

NORTH AMERICAN COMPENSATION PLAN OVERVIEW

Effective APRIL 1, 2023

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

INCLUDED ON PAGE 3:

April Fast Start Bonus for New IBOs in April 2023

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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 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.

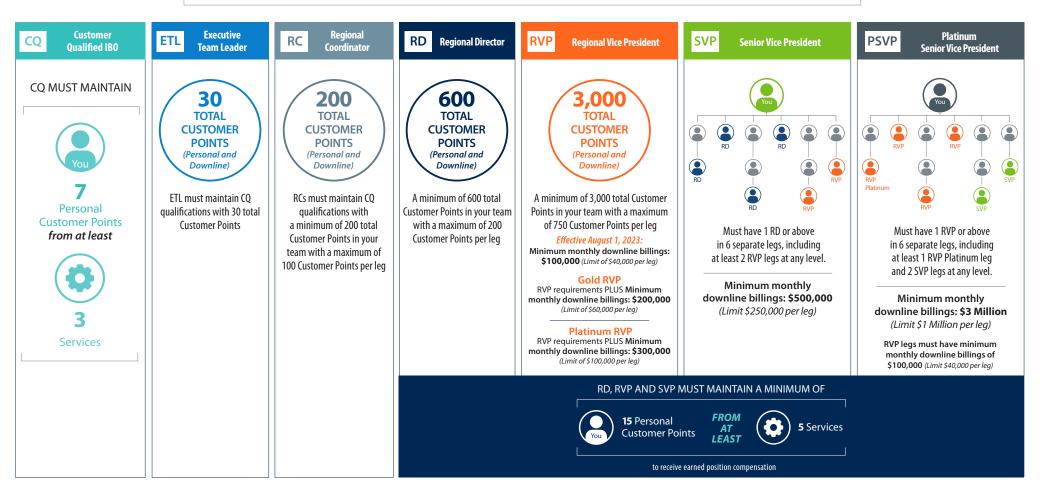
Refer to the ACN Compensation Plan for complete details. Earnings as an ACN IBO are based solely upon the successful sale of products to customers and their usage of those products. Individuals will incur expenses in operating their ACN business, such as the sign-up fee and renewal fee, as well as other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

EFFECTIVE APRIL 1, 2023

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.



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

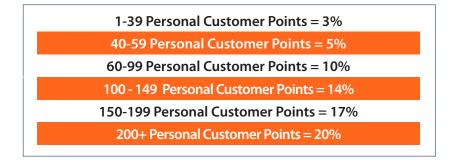
Refer to the ACN Compensation Plan and monthly promotional bonuses for complete details. Earnings as an ACN IBO are based solely upon the successful sale of products to customers and their usage of those products. Individuals will incur expenses in operating their ACN business, such as the sign-up fee 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 individuals will 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		QUALIFICATIONS FOR EACH COMMISSION LEVEL	
Levels			Essential Services		Protection for 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
4	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%		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	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		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 April 2023 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 Multilocati	on enrollments and Impact He	alth Sharing group enrollments do not count toward this	s bonus program.
At least 5 Services & 10 Points	At least 8 Services & 16 F	Points At least 11 Services & 22 Points	EARN \$200
FOR A TOTAL OF \$200	FOR A TOTAL OF \$40	0 FOR A TOTAL OF \$600	for every additional 3 Services and 6 Points
	A	oril Fast Start Bonus	
	NEW ETL in 30 Days	New IBOs with a start date in April who reach ETL in their first 30 Days with a minimum of 15 downline	

points will receive a BONUS of \$500.

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	Senior Vice President	Senior Vice President Platinum	
Open Line \$50	Open Line + \$100	Open Line + \$100	Open Line + \$100	Open Line + \$50	Open Line + \$50	
		1 st Generation + \$100	1 st Generation + \$50	1 st Generation + \$25		
Open Line CABs are bonus	ses you earn when IBOs in your					
organization, who are not un	der an IBO that has reached the	Generation	al CABs are bonuses you earn wh	nen IBOs in your organization, w	ho are under an	
same earned position (or high	ner) that you have reached, acquire	IBO that has reached the same earned position (or higher) that you have reached, acquire				
customers to become qualified	d within 30 days of their start date.		customers to become qualified	d within 30 days of their start dat	e.	

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.

