays you an additional 5% on your Builders Base Volume, plus Executive Directors and above get paid for the Activation Volume in International Director teams as well. That's correct, if you are an Executive Director and above and qualify for Super Builders Base Bonus, you earn an additional 5% on your Builders Base Volume AND you earn 5% on the Activation Volume of your International Director teams.

Quality of Business Index or QBI is the other factor that determines how much Builders Base Bonus you actually receive.

QBI tracks how many New Members Activated by your Builders Base stay Active by continuing to make their Member payments during the 90 day period after receiving their first invoice.

Example: Your Builders Base Activated 50 New Members who are still in their first 90-day period since receiving an invoice. 35 of those 50 Members are Active, meaning they do not have an unpaid invoice. Your QBI at this time is 70%.

When your QBI is 65% or more when Builders Base is paid (the 15th of each month), you immediately receive 100% of your potential Builders Base Bonus

Example: On September 15th, your August Builders Base Bonus is calculated at \$10,000.00 Your QBI percentage is 70 at that time. Since your QBI percentage is greater than 65, you are paid the entire \$10,000.00 Builders Base Bonus possible for August.

If your QBI is less than 65% when Builders Base Bonus is paid, whatever QBI percentage you have at that time becomes the percentage of your Builders Base Bonus you actually get paid.

Example: On September 15th, your August Builder Base Bonus is calculated at \$10,000.00 Your QBI percentage is 60 at that time. Since 60% is less than 65%, you are paid 60% of your possible \$10,000.00 Builders Base Bonus for August, so \$6,000.00.

In order for your Builders Base Bonus to be paid on the 15th of the month, your QBI must be based on an equal or greater number of New Members than the Builders Base Bonus you are receiving.

Example: On September 15th, your August Builders Base Bonus is based on 50 New Members you and your Builders Base Activated in August. Your QBI percentage is based on the 100 New Members your Builders Base Activated between May 15th and August 15th as these New Members have already received one or more invoices. Since your QBI is calculating based on more New Members (100) than your August Builders Base Activations (50), your August Builders Base bonus will be paid immediately on September 15th.

If your Builders Base Bonus is based on more Activations than the number of New Members in your QBI calculation, then your Builders Base Bonus will be paid on the 14th of the following month.

Example: On September 15th, your August Builders Base Bonus is based on 75 New Member Activations you and your Builders Base Activated in August. However, your QBI percentage is

based on only 50 total New Members you and your Builders Base Activated between May 15th and August 15th. Since your QBI is calculating on less New Members (50) than your August Builders Base Activations (75), your August Builders Base bonus will be paid on the 14th of October.

Builders Base Bonus is subject to a chargeback if any Member requests a refund that lowers your qualifying Builders Base Activation Volume or reduces your QBI in a way that affects your percentage of bonus due.

WHEN IS INCOME 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 and Super Builders Base Bonus:** Paid on the 15th* of each month unless Builders Base Activations exceed New Members in QBI period.

***If the 8th, 10th or 15th falls on a weekend then payments will be made on the next business day.**

HOW IS INCOME PAID?

inCruises pays its Partners through inPay, Payoneer®, iPayout®, PayQuicker®, and Hyperwallet®.

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 Payoneer, iPayout, PayQuicker, or Hyperwallet account.

5 INCENTIVES

1. MEMBERSHIP FREE INCENTIVE

When you are an Active Partner Member and Activate and/or maintain just 5 direct Members in a month, your monthly Membership payment is waived!

That's right! When you have 5 direct paying monthly Members, inCruises will add 200 (2 for 1) Reward Points to your account each month, and we waive your \$100 monthly Membership payment.

If you are a Partner only and you qualify for Membership Free, you will receive 200 (1 for 1) Reward Points.

The key number for Partner-Members and Partners is five! Remember, **“With Five You Thrive”!**

Important Guidelines:

- Partner-Members who are also Membership Free will not count towards the 5 paying direct Members you need to be Membership Free.
- To get your invoice marked as FREE, you must have 5 direct Active Members when your monthly invoice is created.
- If you do NOT have 5 direct Active Members when your invoice is created, your invoice will not be marked FREE and you will need to pay your invoice. If you do not have a form of payment saved for recurring billing, your account will move to **“Pending”** status until you make the payment manually.
- If we mark your invoice as FREE, and for any reason, one of your 5 direct Active Members requests cancellation, or their accounts are charged back, deleted, or otherwise terminated, you will not be entitled to the FREE invoice. The 200 (2 for 1) Reward Points awarded will be removed. You will receive a \$100 invoice which will need to be paid to become an Active Member again.
- Partners only do not receive a monthly Membership invoice so they must be eligible on the 15th of the month to qualify for their Membership Free award.
- Rank-Leader Partners (MD and above) are still eligible for Membership Free even if they are not meeting the [Minimum Activation Requirement](#).

