



NORTH AMERICAN COMPENSATION PLAN OVERVIEW

Effective **OCTOBER 1, 2023**

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	RC Regional Coordinator	RD Regional Director	RVP Regional Vice President	SVP Senior Vice President	PSVP Platinum Senior Vice President
<p>CQ MUST MAINTAIN</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p> 7 Personal Customer Points <i>from at least</i></p> <p> 3 Services</p> </div>	<p>30 TOTAL CUSTOMER POINTS <i>(Personal and Downline)</i></p> <p>ETL must maintain CQ qualifications with 30 total Customer Points</p>	<p>200 TOTAL CUSTOMER POINTS <i>(Personal and Downline)</i></p> <p>RCs must maintain CQ qualifications with a minimum of 200 total Customer Points in your team with a maximum of 100 Customer Points per leg</p>	<p>600 TOTAL CUSTOMER POINTS <i>(Personal and Downline)</i></p> <p>A minimum of 600 total Customer Points in your team with a maximum of 200 Customer Points per leg</p>	<p>3,000 TOTAL CUSTOMER POINTS <i>(Personal and Downline)</i></p> <p>A minimum of 3,000 total Customer Points in your team with a maximum of 750 Customer Points per leg</p> <p><i>Effective October 1, 2023:</i> Minimum monthly downline billings: \$75,000 (Limit of \$40,000 per leg)</p> <p><i>Effective October 1, 2024:</i> Minimum downline billings: \$100,000 (Limit of \$40,000 per leg)</p> <p>Gold RVP RVP requirements PLUS Minimum monthly downline billings: \$200,000 (Limit of \$60,000 per leg)</p> <p>Platinum RVP RVP requirements PLUS Minimum monthly downline billings: \$300,000 (Limit of \$100,000 per leg)</p>	<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 <i>(Limit \$250,000 per leg)</i></p>	<p>Must have 1 RVP or above in 6 separate legs, including at least 1 RVP Platinum leg and 2 SVP legs at any level.</p> <p>Minimum monthly downline billings: \$3 Million <i>(Limit \$1 Million per leg)</i></p> <p>RVP legs must have minimum monthly downline billings of \$100,000 (Limit \$40,000 per leg)</p>
<p>RD, RVP AND SVP MUST MAINTAIN A MINIMUM OF</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid white; padding: 5px; display: flex; align-items: center;"> 15 Personal Customer Points </div> <div style="text-align: center;"> <p>FROM AT LEAST</p> </div> <div style="border: 1px solid white; padding: 5px; display: flex; align-items: center;"> 5 Services </div> </div> <p>to receive earned position compensation</p>						

Team Coordinator legs (Latin America and Asia only) count toward RD legs for qualification. 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 Platinum RVP, Gold RVP 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 Platinum RVP, Gold RVP 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 Platinum RVP, Gold RVP 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%			-----	-----	
Open Line Platinum SVP	1%			-----	-----	Open Line Platinum SVP commissions are paid on Commissionable Revenue generated from customer billings below your 5th level down to the 5th level of the first Platinum SVP in your downline. Commissionable Revenue capped at \$5 million.

The commission structure outlined above is effective with the October 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 in the document library of the Back Office 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 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	EARN \$200 for every additional 3 Services and 6 Points
---	---	--	---

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

REMEMBER:

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

*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.