Fast Start Bonus

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	СИЅТОМ	ER POINTS	MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS**
		Points count once the custom or after 100 days of serv	er has completed authentication vice, whichever comes first.		
	RESIDENTIAL	Monthly Plan	Annual Plan		
IDENTITY THEFT	IDSeal Platinum Plan (1 adult) - 2 devices		6 points		
PROTECTION	IDSeal Platinum Plus Plan (1 adult + up to 10 kids) - 4 devices	2 points			
	IDSeal Family Plan (2 adults) - 4 devices			80%	Life of Customer
	IDSeal Family Plus Plan (2 adults + 10 kids) - 8 devices	3 points	8 points		
	RESIDENTIAL				
WIRELESS	Flash Mobile Talk & Text Plan: Up to 6 lines per account.	1 point	per line	80% 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	Flash Mobile GiG Plans: 4GB & 10GB Up to 6 lines per account.	1 line = 4 points 2 lines = 6 points 3 lines = 8 points 4 lines = 10 points 5 lines = 12 points 6 lines = 14 points		80% Commissionable. Only the MRC is commissionable. Other billings (roaming, international, etc.) are not commissionable.	Life of Customer
of service.	Flash Mobile Unlimited Plans: 50GB & 75GB Up to 4 lines per account.	2 lines = 3 lines =	= 4 points = 6 points = 8 points = 10 points	65% 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		75%	Life of Customer
AUTOMATION	RESIDENTIAL & BUSINESS				
	Vivint Essentials DIY	2 pc	pints	75%	Life of Customer
	RESIDENTIAL & BUSINESS				
HEALTHCARE	Impact Health Sharing	Share Amount up to \$149 \$150 to \$349 \$350 to \$549 \$550 and Higher	2 points 4 points 5 points 6 points	Individuals and Groups of up to 15 accounts 40% Commissionable Large Groups of 16+ Accounts 25% Commissionable	Life of Customer
	RESIDENTIAL	Monthly Plan	Annual Plan		
TRAVEL	Truvvi Gold Truvvi Platinum	2 points 5 points	5 points 8 points	80%	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.

UNITED STATES CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE

	PRODUCT/SERVICE	CUSTOMER POINTS	MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS**
	RESIDENTIAL			
	XOOM Energy Natural Gas	1 point	250/***	Life of Customer
	XOOM Energy Electricity	2 points	35%***	
	BUSINESS			
ENERGY	XOOM Energy Natural Gas or Electricity - Multilocation Customer****	1 point per service	25%***	Life of Customer
	XOOM Energy Natural Gas or Electricity - Small Business	2 points per service	35%***	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 35%***	Life of Customer
PAYMENT	Sphere New Merchants/Merchants Processing with Over \$4,000 Processing/Month	3 points		Paid on Sphere Revenue for the Life of Customer
PROCESSING	Sphere New Merchants/Merchants Processing Less Than or Equal to \$4,000/Month	1 point	- 75%	
	RESIDENTIAL			
SATELLITE	DISH Flex Plan	5 points	\$18	A 14
	DISH AT120, AT120 Plus, AT200 and AT250 Plans	5 points	\$35	2 Years
	RESIDENTIAL			
	Spectrum Internet Plans	2 point	\$20	
	Spectrum Ultra Internet Plans	2 points	\$25	_
CABLE	Spectrum GIG Internet Plans	2 points	\$30	2 Years
	Spectrum Voice	0 points	\$3	
	Spectrum Television	0 points	\$3	
	RESIDENTIAL			
INTERNET	Frontier High-Speed Internet	2 points	\$18	2 Years
	Frontier Home Phone	0 points	\$13	2 rears

*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.

**** Multilocation Customers include all customers with multiple locations regardless as to whether they enrolled through the XOOM Multilocation Enrollment process.

