



NORTH AMERICAN COMPENSATION PLAN OVERVIEW

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New Year Bonus for New IBOs in January 2021**

EFFECTIVE JANUARY 1, 2021

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 four ways:

1. Residual commissions paid monthly based on their personal customers' usage of ACN's services.
2. Residual commissions paid monthly based on their downline's customers' usage of ACN's services.
3. Bonuses paid weekly based on their personal customer acquisition.
4. Bonuses paid weekly based on their downline's personal customer acquisition.

Compensation is earned only when customers are acquired.



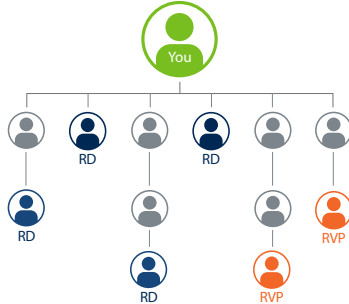


Refer to the ACN Compensation Plan for complete details. Earnings as an ACN IBO are based solely upon the successful sale of products to customers and their usage of those products. Individuals will incur expenses in operating their ACN business, such as the sign-up fee and renewal fee, as well as other possible operating expenses. As with any business, earnings and success at ACN are not guaranteed but depend primarily on the individual's persistence, effort, and results of acquiring customers personally and/or through their team. Individuals will not earn income and will lose money as an IBO if customers are not 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>  <p>7 Personal Customer Points from at least</p> </div> <div>  <p>3 Services</p> </div> <p>- OR -</p> <p>for January 2021, 12 Personal Customer Points from at least 2 services</p>	<div> <p>30 TOTAL CUSTOMER POINTS (Personal and Downline)</p> </div> <p>ETL must maintain a minimum of 7 Personal Customer Points from at least 3 services</p>	<div> <p>600 TOTAL CUSTOMER POINTS (Personal and Downline)</p> </div> <p>A minimum of 600 total Customer Points in your team with a maximum of 200 Customer Points per leg</p>	<div> <p>3,000 TOTAL CUSTOMER POINTS (Personal and Downline)</p> </div> <p>A minimum of 3,000 total Customer Points in your team with a maximum of 750 Customer Points per leg</p> <div> <p>RVP Gold</p> <p>RVP requirements PLUS Minimum monthly downline billings: \$200,000 (Limit of \$60,000 per leg)</p> </div> <div> <p>RVP Platinum</p> <p>RVP requirements PLUS Minimum monthly downline billings: \$300,000 (Limit of \$100,000 per leg)</p> </div>	<div>  </div> <p>Must have 1 RD or above in 6 separate legs, including at least 2 RVP legs at any level.</p> <p>Minimum Monthly Downline Billings: \$500,000 (Limit \$250,000 per leg).</p>
<p>RD, RVP AND SVP MUST MAINTAIN A MINIMUM OF</p> <div>  <p>15 Personal Customer Points</p> </div> <p>FROM AT LEAST</p> <div>  <p>5 Services</p> </div> <p>to receive earned position compensation</p>				

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

Refer to the ACN Compensation Plan and monthly promotional bonuses for complete details. 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 persistence, effort, and results of acquiring customers personally and/or through their team. Individuals will not earn income and will lose money as an IBO if customers are not acquired.

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 residual commission between 3% and 20% of their monthly commissionable revenue generated. This percentage is based on your total number of Personal Customer Points:

1-39 Personal Customer Points = 3%

40-59 Personal Customer Points = 5%

60-99 Personal Customer Points = 10%

100 - 149 Personal Customer Points = 14%

150-199 Personal Customer Points = 17%

200+ Personal Customer Points = 20%

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
						Personal Customer Points
Personal	3-20%			2%	8%	See PERSONAL COMMISSIONS explanation above.
1	4%			1/2%	1%	25
2	4%			1/4 %	1/2%	
3	4%			1/4%	1/4%	50
4	4%			-----	-----	
5	4%			-----	-----	75
Open Line RVP	RVP 1 1/2%	Gold RVP 2 1/2%	Platinum RVP 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 5th level down to the 5th level of the first RVP (or SVP) in your downline. 1st Generation RVP Platinum, RVP Gold and RVP commissions are paid on Commissionable Revenue generated from customer billings from the 6th level of the first downline RVP (or SVP) through the 5th level of the second downline RVP (or SVP). 2nd Generation RVP Platinum, RVP Gold and RVP commissions are paid on Commissionable Revenue generated from customer billings from the 6th level of the second downline RVP (or SVP) through the 5th level of the third downline RVP (or SVP).
1st Generation RVP	1%	1%	1%	-----	-----	
2nd Generation RVP	1/2%	1/2%	1/2%	-----	-----	
Open Line SVP	2%			1/2%	1/2%	Open Line SVP commissions are paid on Commissionable Revenue generated from customer billings below your 5th level down to the 5th level of the first SVP in your downline. 1st Generation SVP commissions are paid on Commissionable Revenue generated from customer billings from the 6th level of the first downline SVP through the 5th level of the second downline SVP.
1st Generation SVP	1%			-----	-----	

The commission structure outlined above is effective with the February 2020 Commission Payout. 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.

