COMPENSATION PLAN
OVERVIEW

the simplest, most generous and fair compensation program in the industry
Thank you for taking the time to review our compensation program.

We believe compensation plans should be fair, generous, yet simple to understand, so you can accurately plan your future. **Our compensation plan meets all those objectives.**

The single most powerful element of any compensation plan is the value of the product being sold. **We know of no other product that compares to the “real” value of our genuine cruise membership offer.**

The rare combination of a generous, fair and simple to understand compensation plan with a truly extraordinary product value can be life-changing. **We offer you that rare combination.**

Michael “Hutch” Hutchison,
Founder & CEO

This document is an overview of our compensation plan. Please reference our complete compensation guide for more details.
5 Compelling ways to get paid

1. Daily Instant Pay Bonuses
2. Daily Residual Income
3. Weekly Matching Bonuses
4. Monthly Leadership Bonuses
5. Monthly Worldwide Market Bonus

Ready to see how our powerful compensation plan works?
5 compelling ways to get paid
Earn **DAILY INSTANT PAY BONUS of $20.00 USD** each time you personally enroll a new Member (someone that becomes a Member and is not a Partner) during a natural calendar month.

Even though we credit your inCruises back office compensation wallet immediately (or instantly) when the enrollment occurs, you will receive the compensation on the 1st of each month for the previous month.

**Example:** 5 direct Member enrollments = $100.00 USD in Daily Instant Pay Bonuses, paid on the 1st of the following month.

**By enrolling 5 Members, you would:**
- Have earned $100.00 USD (5 x $20.00 USD), essentially recovering what you paid to become a Member... And...

- You will be Membership Free for future payments, assuming these Members remain as active paying Members.

**And uplines can get a matching bonus on this daily instant bonus payment as well!**
daily instant pay bonuses

Earn DAILY INSTANT PAY BONUSES of $50.00 USD to $150.00 USD each time you personally enroll a new Partner Member (someone that becomes a Partner and a Member) during a natural calendar month.

These bonuses start at $50.00 USD for the first Partner Member and increase for each new Partner Member you enroll. Then it “resets” again on the 1st of each month back to $50.00 USD.

<table>
<thead>
<tr>
<th>Partner Member</th>
<th>Daily Instant Pay Bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Partner Member</td>
<td>$50</td>
</tr>
<tr>
<td>2nd Partner Member</td>
<td>$60</td>
</tr>
<tr>
<td>3rd Partner Member</td>
<td>$70</td>
</tr>
<tr>
<td>4th Partner Member</td>
<td>$80</td>
</tr>
<tr>
<td>5th Partner Member</td>
<td>$90</td>
</tr>
<tr>
<td>6th Partner Member</td>
<td>$100</td>
</tr>
<tr>
<td>7th Partner Member</td>
<td>$110</td>
</tr>
<tr>
<td>8th Partner Member</td>
<td>$120</td>
</tr>
<tr>
<td>9th Partner Member</td>
<td>$130</td>
</tr>
<tr>
<td>10th and thereafter</td>
<td>$150</td>
</tr>
</tbody>
</table>

These bonuses are paid within 24 hours of the enrollment; many times in less than 1-2 hours. True “Instant Income” you can depend on!
daily instant pay bonuses

Important note:

- You can earn either the Daily MEMBER Instant Pay Bonus OF $20.00 USD explained on SLIDE 5… OR

- You can earn the Daily PARTNER MEMBER Instant Pay Bonus OF $50.00 USD TO $150.00 USD explained on SLIDE 6

You cannot earn BOTH.

Please keep in mind, we will not pay the $20.00 USD payment until we know the Member did not upgrade to Partner.

Also, if/when the Member does upgrade to Partner by the end of the month, you will earn the Daily Partner Member Instant Pay Bonus of $50 TO $150 USD. This explains why the $20 USD Daily MEMBER Instant Pay Bonuses are paid on the 1st of each month.

Both Daily MEMBER Instant Pay Bonus and Daily PARTNER MEMBER Instant Pay Bonus also count for weekly bonus matching compensation for sponsors during the week when the payment is paid (the 1st of each month)!