2. FAST START INCENTIVE = \$500.00 MD BONUS!

To inspire you to reach Marketing Director (MD) as quickly as possible, we have the Fast Start **IN**centive, which instead of the regular monthly \$300.00 MD Bonus, pays you a \$500.00 one-time bonus when you achieve MD by the end of your first full calendar month. Meaning the month after you Activate as a Partner. This \$500.00 bonus is paid on top of all other available bonuses.

Plus, when you achieve the Fast Start Bonus and then maintain the MD rank through the next calendar month, your upline sponsor earns a matching one-time \$500.00 bonus.

For details on becoming Marketing Director ([GROW TEAM + MAKE RANKS = EARN MORE](#)).

NOTE: Activating as a Partner early in a month gives you an advantage for Fast Start, as you will have additional time to add Members and Partners to your team and build momentum and ongoing membership payments going into your first full calendar month, which is the month following your initial activation.

NOTE: This one-time bonus is paid on the 10th of the following month the bonus is earned.

3. ELITE TRAVEL ADVANTAGES

Once you earn a rank (MD and above) Team Leadership Bonus for at least a total of 3 months you become eligible to book cruises using your (2 for 1) Reward Points up to 100% of the retail cruise value (no 50% limit)! You keep this elite booking advantage as long as you maintain MD rank or above and are meeting the [Minimum Activation Requirement](#).

When you achieve National Director rank or above, on top of the 100% cruise booking advantage explained above, you can also make an unlimited amount of concurrent cruise bookings using (2 for 1) Reward Points!

Why are these “Elite” Travel Advantages?

Every inCruises Member can pay up to 50% of a cruise's retail value using (2 for 1) Reward Points. The balance of the cruise payment must be paid with out-of-pocket funds, or converted (2 for 1) Reward Points. Each Member can have one such active cruise booking at a time.

Once you earn three leadership bonuses you can now pay for the entire cruise using (2 for 1) Reward Points. So no out-of-pocket payments are required!

And when you earn National Director Rank or above Leadership rank, you will also be able to make unlimited concurrent cruise bookings using (2 for 1) Reward Points without the one booking at a time limitation.

NOTE: MD Leaders and above cannot use Elite Travel Advantages until they have officially achieved it.

4. REWARD POINTS COMPETITIONS

As you directly Activate new Members, you can win Reward Points in the weekly and monthly Member Activation competition.

There are also Monthly Member Activation Competitions for Partner teams as well, based on your Leadership rank (Marketing Director, Senior Marketing Director, Regional Director, and National Director teams).

The top 25 qualifiers in each category will win between 20 and 500 (1 for 1) Reward Points. You can track the live results via your Partner's back office.

Weekly Reward Points Competition Rules:

- **How to Qualify:** Personally Activate enough Members in a week to place among the top 25 Partners company-wide.
- **Competition period:** Weekly from Monday to Sunday. The contest starts on Monday of each week at 00:00 UTC Time and runs to Sunday at 23:59:59 UTC Time.

- **Minimum Weekly Direct Member Activations needed to qualify:** 2
- **Activations:** All Member Activations must occur during the same contest week to count.
- **Tiebreaker:** Personally earned **IN**come during the same 7-day period.
- **Awards:** Each Monday, winners will receive an email with the awarded Reward Points.
- **Chargebacks, refunds, and cancellations will impact this INcentive.** Your Reward Points award will be removed if any of your personally enrolled Members request a refund, chargeback, or otherwise cancel their Member account before you redeem your Reward Points to book a vacation.

Monthly Reward Points Competition Rules:

- **How to Qualify:** You and Your Team Activate enough Members in a month to place amongst the top 25 Partners in your category.
- **Competition period:** Monthly, from the first day of each month to the last day of each month. The contest starts each month at 00:00 UTC Time and runs to the last day of each month at 23:59:59 UTC Time.
- **Rank Specific Competitions For:** MDs, SMDs, RDs and NDs
- **Minimum Team Member Activations needed to qualify:** 5
- **Minimum Personal Member Activations needed to qualify:** 2
- **Tiebreak:** Personally earned **IN**come during the same month.
- **Awards:** On the 5th of each month, winners will receive an email with the awarded/earned Reward Points.
- **Chargebacks, refunds, and cancellations will impact this INcentive.** Your Reward Points award will be removed if any of your personally enrolled Members request a refund, chargeback, or otherwise cancel their Member account before you redeem your Reward Points to book a vacation.

*See our [Weekly/Monthly INcentives PDF](#) for more details: [Weekly Monthly Reward Points Bonus](#)

5. GLOBAL LEADERSHIP SUMMIT

As an inCruises Partner, you will have consistent opportunities to travel and experience the best the world has to offer.

One of the most sought-after opportunities, in addition to your leadership events, are the Global Leadership Summit contests. Partners earn points for growing their businesses. The top point earners in the contest period win 5-star luxury accommodations for two! Winners get to share this fantastic travel experience with the inCruises Executive Team and other top leaders worldwide.

Every contest comes with its own set of rules. If you want to secure a place among the top-performing Partners on the next Global Leadership Summit Trip, then check the qualification criteria via your Partner back-office **“Info & Actions”** section.

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 some 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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