



NORTH AMERICAN COMPENSATION PLAN OVERVIEW

EFFECTIVE OCTOBER 1, 2019

THE ACN OPPORTUNITY HAS BEEN DESIGNED TO HELP YOU BUILD A SUCCESSFUL BUSINESS OF YOUR OWN

ACN Independent Business Owners (IBOs) can earn money in two ways:

1. Residual commissions paid monthly based on their personal and downline customers' usage of ACN's services.
2. Bonuses paid monthly and weekly based on customer acquisition personally or by IBOs on their team.

Access your IBO Back Office for details on ACN's monthly promotional bonuses – designed to help both new and existing IBOs build their business.






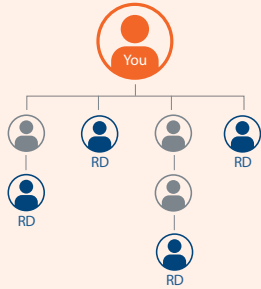
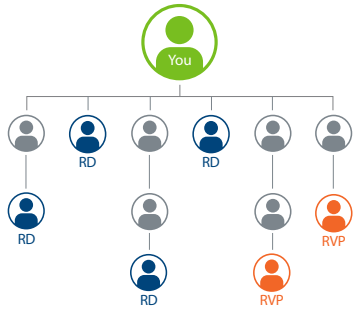

Compensation is earned only when customers are acquired.

POSITIONS & QUALIFICATIONS

IBO Everyone starts ACN as an Independent Business Owner



Your goal should be to work your way through the earned positions detailed below. The positions you achieve are based on the total number of customers acquired between you and your team.

CQ Customer Qualified IBO	ETL Executive Team Leader	RD Regional Director	RVP Regional Vice President			SVP Senior Vice President			
<p>CQ MUST MAINTAIN</p> <div style="text-align: center;">  7 Personal Customer Points <i>from at least</i> </div> <div style="text-align: center;">  3 Services </div> <p>Eligible for monthly Personal Customer Acquisition Bonuses</p>	<div style="text-align: center;">  15 Personal Customer Points & 6 CQs in at least 2 legs </div> <p style="text-align: center;">- OR -</p> <div style="text-align: center;">  60 PERSONAL CUSTOMER POINTS </div>	<div style="text-align: center;">  600 TOTAL CUSTOMER POINTS <i>(Personal and Downline)</i> </div> <p>A minimum of 600 total Customer Points in your team with a maximum of 200 Customer Points per leg.</p>	<div style="text-align: center;">  1 RD in 4 separate legs at any level </div> <table border="1" style="width: 100%; text-align: center;"> <tr> <td data-bbox="877 938 1129 1195"> RVP 3,000 Total Customer Points in their team <i>(Maximum of 1,000 points per leg)</i> </td> <td data-bbox="1129 938 1388 1195"> RVP Gold Minimum monthly downline billings: \$200,000 <i>(Limit of \$75,000 per leg)</i> </td> <td data-bbox="1388 938 1640 1195"> RVP Platinum Minimum monthly downline billings: \$300,000 <i>(Limit of \$125,000 per leg)</i> </td> </tr> </table>			RVP 3,000 Total Customer Points in their team <i>(Maximum of 1,000 points per leg)</i>	RVP Gold Minimum monthly downline billings: \$200,000 <i>(Limit of \$75,000 per leg)</i>	RVP Platinum Minimum monthly downline billings: \$300,000 <i>(Limit of \$125,000 per leg)</i>	<div style="text-align: center;">  Must have 1 RD or above in 6 separate legs, including at least 2 RVP legs at any level. </div> <div style="text-align: center;"> Minimum Monthly Downline Billings: \$500,000 <i>(Limit \$250,000 per leg).</i> </div>
RVP 3,000 Total Customer Points in their team <i>(Maximum of 1,000 points per leg)</i>	RVP Gold Minimum monthly downline billings: \$200,000 <i>(Limit of \$75,000 per leg)</i>	RVP Platinum Minimum monthly downline billings: \$300,000 <i>(Limit of \$125,000 per leg)</i>							
<p>RD, RVP AND SVP MUST MAINTAIN</p> <div style="display: flex; justify-content: center; align-items: center;">  <div style="margin: 0 10px;"> 15 Personal Customer Points </div> <div style="margin: 0 10px;"> & </div> <div style="margin: 0 10px;">  </div> <div style="margin: 0 10px;"> 5 Services </div> </div> <p>to receive earned position compensation</p>									

Team Coordinator legs (Latin America and Asia only) count toward RD legs for qualification.

