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September Fast Start Bonus for New IBOs in September 2022

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

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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 ACNs services.
- 2. Residual commissions paid monthly based on their downlines customers usage of ACNs services.
- **3.** Bonuses paid weekly based on their personal customer acquisition.
- **4.** Bonuses paid weekly based on their downlines 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

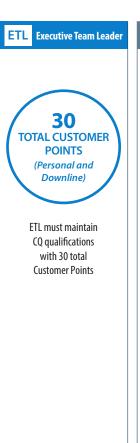
IBO

Everyone starts ACN as an Independent Business Owner



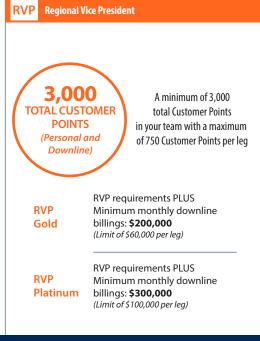
Your goal should be to work your way through the earned positions detailed below. The positions you achieve are based on the total number of customers acquired between you and your team.













RD, RVP AND SVP MUST MAINTAIN A MINIMUM OF







to receive earned position compensation

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

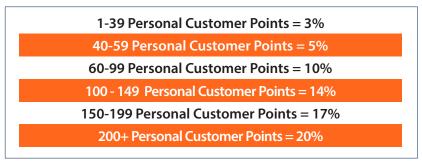
Refer to the ACN Compensation Plan and monthly promotional bonuses for complete details. Earnings as an ACN IBO are based solely upon the successful sale of products to customers and their usage of those products. Individuals will incur expenses in operating their ACN business, such as the sign-up fee 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		Energy for	Identity Theft	QUALIFICATIONS FOR EACH COMMISSION LEVEL		
Levels	Essential Services			Large Business	Protection for Business	Personal Customer Points	
Personal	3-20%		3-20%		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	
4		4%				J. Company of the com	
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) through the 5th level of	
Open Line SVP			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 september 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 September who reach ETL in their first 30 Days with a minimum of 15 downline points 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 September 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

 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

 \$1,025

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	Executive Team Leader Regional Coordinator		Regional Vice President	
Open Line \$50	Open Line + \$100	Open Line + \$100	Open Line + \$100	
		1 st Generation + \$100	1 st Generation + \$50	
Open Line CABs are bonuses you ear who are not under an IBO that has not under a 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				
IDENTITY THEFT PROTECTION	IDSeal Platinum Plan (1 adult)	Monthly Plan: 2 points Quarterly Plan: 3 points	SEPTEMBER 2022 PROMOTIION DOUBLE Points		Life of Customer
	IDSeal Platinum Plus Plan	Annual Plan: 4 points	Annual Plan: 8 points	90%	
	(1 adult + up to 10 kids)	Points count once the customer has completed authentication or after 100 days of service, whichever comes first.			
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	SEPTEMBER 2022 PROMOTIION 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 the MRC is commissionable. Other billings (roaming, international, etc.) 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	SEPTEMBER 2022 PROMOTIION 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 & AUTOMATION	Vivint Home Security & Automation	8 Poi	nts	85%	Life of Customer
	RESIDENTIAL & BUSINESS				
	Vivint Essentials DIY	2 Points		85%	Life of Customer
IMPACT HEALTH SHARING		up to \$149	•	Groups Coming Soon Individuals and Groups of up to 15 accounts 40% Commissionable Groups of 16+ accounts 25% Commissionable	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 P	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	
	AT&T Internet 18Mbps - 299Mbps	2 Points		\$25	2 Years	
	AT&T Internet 300Mbps & higher	3 Points		\$35	2 16013	
BUNDLES	Frontier High-Speed Internet	2 Points		\$20	2 Years	
	Frontier Home Phone	0 Points		\$15	Z Tedis	
	Spectrum Internet	1 Point		\$11		
	Spectrum Voice	1 Point		\$4	2 Years	
	Spectrum TV	0 Points		\$3		
	RESIDENTIAL					
	XOOM Energy Natural Gas	1 Point per Se		40%***	Life of Customer	
	XOOM Energy Electricity	1 Point SEPTEMBER 2022 PROMOTION per Service 2 Points		40%	Life of Customer	
	BUSINESS					
ENIED CV	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> Submitted via Lead Pass Form	3 Points 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	
	DIRECTV STREAM	ORDERS WITH DEVICE & REMOTE	ORDERS WITHOUT DEVICE & REMOTE			
	Ultimate and Premier	SEPT - OCT 2022 PROMOTION 4 Points	0 Points	\$40	2 Years	
	Choice	SEPT - OCT 2022 PROMOTION 3 Points	0 Points	\$35	2 Years	
TELEVISION	Entertainment	1 Points	0 Points	\$20	2 Years	
	DIRECTV					
	Choice, Ultimate and Premier Packages	SEPT - OCT 2022 PROMOTION 4 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 Points		85%	Paid on Sphere Revenue for the Life of Customer	
	Sphere Payment Processing - New Merchants/Merchants Processing Less Than or Equal to \$4,000/Month	1 Point		85%		

^{*}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	CUSTOM	ER POINTS	MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS
	RESIDENTIAL				
DIGITAL PRIVACY & PROTECTION	IDSeal Titan		Plan: 1 point Plan: 3 points an: 5 points	90%	Life of Customer
WIDELECC	RESIDENTIAL				
WIRELESS	TELUS Wireless 2 Points per Line		per Line	\$20	30 Months
	RESIDENTIAL Flash Home Phone				
HIGH-SPEED INTERNET +	Phone Service – Transfer Phone Number	2 Pc	oints	75%	Life of Customer
PHONE SERVICE	Phone Service – New Phone Number	1 P	oint	75%	Life of Customer
	Flash Internet	2 Points	SEPTEMBER 2022 PROMOTION Earn 3 Points	75% Applies to New Orders from July 1, 2022	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				
SECURITY & AUTOMATION	Fluent	Fluent 5 Points		85%	Life of Customer
	RESIDENTIAL				
	XOOM Energy Natural Gas	1 Point per Service			
	XOOM Energy Electricity	1 Point per Service	SEPTEMBER 2022 PROMOTION 2 Points	40%***	Life of Customer
	BUSINESS				
ENERGY	XOOM Energy Natural Gas or Electricity – <i>Multilocation Enrollment</i>	1 Point per Service		25%***	Life of Customer
	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> Submitted via Lead Pass Form		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. 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 the customer has completed authentication or after 100 days of service, whichever comes first.
Impact Health Sharing	6pm ET	Points count after the application fee is received. Application fee is paid by bank draft and it typically takes 3 to 5 banking days for a successful payment to be reported back to Impact.
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	
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.