

WELCOME!



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FOUNDER & CHIEF EXECUTIVE OFFICER

Welcome to our inCruises Family! I am grateful to be on your team.

We share a product everyone dreams about: to See The World in comfort, in style, and at a fraction of the cost. We also provide a world-class business opportunity and compensation program you will see explained in this document.

We have THREE principles we use to guide our decisions about the compensation program that powers your independent business. It must always be 100%:

- Fair and Generous
- Transparent
- Compliant

Even though our business is fun and exciting; together, we run our business with the highest level of integrity and commitment to being compliant. To achieve success with our company, you will need to work hard, be compliant, and have a deep passion for helping others achieve their goals.



A FAIR AND GENEROUS COMPENSATION PLAN

In Network Marketing, you typically see three types of compensations plans:

- **Binary:** Allows you to earn commissions on unlimited depth
- **Unilevel:** Allows you to earn on unlimited width on a set number of levels
- **Matrix:** Allows you to earn up to a limited number of width and depth

inCruises has created an innovative compensation program designed to pay you on:

Unlimited width and unlimited depth

So you can earn UNLIMITED income from the business you build!

A TRANSPARENT COMPENSATION PLAN

At inCruises, we understand that as our Partners succeed, we succeed. That's why we have committed to providing a transparent opportunity.

To fulfill that promise, we want you to know that there are 5 commitments we live by so that you can be assured we have your best interest at heart.

1st Commitment: We will provide you with world-class training, marketing tools, fun and rewarding incentives, as well as consistent and fair treatment when it comes to compliance issues. You have a dedicated and loyal home office team that works with you in every aspect of your business to ensure your success.

2nd Commitment: You are represented by a Partner Council consisting of 7 field leaders; our top earning (during previous calendar year), Board of Directors Member, Executive Director, International Director, National Director, Regional Director, Senior Marketing Director, and Marketing Director to ensure level-playing field representation of those that have the most at stake in any corporate decision.

3rd Commitment: We're committed to managing our business in a stable and consistent way. We will avoid frequent and unnecessary rules and compensation changes and we will treat your business with the respect it deserves.

4th Commitment. In the unlikely event that we need to make compensation updates, we'll communicate those updates well in advance and allow you to not only review those compensation updates before they take effect, but to also ask questions to our executive team.

5th. Commitment. Your business is, well, yours! Once you reach the International Director level, you will have full, 100% ownership over your business. You will be able to transfer the business to a spouse or children, will it, or even sell it to another International Director or above, subject to certain restrictions, so please read our Policies and Procedure manual for complete details.

A COMPLIANT COMPENSATION PLAN

While we focus on the positive and enthusiastically promote our product and business opportunity, we do so in a compliant way.

To that end, we have developed our Business Opportunity Disclosure where we clearly outline what makes our business opportunity compliant and how we implement the best practices of the Direct Selling Industry to ensure compliance at every step and in every aspect of our business.

Here's a quick recap of those Best Practices:

- We make a clear differentiation between our Customers (we call them Members) and our Representatives (we call them Partners). Anyone can become a Member and that does not automatically make them a Partner. The same is true vice-versa. Some of our Members choose not to become Partners and some of our Partners choose not to be Members. There are costs and processes that are clearly different and separated to ensure there's no confusion.
- We DO NOT require any Partner to purchase an inCruises® Membership Product to enter the business nor qualify for any commission or bonus.
- We DO NOT pay compensation for the recruiting or sponsoring of new Partners. Commissions and bonuses are ONLY paid on the sale of our Membership Product and never on Partner fees to join our opportunity.
- We require, train, and incent our Partners to market our Membership Product to customers, those that will buy the Membership for its outstanding value and merits and will not be joining the business opportunity side of our offer.
- We make proper disclosure at all times of the earnings potential of the opportunity and we completely prohibit our Partners from using hypothetical earnings projections or examples as well as prohibiting the use of actual earned compensation to showcase the business.

AS AN INCRUISES PARTNER, YOU CAN EARN INCOME 5 WAYS!

(All Compensation Income is shown and paid in USD)

INSTANT PAY BONUSES

Earn an Instant Pay Bonus for each NEW direct Partner Member (\$295) you enroll.

Instant Pay means once payment is approved, you are paid within 24 hours. In some cases, a review of the payment may occur and bonuses can be delayed until the requested information can be provided to our Review Team.

The \$295 can be paid all at once or in separate payments. One for \$195 and another for \$100. However, BOTH payments must be made during the same calendar month.

Months are calculated from the 1st of each month (UTC time) to the last day of each month (UTC time).

For example, if you enroll someone that pays \$100 to become a Member during September and during September, they also enroll as a Partner paying the \$195 activation fee, then you will earn the Instant Pay Bonus. However, if you enroll someone in September as a Member and then that person waits until the first day in October to become a Partner, you will NOT earn the Instant Pay Bonus.