How many Partner Members can you enroll before the end of this month?
daily residual income

Build a monthly residual income as big as you want by personally enrolling and maintaining 5 or more active Members and helping your directly referred Partners to also do the same; that simple!

We’ll pay you $5.00 USD UP TO 20 levels, based on your Rank Achievement, for every Membership payment made by any Member you refer and any Members referred by your Partner Team, each and every month. You unlock each level with each direct Partner that has 5 or more direct active Members.

Marketing Directors and above automatically earn residual income on 2 levels, regardless of the number of direct Partners that have 5 or more Members. Maximum Residual payout amount = Your Leadership Bonus amount that month.

How many Active Members do you want to earn residual income from?
weekly matching bonuses

Help your directly referred Partners make money and get paid handsomely for your efforts.

**Earn a 100% MATCH of all instant bonuses earned by your direct Partners once they reach 5 Activation points during any given week.**

- Member Activation = 1 point
- Partner Activation = 1 point
- Partner Member Activation = 2 points

The 5 points required in order for you to earn the weekly matching bonus, is a TOTAL point count taking into account **ALL your direct Partners’ activations** each week. Additionally you need to personally sponsor at least 1 NEW direct Member or Partner Member during the qualification week.

Matching bonuses are paid each **Monday morning** based on the week ending Sunday at 23:59 (UTC time - Coordinated Universal Time).

**Example:** 🌟 YOUR directs earned $1,500USD in instant pay bonuses this week
🌟 YOU earn a matching $1,500USD payment on Monday morning!

**Want to make Monday a Payday every week?**
We pay our top producing leaders a Monthly Leadership bonus for achieving and maintaining 1 of 7 rank achievements based on total team production goals.

The first monthly bonus level is a $300.00 USD Car Bonus. The top bonus level is $55,000.00 USD per month. These Team Leadership bonuses are generated from your entire team’s production of direct and indirects down to infinity (no limits!).

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

How BIG do you want to build your business?
monthly worldwide market bonus

Earn your share of the entire company’s sale volume

We pay out 5% of our global membership sales volume from the previous month with all qualifying leaders in equal amounts. This is a unique opportunity to override or earn a portion of the sales done by the entire company, not just your own team.

Example:
$2,500,000 USD in revenue x 5% = $125,000 USD
Divided by 5 qualifying leaders = $25,000 USD

added to the rest of your compensation!


How big are you dreams and aspirations?
### Rank Achievements

<table>
<thead>
<tr>
<th>Title</th>
<th>Volume</th>
<th>Members</th>
<th>Residual (Up to)</th>
<th>Bonus</th>
<th>Total USD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketing Director</td>
<td>$3,000 USD</td>
<td>30+</td>
<td>$300 USD</td>
<td>+ $300 USD</td>
<td>$600 Monthly</td>
</tr>
<tr>
<td>Sr. Marketing Director</td>
<td>$10,000 USD</td>
<td>100+</td>
<td>$1,000 USD</td>
<td>+ $1,000 USD</td>
<td>$2,000 Monthly</td>
</tr>
<tr>
<td>Regional Director</td>
<td>$25,000 USD</td>
<td>250+</td>
<td>$2,500 USD</td>
<td>+ $2,500 USD</td>
<td>$5,000 Monthly</td>
</tr>
<tr>
<td>National Director</td>
<td>$50,000 USD</td>
<td>500+</td>
<td>$5,000 USD</td>
<td>+ $5,000 USD</td>
<td>$10,000 Monthly</td>
</tr>
<tr>
<td>International Director</td>
<td>$100,000 USD</td>
<td>1,000+</td>
<td>$10,000 USD</td>
<td>+ $10,000 USD</td>
<td>$20,000 Monthly</td>
</tr>
<tr>
<td>Executive Director</td>
<td>$250,000 USD</td>
<td>2,500+</td>
<td>$25,000 USD</td>
<td>+ $25,000 USD</td>
<td>$50,000 Monthly</td>
</tr>
<tr>
<td>Board of Directors</td>
<td>$550,000 USD</td>
<td>5,500+</td>
<td>$55,000 USD</td>
<td>+ $55,000 USD + $27,500 USD</td>
<td>$137,500 Monthly</td>
</tr>
</tbody>
</table>