PERSONAL MONTHLY CUSTOMER BONUSES

You can earn Customer Bonuses each month when you personally acquire customers. New IBOs can earn these bonuses based on the number of customer points and services they acquire in their first 30 days. Existing IBOs (those that are more than 30 days past their start date) can earn these bonuses based on the number of customer points and services they acquire in a calendar month.*

At least 3 Services & 7 Points

FOR A TOTAL OF **\$75**

For January 2021, 12 Personal Customer Points from at least 2 services

NEW ETL in 30 Days New Year Bonus

New IBOs with a start date in January who reach ETL in their first **30 Days** will receive a **BONUS of \$325**. This bonus is in addition to the **\$75 personal customer bonus earned above**.

At least 5 Services & 10 Points

FOR A TOTAL OF **\$200**

At least 8 Services & 16 Points

FOR A TOTAL OF **\$400**

At least 11 Services & 22 Points

FOR A TOTAL OF **\$600**

NEW ETL in 30 Days New Year Bonus Potential

New IBOs with a start date in January that personally acquire more customers in their first 30 days and earn the higher personal customer bonuses above, when combined with the NEW ETL in 30 Days New Year Bonus can earn:

NEW ETL Fast Start Bonus	Plus	Monthly Personal Customer Bonus Earned	Total Bonus Earned
\$325		At least 3 Services & 7 points \$75	\$400
		At least 5 Services & 10 points \$200	\$525
		At least 8 Services & 16 points \$400	\$725
		At least 11 Services & 22 points \$600	\$925

WEEKLY OVERRIDING CUSTOMER ACQUISITION BONUSES (CABs)

Overriding Customer Acquisition Bonuses (CABs) are paid when an IBO within your organization sponsors a new IBO that becomes 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

Customer Qualified	Executive Team Leader	Regional Director	Regional Vice President
<p>Directly Sponsored \$50</p> <p>This bonus is earned when an IBO or CQ directly sponsors a new IBO who becomes Customer Qualified in 30 days. Both the new IBO and the sponsor must be Customer Qualified.</p>	<p>Open Line \$50</p> <p>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.</p>	<p>Open Line + \$150</p> <p>1st Generation + \$100</p> <p>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.</p>	<p>Open Line + \$100</p> <p>1st Generation + \$50</p>

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.

*Customers must be from the US or CA.

*All customers must be completed, installed, active or activated by the 60th day after the IBO qualification period.

The Flash customer must be a ported service with a selected data plan (attached to the ticket). Note: Non ported customers take 100 days to count for qualifications.

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.

	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 Quarterly Plan: 3 points Annual Plan: 4 points	JANUARY 2021 PROMOTION Earn DOUBLE Points Annual Plan: 8 points 2&12 Promotion Quarterly Plan: 4 points		90%	Life of Customer
	IDSeal Platinum Plus Plan (1 adult + up to 10 kids)					
	BUSINESS					
	IDSeal for Business	TIER 1 2 3 4 5	TIER RANGE # OF USERS 10 to 24 25 to 99 100 to 249 250 to 499 500+	POINTS 20 30 50 75 100	90%	Life of Customer
FLASH WIRELESS Ported Numbers: Points count immediately once service is connected New Numbers: Points count following 100 days of service	RESIDENTIAL					
	Flash Wireless Single Line - Voice Only	1 Point per Line			90%	Life of Customer
	Flash Wireless Single Line - Talk & Text	1 Point per Line			90%	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	JANUARY 2021 PROMOTION 6 points per line for either 6 GB or 3 GB of data		90% Customers who switch to Flash Green from Verizon are 45% Commissionable	Life of Customer
	Flash Wireless Unlimited Family Plans Unlimited Data, Talk & Text	1 line = 4 points 2 lines = 6 points 3 lines = 7 points 4 lines = 8 points	JANUARY 2021 PROMOTION 1 line = 6 points 2 lines = 8 points 3 lines = 9 points 4 lines = 10 points		1-Line and 2-Line are 90% commissionable. 3-Lines and 4-Lines are 45% commissionable.	Life of Customer
SECURITY & AUTOMATION	RESIDENTIAL					
	Vivint Home Security & Automation	8 Points			85%	Life of Customer
	BUSINESS					
	Vivint Security & Automation	8 Points			85%	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.