Instant Pay Bonus Amounts range from \$50.00 to \$150.00 for each new Partner Member enrollment.

1st Partner Member	\$50 Instant Pay Bonus
2nd Partner Member	\$60 Instant Pay Bonus
3rd Partner Member	\$70 Instant Pay Bonus
4th Partner Member	\$80 Instant Pay Bonus
5th Partner Member	\$90 Instant Pay Bonus
6th Partner Member	\$100 Instant Pay Bonus
7th Partner Member	\$110 Instant Pay Bonus
8th Partner Member	\$120 Instant Pay Bonus
9th Partner Member	\$130 Instant Pay Bonus
10th Partner Member	\$150 Instant Pay Bonus

For the first Instant Pay Bonus you earn during any calendar month, you will receive \$50.00 and that will increase as you can see in this chart to \$60.00 for the second one and so on until \$150 for the 10th.

For additional enrollments beyond 10, so from 11th to any number of direct Partner Members you enroll during the calendar month, the amount continues to be \$150.00.

These bonuses are accumulative. Example:

Enroll 5 and earn = \$350.00 (\$50+\$60+\$70+\$80+\$90)

Payout amount is based on each natural calendar month's production, so get as much as you can during each month! On the first of each month, everyone is reset back to zero Partner Member enrollments for the new month. Everyone begins with \$50.00 for the first Partner Member enrollment and so on.

Instant Pay Bonuses are subject to a chargeback if the new Partner Member requests a refund.

WEEKLY MATCHING BONUSES

Earn a 100% MATCH of all Instant Pay Bonuses earned by your direct Partners once they reach 5 new 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 of your direct Partners' new activations each week. Additionally you need to personally sponsor at least 1 NEW direct Member or Partner Member during the qualification week.

Maximum of ten (10) Instant Pay Bonuses can be matched each month, for each of your direct Partners.

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

Weekly Matching Bonuses must be claimed timely. You can claim the previous week's bonus, assuming you qualified, and the previous week (total of two weeks). If you fail to claim your weekly bonuses, they are no longer displayed and you are no longer eligible to receive that compensation. inCruises® expects its Partners to be using the website and visiting the compensation pages often to check for leadership volume and compensation that requires manual claiming.

If Partners do not receive a 100% Weekly Match Bonus on a specific Instant Bonus during a given

week, due to a payment verification issue, inCruises will pay Partners during the following week, when Instant Bonus payment is approved and IF the Partner did not request the previous week pending the approval of the Instant Bonus.

Weekly Matching Bonuses are subject to a chargeback if the Instant Pay Bonus that generated the matching amount is charge-backed due to a refund.

You can manually claim Weekly Matching Bonuses in the Weekly Bonuses tab of the Compensation page in your inCruises® back office.

RESIDUAL COMPENSATION

Since inCruises® Membership Product is fixed and recurring, you can build a strong and reliable monthly income stream, month-after-month, what we call RESIDUAL INCOME.

Residual compensation is attained by personally enrolling and maintaining 5 or more active Members and helping your directly referred Partners to also do the same. You unlock the same number of levels for each direct Partner that has 5 or more direct active Members, up to a maximum number of 20 levels based on your Rank Achievement (Marketing Directors, Senior Marketing Director, etc.) as per below:

- Up to 2 levels (guarantee for Marketing Directors and above regardless of how many direct free Memberships leaders they have).
- Up to 5 levels for Senior Marketing Directors and Regional Marketing Directors.
- Up to 10 levels for National Directors and International Directors.
- Up to 15 levels for Executive Directors.
- Up to 20 levels for Board of Directors Members.

Your Team Leadership Bonus amount equals the maximum amount that can be paid in Residual Income compensation.

Note: residual compensation is only paid to Partners with a leadership rank.

Example: A Senior Marketing Director that has 5 direct Partners that each has 5 or more directly referred active Members = 5 Levels of Residual Compensation unlocked!

Reward: you can earn residual compensation of \$5.00 for each active Member on a monthly basis, on up to 20 levels based on your Rank Achievement and the number of direct leaders you have that have each 5 or more directly referred active Members.

Residual compensation is paid daily. When a Member makes a Membership payment each and every month, you will receive a \$5.00 residual payment based on the levels you have unlocked.

The initial Membership activation payment of \$100 is not residual and consequently is not subject to Residual compensation. Additionally, FREE Membership payments, those payments marked as “FREE” by inCruises® are not subject to Residual compensation.

If at the time of Member payment, you have that level unlocked, then automatically the Residual payment is made.

However, if at the time of the Member payment, you do not have that level unlocked, you can still get that Residual compensation in the future. You will have seven (7) days to claim that Residual compensation IF within those seven (7) days, you unlock those levels. You can manually claim Residual Compensation in the Residual Income tab of the Compensation page in your inCruises® back office.

