

NORTH AMERICAN

COMPENSATION PLAN OVERVIEW

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



Included on Page 3:

May Fast Start Bonus for New IBOs in May 2022

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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.



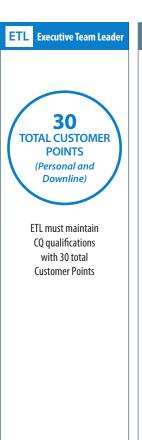
POSITIONS & OUALIFICATIONS

Everyone starts ACN as an Independent Business Owner

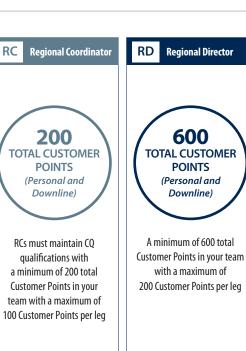


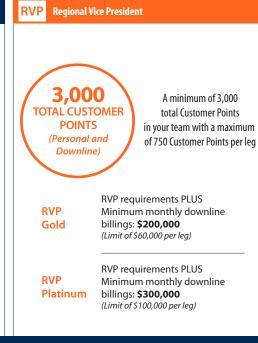
Your goal should be to work your way through the earned positions detailed below. The positions you achieve are based on the total number of customers acquired between you and your team.





















to receive earned position compensation

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

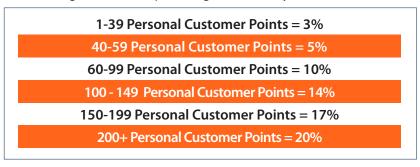
Refer to the ACN Compensation Plan and monthly promotional bonuses for complete details. Earnings as an ACN IBO are based solely upon the successful sale of products to customers and their usage of those products. Individuals will incur expenses in operating their ACN business, such as the sign-up fee 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:



OVERRIDING RESIDUAL COMMISSIONS

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

COMMISSIONS BY LEVEL & SERVICE

	Telecommunications and Essential Services			Energy for	Identity Theft Protection for Business	QUALIFICATIONS FOR EACH COMMISSION LEVEL	
Levels				Large Business		Personal Customer Points	
Personal	3-20%		2%	8%	See PERSONAL COMMISSIONS explanation above.		
1 2	4% 4%		1/2% 1/4 %	1% 1/2%	25		
3	4%			1/4%	1/4%	50	
5	4%					75	
	RVP	Gold RVP	Platinum RVP				
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 5th level down to the 5th 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 6th level of the first downline RVP (or SVP) through the 5th 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 6th level of the second downline RVP (or SVP) through the 5th level of the third downline RVP (or SVP).	
Open Line SVP	ne 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	1st Generation SVP 1%				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.		

The commission structure outlined above is effective with the may 2022 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.*

XOOM Multilocation enrollments and Impact Health Sharing group enrollments do not count toward this bonus program.

At least 5 Services & 10 Points

At least 8 Services & 16 Points

At least 11 Services & 22 Points

FOR A TOTAL OF \$200

FOR A TOTAL OF \$400

FOR A TOTAL OF \$600

Services and 6 Points

New IBOs earn \$75 if they earn CQ in 30 Days.

NEW ETL in 30 Days Fast Start Bonus Potential

New IBOs with a start date in May who reach ETL in their first **30 Days** with a <u>minimum of 15 downline points</u> will receive a **BONUS of \$425. This** bonus is in addition to the \$75 personal customer bonus earned above.

NEW ETL in 30 Days Fast Start Bonus Potential

New IBOs with a start date in May 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 Fast Start Bonus can earn:

\$425 Plus

 Monthly Personal Customer Bonus Earned
 Total Bonus Earned

 At least 3 Services & 7 points
 \$75

 At least 5 Services & 10 points
 \$200

 At least 8 Services & 16 points
 \$400

 At least 11 Services & 22 points
 \$600

 \$1025

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

Executive Team Leader	Regional Coordinator	Regional Director	Regional Vice President	
Open Line \$50			Open Line + \$100	
		1 st Generation + \$100	1 st Generation + \$50	
Open Line CABs are bonuses you earn who are not under an IBO that has re (or higher) that you have reached, acq within 30 days of their start date.	eached the same earned position	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.