UNITED STATES CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE

	PRODUCT/SERVICE	CUSTOMER POINTS	MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS**
BUNDLES	AT&T Wireless	2 Points per Line	\$20	30 Months
	New Phone: Ported or New Number			
	BYOD Phone: Ported Numbers			
	AT&T TV			
	Xtra, Ultimate and Premier Packages	3 Points	\$45	2 Years
	Choice	2 Points	\$35	2 Years
	Entertainment and Óptimo Más	1 Points	\$20	2 Years
	AT&T DIRECTV	3 Points	\$35	2 Years
	AT&T High-Speed Internet	2 Points	\$25	2 Years
	Frontier TV	2 Points	\$25	2 Years
	Frontier High-Speed Internet	2 Points	\$20	2 Years
	Frontier Home Phone	0 Points	\$15	2 Years
	Spectrum TV	2 Points	\$20	2 Years
	Spectrum Internet	1 Points	\$15	2 Years
	Spectrum Home Phone	1 Points	\$10	2 Years
ENERGY	RESIDENTIAL			
	XOOM Energy Natural Gas or Electricity	1 Point per Service	40%***	Life of Customer
	BUSINESS			
	XOOM Energy Natural Gas or Electricity - <i>Small Business</i>	2 Points per Service		Life of Customer
	XOOM Energy Natural Gas or Electricity - <i>Medium Business Submitted via Lead Pass Form</i>	3 Points per Service	up to 25%***	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
TELEVISION	RESIDENTIAL			
	DISH	5 Points	\$40 Flex Plan and Smart Pack \$19.99	2 years
	BUSINESS			
	DISH	5 Points	\$40	2 years
PAYMENT PROCESSING	Sphere Payment Processing with Over \$3,000 Processing/Month	3 Points	85%	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		

*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.

**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. IBOs will receive commissions based on customers' actual energy usage, excluding bad debt, taxes and surcharges.

CANADA 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.

	PRODUCT/SERVICE	CUSTOMER POINTS	MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS
WIRELESS	RESIDENTIAL			
	TELUS Wireless	2 Points per Line	\$20	30 Months
HIGH-SPEED INTERNET + PHONE SERVICE	RESIDENTIAL – Flash Home Phone			
	Phone Service – Transfer Phone Number	2 Points	90%	Life of Customer
	Phone Service – New Phone Number	1 Point	90%	Life of Customer
	Flash Internet	2 Points <div>JANUARY 2021 PROMOTION Earn 3 Points</div>	90%	Life of Customer
PAYMENT PROCESSING	Sphere Payment Processing with Over \$3,000 Processing/Month	3 Points	85%	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	8 Points	85%	Life of Customer
	BUSINESS			
	Vivint Security & Automation	8 Points	85%	Life of Customer
ENERGY	RESIDENTIAL			
	XOOM Energy Natural Gas or Electricity	1 Point per Service	40%***	Life of Customer
	BUSINESS			
	XOOM Energy Natural Gas or Electricity – <i>Small Business</i>	2 Points per Service		Life of Customer
	XOOM Energy Natural Gas or Electricity – <i>Medium Business Submitted via Lead Pass Form</i>	3 Points per Service	up to 25%***	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

*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.

**Energy rates subject to fluctuation. IBOs will receive commissions based on customers' actual energy usage, excluding bad debt, taxes and surcharges.

ORDER ENTRY TIMELINES U.S.

BUSINESS RULES:

- Statuses of received orders will vary by product. Based on the status of those orders, the time in which they count for qualifications will also vary. The Timelines for Qualifications below will guide you in understanding when an order will appear on your PCL, along with when the order will count towards qualifications.
- Any items received after the deadline, or on holidays and weekends, will be processed the following business day.
- Online IBO Agreements must be received by 2:59 am, Eastern Time on the first day of the following month (11:59 pm, Pacific Time, on the last day of the month).