Finally, there is one exception to Residual compensation: Marketing Directors and above automatically earn residual income on 2 levels, regardless of the number of direct Partners that have 5 or more Members. Residual compensation is subject to a chargeback if the Member requests a refund.

NOTE: While Residual compensation is capped at 20 levels, you can get paid for UNLIMITED LEVELS with our Team Leadership Bonuses. You can earn one of seven bonuses, whichever is higher, each and every month, based on your Team’s total Membership Sales production.

TEAM LEADERSHIP BONUSES

Team Leadership Bonuses are based on the Total Membership Sales Volume of your entire organization, with no limits on levels, during a month. Months are calculated from the 1st of each month (UTC time) to the last day of each month (UTC time). UTC is coordinated Universal Time.

To qualify for these bonuses, the maximum percentage allowed to count for any ONE producing leg (one of your direct’s entire Total Membership Sales Volume through unlimited levels), is 40% of the qualifying amount.

Example: The qualifying amount is \$3,000. The maximum amount you can count from any ONE leg is \$1,200 in Membership Sales Volume. $\$3000 \times 40\% = 1200$

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.

Team Leadership Bonuses are paid on the 7th of the month, for the previous month. You can manually claim Leadership Bonuses in the Leadership Bonuses tab of the Compensation page in your inCruises back office.

Team Leadership Bonuses are subject to a chargeback if any Member requests a refund that lowers your Total Membership Sales Volume from the previous month to a level whereby you would not qualify for that bonus.

Team Leadership Bonuses can range from our monthly “Car Bonus” for Marketing Directors of \$300.00 per month, to our Board of Directors Bonus of \$55,000 per month.

\$300.00 Monthly Car Bonus for Marketing Directors:

When your team produces \$3,000 in Total Membership Sales Volume in any natural calendar month, you advance to Marketing Director.

Marketing Directors automatically earn our \$300.00 “CAR BONUS” each and every month they remain qualified. You can use the \$300.00 towards the purchase or lease of a vehicle of your choice.

While we call it our “Car Bonus”, there are NO requirements to buy or lease a specific car. You can use this bonus in any way you choose.

\$1,000.00 Senior Marketing Director Bonus:

When your team produces \$10,000 in Total Membership Sales Volume in any natural calendar month, you advance to Senior Marketing Director.

Senior Marketing Directors automatically earn this \$1,000.00 bonus each and every month they remain qualified.

\$2,500.00 Regional Director Bonus:

When your team produces \$25,000 in Total Membership Sales Volume in any natural calendar month, you advance to Regional Director.

Regional Directors automatically earn this \$2,500.00 bonus each and every month they remain qualified.

\$5,000.00 National Director Bonus:

When your team produces \$50,000 in Total Membership Sales Volume in any natural calendar month, you advance to National Director.

National Directors automatically earn this \$5,000.00 bonus each and every month they remain qualified.

\$10,000.00 International Director Bonus:

When your team produces \$100,000 in Total Membership Sales Volume in any natural calendar month, you advance to International Director.

International Directors automatically earn this \$10,000.00 bonus each and every month they remain qualified.

\$25,000.00 Executive Director Bonus:

When your team produces \$250,000 in Total Membership Sales Volume in any natural calendar month, you advance to Executive Director.

Executive Directors automatically earn our this \$25,000.00 bonus each and every month they remain qualified.

\$55,000.00 Board of Directors Bonus:

When your team produces \$550,000 in Total Membership Sales Volume in any natural calendar month, you advance to Board of Directors Member.

Board of Directors Members automatically earn this \$55,000.00 bonus each and every month they remain qualified.

MONTHLY WORLDWIDE BONUS

This bonus is funded with 5% of the company's Total Membership Sales Volume from the previous month. We'll divide this bonus equally with all qualifying leaders.

The bonus is paid out from our Total Global Membership revenue, after deducting these direct and attributable costs of doing business: Free Membership payments, credit card merchant processing fees, and Membership costs.

This is a rare opportunity to get a piece of, or override, the entire Total Membership Sales Volume of the company, not just your own team. We reward our ultimate leaders for leading and training our global team.

Think of the possibilities! You can position yourself to reap the rewards of building a solid business and building a legacy you'll be proud of and that can take care of your family for years and decades to come!

WHEN IS COMPENSATION PAID?

- **Daily Instant Pay Bonuses:** Paid within 24 hours of the Partner Member upgrade
- **Daily Residual Commissions:** Paid immediately starting with each member's 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 Bonus:** Paid on the 15th day of each month, based on the previous calendar month.

HOW IS COMPENSATION PAID?

inCruises pays its Partners through Payoneer®, Epayments® 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, Epayments and/ or Hyperwallet account in order to receive your funds via:



- Bank transfer to your local bank (ACH, EFT, WIRE)
- Pre-paid MasterCard® issued by Payoneer®



- 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.



- Bank transfer to your local bank (ACH, EFT, WIRE)
- Pre-paid Visa® issued by Hyperwallet®
- Paypal (US only)