*This illustration assumes that you qualify to earn the Residual compensation shown in the Residual Income column. This illustration is provided to illustrate the power of our simple compensation program and not to suggest and depict your actual income potential. There are no income guarantees in our business. This is not an estimate or earnings projection, nor a*
get paid fast with Payoneer, Hyperwallet or Epayments

inCruises® pays its Partners through Payoneer®, Hyperwallet® and Epayments®.

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, Hyperwallet or Epayments account in order to receive your funds via:

- Bank transfer to your local bank (ACH, EFT, WIRE)
- Pre-paid MasterCard® issued by Payoneer®
- Pre-paid Visa® issued by Hyperwallet®
- Paypal (US only)
- Bank transfer to your local bank (ACH, EFT, WIRE)
- Pre-paid MasterCard® issued by Epayments®
- WebMoney, Yandex.Money, and QIWI Wallets
- Cryptocurrencies like Bitcoin, Litecoin, or Ethereum.

Want to see how much income is possible?
Objective: Build your business to reach at least 30 Active Members

30 Active Members = $3,000 USD monthly sales volume

$3,000 USD in monthly sales volume = Marketing Director Rank = $300.00 USD Monthly Car Bonus

30 Members = $150.00 USD in monthly residual income ($5.00 for each Member)
Marketing Directors also earn an additional perk. You’ll be able to use 100% of your Cruise Dollars™ with any booking regardless of how long you’ve been a Member! No restrictions on how many Cruise Dollars™ you can use!

Marketing Directors and above automatically earn residual income on 2 levels, regardless of direct number of Membership Free Partners they have.

**TOTAL: $5,400.00 USD**

ANNUAL INCOME!
Objective: Build your business to reach at least 500 Active Members

500 Active Members = $50,000 USD monthly sales volume

$50,000 USD in monthly sales volume = National Director Rank Monthly Bonus

500 Members = $2,500.00 USD in monthly residual income ($5.00 USD for each Member)
TOTAL: $90,000.00 USD ANNUAL INCOME!

Hypothetical Income Assumptions:
You have enrolled and maintained 5 or more Members and you have unlocked residual compensation. You also have 500 Members within the levels for which you are qualified to earn residual compensation and no more than 40% of your qualifying volume comes from one leg, which can be derived from your entire organization, regardless of depth.
Objective: Build your business to reach at least 5,500 Active Members

5,500 Active Members = $550,000 USD monthly sales

$550,000 USD in monthly sales volume = Board of Directors Member Rank = $55,000.00 USD Monthly Bonus

5,500 Members = $27,500.00 USD in monthly residual income ($5.00 USD for each Member)

+ 5% Global Pool Share = Minimum $27,500 USD payout with the potential for much more!
Hypothetical Income Assumptions:
You have enrolled and maintained 5 or more Members and you have unlocked residual compensation. You also have 5500 Members within the levels for which you are qualified to earn residual compensation and no more than 40% of your qualifying volume comes from one leg, which can be derived from your entire organization, regardless of depth.
when you get paid
**daily instant pay bonuses**
Paid within **24 hours of the Partner Member upgrades**, and on the 1st of each month for Member only upgrades (those that are not Partners).

**daily residual commissions**
Paid **immediately starting with each members second membership payment**

**weekly matching bonuses**
Paid each **Monday morning** based on the week ending Sunday at 23:59 (UTC time - Coordinated Universal Time).

**monthly leadership bonuses**
Paid on the **7th day of each month**, based on the previous calendar month.

**worldwide market and fast start bonuses**
Paid on the **15th day of each month**, based on the previous calendar month.
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, cancelations, 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 Representative will result only from successful sales and team building efforts, which require hard work, diligence, and leadership. 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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