

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 INCROISES 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 producing a minimum amount of direct Activation Production in a specified time frame.

ACTIVATION PRODUCTION	TIME FRAME
\$200	in last 30 days
\$600	in last 90 days
\$1,200	in last 180 days
\$2,400	in last 365 days

(Board of Director Partners are exempt from this requirement)

FIRST THINGS FIRST

To develop and maintain your inCruises INcome streams, *Member Activations* are the primary drivers of success.

Member Activations occur when any of the following three things happen

- A New Member registers and pays to “upgrade” to a paid Member plan
- An Existing Active Member pays to upgrade to a higher plan (For instance from CLASSIC to PREMIUM)
- An inactive Member pays to reactivate a paid Member plan

For compensation purposes all of these actions are treated equally and may qualify you for one or more of the Activation bonuses described below.

1. ACTIVATION BONUSES

DAILY ACTIVATION BONUS (DAB)

Each time a Member direct to you Activates you receive a Daily Activation Bonus according to their chosen Member plan and the schedule below added to your inCruises wallet. This will normally happen within 24 hours of the Activation.

PLAN ACTIVATION	DAB
STARTER	\$20.00
CLASSIC	\$20.00
PREMIUM	\$50.00

MONTHLY ACTIVATIONS BONUS (MAB)

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

PLAN	3-4 ACTIVATIONS	5-9 ACTIVATIONS	10+ ACTIVATIONS
CLASSIC	\$20.00	\$30.00	\$40.00
PREMIUM	\$50.00	\$75.00	\$100.00

Example: You activate 3 CLASSIC Members and 3 PREMIUM Members in one calendar month. You earn \$60.00 (\$20.00x3) in Monthly Activation Bonus for your 3 CLASSIC Activations and you earn \$150.00 (\$50.00x3) in Monthly Activations Bonus for your 3 PREMIUM Activations.

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 \$600 of Activation Production 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 to be eligible is directly produce at least \$200 of Activation Production during the same qualification week.

	WEEKLY MATCHING BONUS PRODUCTION REQUIRED
PERSONAL	\$200 +
TEAM	\$600 +

Example: You have 2 direct Partners and during the week of July 2nd through July 8th

Partner 1 Activates 1 PREMIUM Member (\$500 in Activation production) and earns \$50.00 (\$50X1) in Daily Activation Bonus.

Plus, Partner 1 Activated 3 PREMIUM Members in the prior month and earned a \$150.00 (\$50X3) Monthly Activation Bonus that will be paid out this week.

Partner 2 Activates 1 CLASSIC Member (\$200 in Activation production) in the week and earns a \$20.00 Daily Activation Bonus.

Plus, Partner 2 Activated 4 CLASSIC Members in the prior month and earned an \$80.00 (\$20X4) Monthly Activation Bonus that will be paid out this week.

Because you directly produced \$200 in Activation production in the same qualifying week and your direct Partners Activations totaled more than \$600 in Activation Production in that week you earn a Weekly Matching Bonus of \$300.00! (\$200 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.

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 generally refers to the sales production that counts towards your Rank advancement once a **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. ($\$3,000 \times 40\% = \$1,200$)

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 monthly 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.

NOTE: Any portion of a Membership payment paid by inCruises as part of the Membership Free INcentive does NOT count towards your Qualified Production.

NOTE: The maximum % of volume that can be counted from any single Partner team changes when you reach Board of Directors. From MD to BOD ranks, it's capped at 40%. However, for Ambassador and Premier Ambassador Board of Directors, the cap adjusts to 20% max per Partner team, and for Global Ambassador and Royal Ambassador Board of Directors, it adjusts to 10% max per Partner team.

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	% Max per Leg	Total Activation Volume	Team Leadership Bonus
Royal Ambassador Board of Directors	\$1,000,000	10%	\$2,000,000	\$305,000.00
Global Ambassador Board of Directors	\$1,000,000	10%	\$400,000	\$180,000.00
Premier Ambassador Board of Directors	\$750,000	20%	\$1,000,000	\$155,000.00
Ambassador Board of Directors	\$750,000	20%	\$300,000	\$105,000.00
Board of Directors	\$550,000	40%	\$110,000	\$55,000.00
Executive Director	\$250,000	40%	\$50,000	\$25,000.00
International Director	\$100,000	40%	\$20,000	\$10,000.00
National Director	\$50,000	40%	\$10,000	\$5,000.00
Regional Director	\$25,000	40%	\$5,000	\$2,500.00
Senior Marketing Director	\$10,000	40%	\$2,000	\$1,000.00
Marketing Director	\$3,000	40%	\$600	\$300.00

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

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 produce LESS than \$600 in Activation Volume in a month 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 produce more than \$600 in Activation Volume but LESS than the Activation Volume required 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 \$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 \$600 in Activation Volume 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 a 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 counted 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 a 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 as 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 is a subset of Activation Volume that includes only the initial, first-ever Activation of each Member whether they start as Starter, Classic or Premium. Only the Builders Base volume produced by you and your direct Partner teams who are lower in rank than you and not higher than National Director is used to calculate your Builders Base Bonus. Subsequent Member upgrades beyond the initial Activation and Re-activations of former members do not count as Builders Base Volume and therefore do not generate Builders Base Bonus.