Earnings as an ACN IBO are based solely upon the successful sale of products to customers and their usage of those products. Individuals will incur expenses in operating their ACN business, such as the sign-up fee and renewal fee, as well as other possible operating expenses. As with any business, earnings and success at ACN are not guaranteed but depend primarily on the individual's commitment, persistence and effort. Individuals may not earn income and may lose money as an IBO.

ACN's Compensation Plan is subject to change without notice at ACN's discretion and for any reason.

MONTHLY RESIDUAL COMMISSIONS

Over time, the majority of your compensation will come from the residual income that is generated from your customers' monthly billings. Customer acquisition is the fuel for your business, creating long-term income and by teaching other people how to do the same thing, you will build residual income for yourself.

PERSONAL COMMISSIONS

As you acquire your own, personal customers, you qualify to earn between 1% and 10% of their monthly commissionable revenue generated. This percentage is based on your total number of Personal Customer Points:

1-29 Personal Customer Points = 1%	Example for illustrative purposes using an average \$40 monthly commissionable revenue generated per customer. (See Point Schedule Beginning on Page 4) 40 Personal Customer Points earned from 20 customers <i>20 Customers x \$40 Commissionable Revenue x 5% = \$40/month Personal Commission</i> 60 Personal Customer Points earned from 30 customers <i>30 Customers x \$40 Commissionable Revenue x 10% = \$120/month Personal Commission</i>
30-39 Personal Customer Points = 3%	
40-59 Personal Customer Points = 5%	
60+ Personal Customer Points = 10%	

OVERRIDING RESIDUAL COMMISSIONS

Schedule of commissions earned from customer acquisition in your organization and Personal Customer Points required:

COMMISSIONS BY LEVEL & SERVICE

Levels	Telecommunications and Essential Services			Energy for Large Business	Identity Theft Protection for Business	QUALIFICATIONS FOR EACH COMMISSION LEVEL	
	RVP	Gold RVP	Platinum RVP			Personal Customer Points	
Personal	1-10 %			2 %	8%	See PERSONAL COMMISSIONS explanation above.	
1	1/4 %			1/2 %	1%	10	
2	1/4 %			1/4 %	1/2 %		
3	1/4 %			1/4 %	1/4 %	25	
4	1/2 %			-----	-----		
5	3 %			-----	-----	50	
6	5 %			-----	-----		
7	8%			-----	-----	75	
Open Line RVP	1 1/2%	2 1/2%	3%	1/2%	1/2%	Open Line RVP Platinum, RVP Gold and RVP commissions are paid on Commissionable Revenue generated from customer billings below your 7th level down to the 7th level of the first RVP (or SVP) in your downline.	
1st Generation RVP	1%	1%	1%	-----	-----	1st Generation RVP Platinum, RVP Gold and RVP commissions are paid on Commissionable Revenue generated from customer billings from the 8th level of the first downline RVP (or SVP) through the 7th level of the second downline RVP (or SVP).	
2nd Generation RVP	1/2%	1/2%	1/2%	-----	-----	2nd Generation RVP Platinum, RVP Gold and RVP commissions are paid on Commissionable Revenue generated from customer billings from the 8th level of the second downline RVP (or SVP) through the 7th level of the third downline RVP (or SVP).	
Open Line SVP	2 %			1/2 %	1/2 %	Open Line SVP commissions are paid on Commissionable Revenue generated from customer billings below your 7th level down to the 7th level of the first SVP in your downline.	
1st Generation SVP	1 %			-----	-----	1st Generation SVP commissions are paid on Commissionable Revenue generated from customer billings from the 8th level of the first downline SVP through the 7th level of the second downline SVP.	

Customers must be counting toward qualifications by the first Friday of the month in order for the points to be used toward commission qualifications for that month. Refer to the Order Entry Timelines document available on ACNCompass.com for more details. Commissions are released on the first business day following the third Friday of each month. Commissions are paid the third month after the close of the month the customer is billed. Commissions on large commercial accounts and customers acquired by Affinity programs (such as not-for-profit organizations) may be paid according to a custom commission schedule that will be determined at the time the program/contract is completed.

WEEKLY OVERRIDING CUSTOMER ACQUISITION BONUSES (CABs)

Overriding Customer Acquisition Bonuses (CABs) are paid when your new IBOs become Customer Qualified within 30 days of their start date. In order to count for qualifications, all new customers must show a “complete” status on the IBO’s Personal Customer List. A customer will show a “complete” status when all the necessary information has been received and processed by ACN.