UNITED STATES CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE

	PRODUCT/SERVICE	cu	STOMER P	OINTS	MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINT AND COMMISSIONS*
	RESIDENTIAL					
	AT&T Wireless New Phone With Ported Number		1 point per line		\$20	2 Years
	RESIDENTIAL DIRECTV via Internet	ORDERS WI DEVICE & REM		ORDERS WITHOUT DEVICE & REMOTE		
	DIRECTV Ultimate and Premier	3 point	ts	0 points	\$35	2 Years
	DIRECTV Choice	2 point	ts	0 points	\$32	
	DIRECTV Entertainment	1 point	t	0 points	\$18	
	RESIDENTIAL DIRECTV via Satellite		I			
	DIRECTV Ultimate and Premier		3 points		\$32	2 Years
	DIRECTV Entertainment	1 point			\$18	
	RESIDENTIAL	SINGLE SERVICE POINTS	2 SERVICE BUNDLE POIN	3 SERVICE IS BUNDLE POINTS	Add DIRECTV (via Internet or Satellite) or <i>J</i> bundled service poir	
BUNDLED	AT&T Internet					
	Speeds 25 Mbps to100 Mbps	1 point	2 points	3 points	\$20	
ORDERS	Speeds 300 Mbps	2 points	3 points	4 points	\$30	
	Speeds 500 Mbps	3 points	4 points	5 points	\$40	2 Years
	Speeds 1GB and Higher	3 points	4 points	5 points	\$45	
	Kinetic by Windstream Internet starting April 4					
	Speeds up to 99 Mbps	1 point	2 points	3 points	\$17	
	Speeds 100 Mbps to 399 Mbps	2 points	3 points	4 points	\$22	2 Years
	Speeds 400 Mbps	2 points	3 points	4 points	\$25	2 Tears
	Speeds 1GB	2 points	3 points	4 points	\$28	
	Ziply Fiber Internet <i>starting April 4</i>					
	DSL up to 115 Mbps	1 point	2 points	3 points	\$14	
	Fiber 200 Mbps	1 point	2 points		\$20	
	Fiber 1GB	2 points	3 points	-	\$27	2 Years
	Fiber 2GB	3 points	4 points	· ·	\$45	
	Fiber 5GB	4 points	5 points	6 points	\$55	

*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.

***There are no points nor Commissionable Revenue on all home phones via AT&T, Kinetic by Windstream and Ziply Fiber.

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	CUSTOME		MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS
DIGITAL PRIVACY	RESIDENTIAL				
& PROTECTION	IDSeal Titan	Monthly Plan	Annual Plan	- 80%	
		1 point	5 points	80%	Life of Customer
WIRELESS	RESIDENTIAL	'			
WIRELESS	TELUS Mobile	2 points	per line	\$18	30 Months
	RESIDENTIAL				
	Flash Services Home Phone – Transfer Phone Number	2 po	ints	65%	Life of Customer
HIGH-SPEED INTERNET + PHONE SERVICE	Flash Services Home Phone – New Phone Number	1 pc	int	65%	Life of Customer
THOME SERVICE	Flash Services Internet	5 ро	ints	65%	Life of Customer
	BUSINESS				
PAYMENT PROCESSING	Sphere New Merchants/Merchants with Over \$4,000 Processing/Month	3 points		- 75%	Paid on Sphere Revenue for the Life of
	Sphere New Merchants/Merchants Processing Less Than or Equal to \$4,000/Month	1 point			Customer
	RESIDENTIAL & BUSINESS				
SECURITY & AUTOMATION	Fluent	5 points		75%	Life of Customer
	RESIDENTIAL				
	XOOM Energy Natural Gas	1 point			Life of Customer
	XOOM Energy Electricity	2 points		35%***	
	BUSINESS				
ENERGY	XOOM Energy Natural Gas or Electricity – <i>Multilocation</i> Enrollment	1 point per service		25%***	Life of Customer
	XOOM Energy Natural Gas or Electricity – Small Business	2 points per service		35%***	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 35%***	Life of Customer
	RESIDENTIAL	Monthly Plan	Annual Plan		
TRAVEL	Truvvi Gold Truvvi Platinum	2 points 5 points	5 points 8 points	80%	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.

***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.
- 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
AT&T Internet, Wireless	4:30 PM ET	
IDSeal	6 PM ET	Points count once the customer has completed authentication or after 100 days of service, whichever comes first.
Impact Health Sharing	6 PM ET	Points count when customer completes application.
Flash Mobile	6 PM ET	
XOOM Energy	6 PM ET	
Vivint	11:59 PM ET	Orders count toward qualifications the next day.
Sphere	4 AM ET	Points count once customer is in an approved status.
DIRECTV via Internet or Satellite	4:30 PM ET	
DISH	11:59 PM ET	Orders count toward qualifications the next day.
Ziply Fiber & Kinect by Windstream	4:30 PM ET	
Frontier	6 PM ET	
Spectrum	6 PM ET	Orders will be received approximately 2 $1/_2$ days after order is placed.
Truvvi	6 PM ET	



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	6 PM ET	
XOOM Energy	6 PM 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 Services	6 PM ET	
Fluent	3 PM ET	
Sphere	4 AM ET	Points count once Customer is in an approved status.
TELUS MOBILE	8 AM ET Monday to Friday excluding Holidays	
Truvvi	6 PM ET	

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.

• Platinum SVP: Grace Period of 2 months

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

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