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 Builders Base Volume. You can earn up to 5% of that. A potential \$480.00 bonus.

Example: Your Builders Base generates \$100,000 in Builders Base 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 5% for the Builders Base 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 Builders Base 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 CLASSIC and PREMIUM 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. **Remember existing paying Members who upgrade to CLASSIC and Premium plans also count as Activations and will affect your QBI totals accordingly.**

Example: Your Builders Base Activated 30 New CLASSIC and 20 New PREMIUM Members so 50 total, 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 CLASSIC and PREMIUM Members than the Builders Base Bonus you are receiving.

Example: On September 15th, your August Builders Base Bonus is based on 50 New CLASSIC and PREMIUM Members you and your Builders Base Activated in August. Your QBI percentage is based on the 100 New CLASSIC and PREMIUM 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 CLASSIC and PREMIUM New Members (100) than your August Builders Base CLASSIC and PREMIUM Activations (50), your August Builders Base bonus will be paid immediately on September 15th.

If your Builders Base Bonus is based on more CLASSIC and PREMIUM Activations than the number of New CLASSIC and PREMIUM 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 CLASSIC and PREMIUM Member Activations you and your Builders Base Activated in August. However, your QBI percentage is + based on only 50 total New CLASSIC and PREMIUM 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 CLASSIC and PREMIUM 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 CLASSIC or PREMIUM Member included in your Builders Base Volume requests a refund that lowers your qualifying Builders Base Volume or reduces your QBI in a way that affects your percentage of bonus due.

NOTE: New STARTER Member Activations do not count in QBI calculations. New CLASSIC and PREMIUM Activations count equally in QBI calculations.

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 the number of CLASSIC or PREMIUM 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 CLASSIC and PREMIUM Builders Base Activations exceed New CLASSIC and PREMIUM 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 have \$500 or more in direct Production in your Membership period up to \$100 of your monthly Membership payment is waived!

That's right! Produce \$500 in direct Production in your Membership period and inCruises will add up to 200 Reward Points to your account each month, and waive up to \$100 of your monthly Membership payment.

If you are a Partner only and you qualify for Membership Free, you will receive 200 Reward Points added to your account.

Important Guidelines:

- Membership Free payments earned by your direct Partner-Members will not count towards the \$500 in direct Production you need to be Membership Free. They will also not count towards the Qualified Production or the Total Activation production needed for Builders Base or Rank bonuses.
- To get your invoice marked as FREE, you must have \$500 in direct production when your monthly invoice is created.
- If you do NOT have \$500 in direct Production 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 your invoice is marked as FREE but a Member cancels, their account is charged back, deleted, or terminated, reducing your direct Production to below \$500, you will lose the FREE status. The 200 Reward Points will be removed, and you will receive an invoice based on your Membership Plan. This invoice must be paid within the required timeframe to remain an Active Member
- 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](#).

NOTE: STARTER Members who earn Membership Free will have their \$50 Monthly Membership Payment Waived and earn 50 complimentary Award Points. PREMIUM Partner-Members who earn Membership Free will have \$100 of their \$250 dollar monthly PREMIUM payment waived and they will receive 200 complimentary Reward Points. They will still need to pay the outstanding \$150 of their PREMIUM Monthly Membership Payment.

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 **I**ncentive, 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 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 Reward Points! You must continue to be one of the passengers in any and all cruises you personally book no exceptions to this rule are allowed.

Why are these “**Elite**” Travel Advantages?

Every inCruises Member can pay up to 50% of a cruise's retail value using Reward Points. The balance of the cruise payment must be paid with out-of-pocket funds, or converted 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 Reward Points. So if you have the required amount of Reward Points then 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 Reward Points without the one booking at a time limitation.

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 status (Non-ranks, Marketing Director, Senior Marketing Director, Regional Director, and National Director teams).

The top 25 qualifiers in each category will win between 20 and 500 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 Activation Production needed to qualify:** \$400
- **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:** Non-Ranking Partners, MDs, SMDs, RDs and NDs
- **Minimum Team Activation Production needed to qualify:** \$1,000
- **Minimum Direct Activation Production needed to qualify:** \$400
- **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, 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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