OVERRIDING CUSTOMER ACQUISITION BONUSES - ALL EARNED POSITIONS

Executive Team Leader	Regional Director	Regional Vice President	Senior Vice President
Open Line + \$100	Open Line + \$200	Open Line + \$100	Open Line + \$20
	1 st Generation \$50	1 st Generation \$20	1 st Generation \$10

OPEN LINE AND GENERATIONAL CUSTOMER ACQUISITION BONUS SCHEDULE

Executive Team Leader	Regional Director	Regional Vice President	Senior Vice President
\$100	\$300	\$400	\$420
↓	↓	↓	↓
ETL \$0	ETL \$200	ETL \$300	ETL \$320
	↓	↓	↓
	RD \$50	RD \$150	RD \$170
	↓	↓	↓
	RD \$0	RD \$100	RD \$120
		↓	↓
		RVP \$20	RVP \$40
		↓	↓
		RVP \$0	RVP \$20
			↓
			SVP \$10
			↓
			SVP \$0

Open Line CABs are bonuses you earn when IBOs in your organization, **who are not under an IBO that has reached the same earned position** (or higher) that you have reached, acquire customers to become qualified within 30 days of their start date.

Generational CABs are bonuses you earn when IBOs in your organization, **who are under an IBO that has reached the same earned position** (or higher) that you have reached, acquire customers to become qualified within 30 days of their start date.

REMEMBER:

Compensation is earned **only** when customers are acquired. ACN reserves the right to retract the payment of any bonus or commission if it is found that a customer used to qualify for a bonus or a certain commission level was not a valid customer.

UNITED STATES CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE

The only way to earn income at ACN is through the acquisition of customers; therefore all IBOs must acquire customers in order to meet qualifications and advance through ACN's earned positions. ACN utilizes a Customer Point system for each of its products and services.

Your Business Assistant (YBA) counts as 2 POINTS AND 1 SERVICE for the life of your subscription!¹

	PRODUCT/SERVICE	CUSTOMER POINTS			MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS
IDENTITY THEFT PROTECTION	RESIDENTIAL					
	IDSeal Platinum Plan (1 adult)	Monthly Plan: 2 points Annual Plan: 4 points			100%	Life of Customer
	IDSeal Platinum Plus Plan (1 adult + up to 10 kids)					
	BUSINESS					
IDSeal for Business	TIER	TIER RANGE # OF USERS	POINTS	100%	Life of Customer	
	1	10 to 24	20			
	2	25 to 99	30			
	3	100 to 249	50			
	4	250 to 499	75			
		5	500+	100		
WIRELESS Ported Numbers: Points count immediately once service is connected New Numbers: Points count following 45 days of service	RESIDENTIAL					
	Flash Wireless Single Line - Voice Only	1 Point per Line			100%	Life of Customer
	Flash Wireless Single Line - Talk & Text	1 Point per Line			100%	Life of Customer
	Flash Wireless Single Line - Talk & Text + Data	4 Points per Line 6+ GB Data 3 Points per Line less than 6 GB Data Mobile Hotspots: Commission Only			100%	Customers who switch to Flash Green from Verizon are 50% Commissionable Life of Customer
	Flash Wireless Family Plans Talk & Text + 20 GB of Shareable Data	1 line = 4 points 2 lines = 6 points 3 lines = 7 points	4 lines = 8 points 5 lines = 9 points 6 lines = 10 points		100%	Customers who switch to Flash Green from Verizon are 50% Commissionable Life of Customer
	Flash Wireless Unlimited Family Plans Unlimited Data, Talk & Text		2 lines = 6 points 3 lines = 7 points 4 lines = 8 points			Customers who switch to Flash Green from Verizon are 50% commissionable. All others are 100%. 3-lines and 4-lines are 50% commissionable. Life of Customer
	Flash Yellow PRO 50 Plus Family Plan Unlimited Talk & Text + 50GB of Data	1 line = 4 points 2 lines = 6 points	3 lines = 7 points 4 lines = 8 points			1-line and 2-lines are 100% commissionable. 3-lines and 4-lines are 50% commissionable. Life of Customer
	BUSINESS					
	Flash Wireless	2 Lines = 4 Points 1 Additional Point per Line added (Maximum of 10 points per account)			100%	Life of Customer

*Commissionable revenue is billed revenue less taxes, surcharges and an allowance for bad debt. ACN reserves the right to reduce commissionable revenue by a percentage factor for promotional plans, products, negotiated pricing or certain services. Commissionable Billing for some products is a fixed amount. IBOs receive a percentage of these amounts each month depending on where they fall in the Compensation Plan. See the ACN Policies & Procedures for additional details.