^{*}Customers must be from the US or CA. XOOM Multilocation enrollments and Impact Health Sharing group enrollments do not count toward this bonus program.

^{*}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	CUSTOM	ER POINTS	MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS
	RESIDENTIAL				
	IDSeal Platinum Plan (1 adult)				
IDENTITY THEFT PROTECTION	IDSeal Platinum Plus Plan (1 adult + up to 10 kids)	Monthly Plan: 2 points Quarterly Plan: 3 points Annual Plan: 4 points	MAY 2022 PROMOTION DOUBLE Points Annual Plan: 8 points	90%	Life of Customer
FLASH MOBILE	Talk & Text Plan: Up to 6 lines per account.	1 Point per Line		90% Commissionable. Only the MRC is commissionable. Other billings (roaming, international, etc.) are not commissionable.	Life of Customer
Ported Numbers: Points count immediately once service is activated. New Numbers: Points count following 100 days of service.	GiG Plans: 4GB & 10GB. Up to 6 lines per account.	1 line = 2 points 2 lines = 3 points 3 lines = 4 points 4 lines = 5 points 5 lines = 6 points 6 lines = 7 points	MAY 2022 PROMOTION 1 line = 4 points 2 lines = 6 points 3 lines = 7 points 4 lines = 8 points 5 lines = 9 points 6 lines = 10 points 90% Commissionable. Only to MRC is commissionable. Other billings (roaming, international, or are not commissionable.)		Life of Customer
	Unlimited Plans: 50GB & 75GB. Up to 4 lines per account.	1 line = 3 points 2 lines = 4 points 3 lines = 5 points 4 lines = 6 points	MAY 2022 PROMOTION 1 line = 4 points 2 lines = 6 points 3 lines = 7 points 4 lines = 8 points	75% Commissionable. Only the MRC is commissionable. Other billings (roaming, international, etc.) are not commissionable.	Life of Customer
	RESIDENTIAL & BUSINESS				
SECURITY &	Vivint Home Security & Automation	8 Points		85%	Life of Customer
AUTOMATION	RESIDENTIAL & BUSINESS				
	Vivint Essentials DIY	2 Points		85%	Life of Customer
IMPACT HEALTH SHARING		up to \$149 \$150 to \$349 \$350 to \$549	Points 2 4 5	Individual 40% of Share Amount Group 25% of Share Amount	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**
	AT&T Wireless				
	New Phone: Ported or New Number	2 Points per Line		\$25	30 Months
	BYOD Phone: Ported Numbers	-			
	BYOD Phone: New Number. Tablet or Wearable.	0 Points		\$0	n/a
BUNDLES	AT&T Internet 18Mbps - 299Mbps	2 Points		\$25	2 Years
	AT&T Internet 300Mbps & higher	3 Points 2 Points		\$35 \$20	
	Frontier High-Speed Internet Frontier Home Phone		oints	\$20 \$15	2 Years
	Spectrum Internet		oint	\$10	
	Spectrum Voice		oint	\$4	2 Years
	Spectrum TV	0 Pc	oints	\$0	n/a
	RESIDENTIAL				
	XOOM Energy Natural Gas	1 Point per Service			
	XOOM Energy Electricity	1 Point per Service	MAY 2022 PROMOTION 2 Points	40%***	Life of Customer
	BUSINESS				
5.150 GV	XOOM Energy Natural Gas or Electricity - Multilocation Enrollment	1 Point per Service		25%***	Life of Customer
ENERGY	XOOM Energy Natural Gas or Electricity - Small Business	2 Points per Service		40%***	Life of Customer
	XOOM Energy Natural Gas or Electricity - <i>Medium Business</i> <i>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
	DIRECTV STREAM	ORDERS WITH DEVICE & REMOTE	ORDERS WITHOUT DEVICE & REMOTE		
	Ultimate and Premier	3 Points	0 Points	\$40	2 Years
	Choice	2 Points	0 Points	\$35	2 Years
TELEVISION	Entertainment	1 Points	0 Points	\$20	2 Years
	DIRECTV				
	Choice, Ultimate and Premier Packages	3 Points		\$35	2 Years
	Entertainment	1 Point		\$20	2 Years
	DISH	5 Points		\$40 / Flex Plan and Smart Pack \$19.99	2 years
PAYMENT PROCESSING	Sphere Payment Processing with Over \$4,000 Processing/Month	3 Pc	pints	OFS:	Paid on Sphere
	Sphere Payment Processing - New Merchants/Merchants Processing Less Than or Equal to \$4,000/Month	1 Point		85%	Revenue for the 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.