PRODUCT	TIMELINES FOR QUALIFICATIONS
IDSeal	Customers who enroll and complete authentication by 4pm ET will appear on your personal customer list and count for IBO Qualifications the same day. Business Direct customers will appear on your Personal Customer List and count for IBO Qualifications after the contract has been signed and payment has been processed. This process can take 7-30 days to complete. <i>Note: Customers who enroll by 4pm ET but complete authentication after 4pm ET will count for IBO Qualifications the following day.</i>
XOOM Energy	Customers who submit orders by 4pm ET will appear on your personal customer list the same day. Orders will count for IBO Qualifications the same day unless one of the following scenarios apply. <i>Customers will show as "incomplete" and will not count for qualifications if a deposit is required or additional documentation has been requested.</i> <i>Ontario Customers will remain in an "incomplete" status and will not count for qualifications until the 10 day cancellation period has passed and TPV is completed.</i>
Flash Wireless	Flash Wireless customers who submit orders by 7pm ET, Monday through Friday, will count for IBO qualifications the same business day. Flash Wireless customers who submit orders after 7pm ET, Monday through Friday, will count for IBO qualifications the next business day. Flash Wireless customers who submit orders by 6pm ET on weekends will count for IBO qualifications the same day. Flash Wireless customers who submit orders after 6pm ET on weekends will count for IBO qualifications the next day. Flash Wireless customers who submit orders on holidays will update on the PCL within 48 business hours.
AT&T	DIRECTV: Customers who submit orders by 4pm ET will appear on your personal customer list and count for IBO Qualifications the same day. <i>Customers will show as "incomplete" and will not count for qualifications until they reach an active status.</i> AT&T TV, Internet, Wireless: Customers who submit orders by 4pm ET will appear on your personal customer list and count for IBO Qualifications the same day.
Spectrum Bundles	Customers who submit orders by 4pm ET will appear on your personal customer list and count for IBO Qualifications within 58hrs. <i>Customers will show as "incomplete" and will not count for qualifications until they reach an active status.</i>
Frontier Bundles	Customers who submit orders by 4pm ET will appear on your personal customer list and count for IBO Qualifications the same day. <i>Customers will show as "incomplete" and will not count for qualifications until they reach an active status.</i>
DISH	Customers who submit orders by 4pm ET will appear on your personal customer list and count for IBO Qualifications the same day.
Vivint SmartHome	Customers who submit orders by 3pm ET will appear on your personal customer list and count for IBO Qualifications the same day.
Sphere	Customers who submit orders by 4pm ET will appear on your personal customer list and count for IBO Qualifications the same day. <i>Customers will show as "incomplete" and will not count for qualifications until they reach an Approved status.</i>

IMPORTANT NOTE: Don't wait until the last minute to acquire customers. The best way to ensure qualifications are met is to secure your customer orders within the appropriate timeframes listed in the table above for each product.

ORDER ENTRY TIMELINES CANADA

BUSINESS RULES:

- Statuses of received orders will vary by product. Based on the status of those orders, the time in which they count for qualifications will also vary. The Timelines for Qualification below will guide you in understanding when an order will appear on your PCL, along with when the order will count towards qualifications.
- Any items received after the deadline, or on holidays and weekends, will be processed the following business day.
- Online IBO Agreements must be received by 2:59 am, Eastern Time on the first day of the following month (11:59 pm, Pacific Time, on the last day of the month).

PRODUCT	TIMELINES FOR QUALIFICATIONS
Flash High-Speed Internet	Customers who complete orders by 4 pm ET, Monday through Friday will count for IBO qualifications on the same business day. Orders completed Saturday or Sunday will count for qualifications the next day.
Flash Home Phone	8 pm ET Please note that until the order is complete, the customer will not count toward qualifications.
TELUS Wireless	Customers are received daily Monday-Friday. To be included in the update, customers must submit their orders by midnight ET the previous day.
XOOM Energy	Customers who submit orders by 4pm ET will appear on your personal customer list the same day. Orders will count for IBO Qualifications the same day unless one of the following scenarios apply. <i>Customers will show as "incomplete" and will not count for qualifications if a deposit is required or additional documentation has been requested.</i> <i>Ontario Customers will remain in an "incomplete" status and will not count for qualifications until the 10 day cancellation period has passed and TPV is completed.</i>
Vivint Smart Home	Customers who submit orders by 3 pm ET will count for IBO qualifications the following business day.
Sphere	Customers who submit orders by 4pm ET will appear on your personal customer list and count for IBO Qualifications the same day. <i>Customers will show as "incomplete" and will not count for qualifications until they reach an Approved status.</i>

IMPORTANT NOTE: Don't wait until the last minute to acquire customers. The best way to ensure qualifications are met is to secure your customer orders within the appropriate timeframes listed in the table above for each product.

GRACE PERIODS FOR EARNED POSITIONS - NORTH AMERICA

EFFECTIVE JANUARY 6, 2020

A grace period is the amount of time an RD or above has to regain qualifications in the event they drop below the qualification minimums of their earned position. In the event qualifications are not met prior to the end of the grace period, the IBO's position and compensation will be adjusted based on their true position.

- **RD: Must maintain position with 580 to 599 (max 200 points per leg) Total Customer Points.**

If the Total Customer Points drop below 580 points, RDs will have a grace period of 15 days. After the grace period expires, the IBO will need to have 600 points (max 200 points per leg) to re-qualify as a RD.

- **RVP: Grace Period of 2 months**

A grace period of 2 months is provided for those RVPs that have maintained the position for the previous 3 months. To maintain their positions, RVPs must have 3,000 Total Customer Points in their team.

- **SVP: Grace Period of RD and RVP legs**

An additional grace period of 2 months is provided for those SVPs that have maintained the position for the previous 3 months.

There is no grace period for RVP Gold and Platinum status.