¹ Your Business Assistant revenue will count for your Downline Billing Requirements for position qualifications. If a Your Business Assistant subscription was used for CAB qualifications and is cancelled within the first 60 days, the bonus will be retracted. No commissions are paid on YBA subscriptions.

UNITED STATES CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE

	PRODUCT/SERVICE	CUSTOMER POINTS	MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS**
BUNDLES	AT&T DIRECTV	3 Points	\$40	2 Years
	AT&T High-Speed Internet	2 Points	\$25	2 Years
	AT&T Home Phone	0 Points	\$10	2 Years
	Frontier TV	2 Points	\$30	2 Years
	Frontier High-Speed Internet	2 Points	\$20	2 Years
	Frontier Home Phone	0 Points	\$15	2 Years
	Spectrum Internet	1 Points	\$10	2 Years
	Spectrum TV	2 Points	\$25	2 Years
	Spectrum Home Phone	1 Points	\$10	2 Years
ENERGY	RESIDENTIAL			
	XOOM Energy Natural Gas or Electricity	1 Point per Service	50%***	Life of Customer
	BUSINESS			
	XOOM Energy Natural Gas or Electricity - <i>Small Business</i>	2 Points per Service	50%***	Life of Customer
	XOOM Energy Natural Gas or Electricity - <i>Medium Business Submitted via Lead Pass Form</i>	3 Points per Service	up to 30%***	Life of Customer
XOOM Energy Natural Gas or Electricity - <i>Big Business Submitted via Lead Pass Form</i>	4-8 Points per Service	up to 50%***	Life of Customer	
SECURITY & AUTOMATION	RESIDENTIAL			
	Vivint Home Security & Automation	4 Points	100%	Life of Customer
	BUSINESS			
Vivint Security & Automation	4 Points	100%	Life of Customer	
TELEVISION	RESIDENTIAL			
	DISH	4 Points	\$40 Flex Plan and Smart Pack \$19.99	2 years
	DIRECTV	3 Points	\$40	2 years
	BUSINESS			
	DISH	4 Points	\$40	2 years
PAYMENT PROCESSING	Sphere Payment Processing with Over \$3,000 Processing/Month	3 Points	100%	Paid on Sphere Revenue for the Life of Customer
	Sphere Payment Processing - New Merchants/Merchants Processing Less Than or Equal to \$3,000/month	1 Point		

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**Commissions are paid on Active customers only. The points and commissions will end when the customer's service is canceled.

***Energy rates subject to fluctuation. ACN reserves the right to cap commissionable billing at \$1.10/therm and 10¢/kilowatt hour. IBOs will receive commissions based on customers' actual energy usage, excluding bad debt, taxes and surcharges.

CANADA CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE

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Your Business Assistant (YBA) counts as 2 POINTS AND 1 SERVICE for the life of your subscription!

	PRODUCT/SERVICE	CUSTOMER POINTS	MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS
HIGH-SPEED INTERNET + PHONE SERVICE	RESIDENTIAL – Flash Home Phone			
	Phone Service – Transfer Phone Number	2 Points	100%	Life of Customer
	Phone Service – New Phone Number	1 Point	100%	Life of Customer
	BUSINESS – ACN Business Phone – Digital Phone Service for Home Office & Small Business	1st Line = 3 Points 2nd Line = 5 Points 3rd Line = 7 Points 4th Line = 9 Points	100%	Life of Customer
	Flash Internet	2 Points	100%	Life of Customer
PAYMENT PROCESSING	Sphere Payment Processing with Over \$3,000 Processing/ Month	3 Points	100%	Paid on Sphere Revenue for the Life of Customer
	Sphere Payment Processing - New Merchants/Merchants Processing Less Than or Equal to \$3,000/Month	1 Point		
SECURITY & AUTOMATION	RESIDENTIAL			
	Vivint Home Security & Automation	4 Points	100%	Life of Customer
	BUSINESS			
	Vivint Security & Automation	4 Points	100%	Life of Customer
ENERGY	RESIDENTIAL			
	XOOM Energy Natural Gas or Electricity	1 Point per Service	50%**	Life of Customer
	BUSINESS			
	XOOM Energy Natural Gas or Electricity – <i>Small Business</i>	2 Points per Service	50%**	Life of Customer
	XOOM Energy Natural Gas or Electricity – <i>Medium Business Submitted via Lead Pass Form</i>	3 Points per Service	up to 30%**	Life of Customer
	XOOM Energy Natural Gas or Electricity - <i>Big Business Submitted via Lead Pass Form</i>	4-8 Points per Service	up to 50%**	Life of Customer

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