^{**}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
	RESIDENTIAL				
DIGITAL PRIVACY & PROTECTION	IDSeal Titan	Monthly Plan: 1 point Quarterly Plan: 3 points Annual Plan: 5 points		90%	Life of Customer
WIDELECC	RESIDENTIAL				
WIRELESS	TELUS Wireless	2 Points per Line		\$20	30 Months
	RESIDENTIAL Flash Home Phone				
HIGH-SPEED INTERNET +	Phone Service – Transfer Phone Number	2 Pc	oints	90%	Life of Customer
PHONE SERVICE	Phone Service – New Phone Number	1 P	oint	90%	Life of Customer
	Flash Internet	2 Points	MAY 2022 PROMOTION Earn 3 Points	90%	Life of Customer
	Sphere Payment Processing with Over \$4,000 Processing/Month	3 Points		85%	Paid on Sphere Revenue for the Life of Customer
PAYMENT PROCESSING	Sphere Payment Processing - New Merchants/Merchants Processing Less Than or Equal to \$4,000/Month	1 Point			
	RESIDENTIAL & BUSINESS				
	Fluent	5 Points	MAY 2022 PROMOTION Earn 8 Points	85%	Life of Customer
	RESIDENTIAL & BUSINESS				
SECURITY & AUTOMATION	Vivint Security & Automation	8 Points		85%	Life of Customer
SECONT WATERWATER	RESIDENTIAL & BUSINESS				
	Vivint Essentials DIY	2 Points		85%	Life of Customer
	RESIDENTIAL				
	XOOM Energy Natural Gas	1 Point per Service			
	XOOM Energy Electricity	1 Point per Service	MAY 2022 PROMOTION 2 Points	40%***	Life of Customer
ENERGY	BUSINESS				
2.12.131	XOOM Energy Natural Gas or Electricity – Small Business	2 Points per Service			Life of Customer
	XOOM Energy Natural Gas or Electricity – <i>Medium Business</i> Submitted via Lead Pass Form		per Service	up to 25%***	Life of Customer
	XOOM Energy Natural Gas or Electricity - <i>Big Business</i> Submitted via Lead Pass Form	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. XOOM 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.

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.
- Customers who show as 'incomplete' will not count toward qualifications.
- Completed orders received before the daily cutoff count toward that day's qualifications unless noted.
- Completed orders received after the daily cutoff will count toward the following day's qualifications unless noted.

PRODUCT	DAILY CUTOFF	NOTES	
IDSeal	6pm ET	Points count once authenticated.	
Impact Health Sharing	6pm ET	Points count after application fee is paid.	
Flash Mobile	6pm ET		
XOOM Energy	6pm ET		
Vivint	11:59pm ET	Orders count toward qualifications the next day.	
Sphere	4am ET	Points count once customer is in an approved status.	
DIRECTV & DIRECTV Stream	4:30pm ET		
DISH	11:59pm ET	Orders count toward qualifications the next day.	
AT&T Internet, Wireless	4:30pm ET		
Frontier	6pm ET		
Spectrum	6pm ET	Orders will be received approximately 2-1/2 days after order is placed.	



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.
- Customers who show as 'incomplete' will not count toward qualifications.
- Completed orders received before the daily cutoff count toward that day's qualifications unless noted.
- Completed orders received after the daily cutoff will count toward the following day's qualifications unless noted.

PRODUCT	DAILY CUTOFF	NOTES
IDSeal Titan	6pm ET	
XOOM Energy	6pm ET	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.
Flash Internet & Home Phone	6pm ET	
Vivint Smart Home	11:59pm ET	Orders count toward qualifications the next day.
Fluent	3pm ET	
Sphere	4am ET	Points count once Customer is in an approved status.
Telus Wireless	8am Monday to Friday excluding Holidays	



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.