Note: Non ported Flash Mobile 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**	
			<i>Points count once the customer has completed authentication or after 100 days of service, whichever comes first.</i>				
	RESIDENTIAL		Monthly Plan	Annual Plan			
	IDSeal Platinum Plan (1 adult) - 2 devices		2 points	6 points		80%	Life of Customer
	IDSeal Platinum Plus Plan (1 adult + up to 10 kids) - 4 devices						
	IDSeal Family Plan (2 adults) - 4 devices		3 points	8 points			
IDSeal Family Plus Plan (2 adults + 10 kids) - 8 devices							
<p>Ported Numbers: Points count immediately once service is activated.</p> <p>New Numbers: Points count following 100 days of service.</p>	RESIDENTIAL						
	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
	Flash Mobile GiG Plans: 4GB & 10GB Up to 6 lines per account.		1 line 2 lines 3 lines 4 lines 5 lines 6 lines	4 points 6 points 8 points 10 points 12 points 14 points	PROMOTION 8 points 10 points 12 points 14 points 16 points	80% Commissionable. Only the MRC is commissionable. Other billings (roaming, international, etc.) are not commissionable.	Life of Customer
	Flash Mobile Unlimited Plans: 50GB & 75GB Up to 4 lines per account.		1 line 2 lines 3 lines 4 lines	4 points 6 points 8 points 10 points	PROMOTION 8 points 10 points 12 points	65% Commissionable. Only the MRC is commissionable. Other billings (roaming, international, etc.) are not commissionable.	Life of Customer
	RESIDENTIAL & BUSINESS						
	Vivint Home Security & Automation		8 points			75%	Life of Customer
	RESIDENTIAL & BUSINESS						
	Vivint Essentials DIY		2 points			75%	Life of Customer
	RESIDENTIAL & BUSINESS						
	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		
	RESIDENTIAL		Monthly Plan	Annual Plan			
	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	35%***	Life of Customer			
	XOOM Energy Electricity	2 points					
	BUSINESS						
	XOOM Energy Natural Gas or Electricity - <i>Multi-location Customer</i>	1 point per service	25%***	Life of Customer			
	XOOM Energy Natural Gas or Electricity - <i>Small Business</i>	2 points per service	35%***	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 35%***	Life of Customer			
<i>Multi-location Customers include all customers with multiple locations regardless as to whether they enrolled through the XOOM Multi-location Enrollment process</i>							
	Sphere New Merchants/Merchants Processing Over \$4,000 Processing/Month	3 points	75%	Paid on Sphere Revenue for the Life of Customer			
	Sphere New Merchants/Merchants Processing Less Than or Equal to \$4,000/Month	1 point					
	RESIDENTIAL						
	DISH Flex Plan	5 points	\$18	2 Years			
	DISH AT120, AT120 Plus, AT200 and AT250 Plans	5 points	\$35				
	BUSINESS						
	DIRECTV COMMERCIAL BASIC PLUS	1 point	\$11	3 Years			
	DIRECTV BUSINESS SELECT™ PACK	2 points	\$17				
	DIRECTV COMERCIAL ÓPTIMO MÁS PACK	2 points	\$17				
	DIRECTV COMERCIAL MÁS ULTRA™ PACK	2 points	\$23				
	DIRECTV BUSINESS ENTERTAINMENT PACK	2 points	\$23				
	DIRECTV COMMERCIAL XTRA™	3 points	\$31				
	DIRECTV BUSINESS XTRA PACK	3 points	\$31				
DIRECTV COMMERCIAL ENTERTAINMENT PACK	3 points	\$31					
	RESIDENTIAL						
	Spectrum Internet Plans	2 points	\$20	2 Years			
	Spectrum Ultra Internet Plans	2 points	<table border="1"> <tr> <td>PROMOTION</td> <td>3 points</td> </tr> </table>		PROMOTION	3 points	\$25
	PROMOTION	3 points					
	Spectrum GIG Internet Plans	2 points	<table border="1"> <tr> <td>PROMOTION</td> <td>3 points</td> </tr> </table>		PROMOTION	3 points	\$30
	PROMOTION	3 points					
Spectrum Voice	0 points	\$3					
Spectrum Television	0 points	<table border="1"> <tr> <td>PROMOTION</td> <td>1 point</td> </tr> </table>	PROMOTION	1 point	\$3		
PROMOTION	1 point						
Spectrum Mobile	1 point per line	<table border="1"> <tr> <td>PROMOTION</td> <td>2 points per line</td> </tr> </table>	PROMOTION	2 points per line	\$15 per line		
PROMOTION	2 points per line						







*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.

UNITED STATES CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE

	PRODUCT/SERVICE	CUSTOMER POINTS			MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS**
 AT&T	RESIDENTIAL					
	AT&T Wireless					
	New Phone With Ported Number	1 point per line			\$20	2 Years
 DIRECTV	RESIDENTIAL					
	DIRECTV via Internet or Satellite					
	Ultimate and Premier	3 points			\$30	3 Years
	Choice	2 points			\$25	
Entertainment	1 point			\$18		
 AT&T	RESIDENTIAL	SINGLE SERVICE POINTS	2 SERVICE BUNDLE POINTS	3 SERVICE BUNDLE POINTS	Add DIRECTV (via Internet or Satellite) or AT&T Wireless to build your bundled service points.***	
	AT&T Internet					
	Speeds 25 Mbps to 100 Mbps	1 point	2 points	3 points	\$20	2 Years
	Speeds 300 Mbps	2 points	3 points	4 points	\$30	
	Speeds 500 Mbps	3 points	4 points	5 points	\$40	
	Speeds 1GB and Higher	3 points	4 points	5 points	\$45	
 kinetic by windstream	Kinetic by Windstream Internet					
	Speeds up to 99 Mbps	1 point	2 points	3 points	\$17	2 Years
	Speeds 100 Mbps to 399 Mbps	2 points	3 points	4 points	\$22	
	Speeds 400 Mbps	2 points	3 points	4 points	\$25	
Speeds 1GB	2 points	3 points	4 points	\$28		
 ziplly fiber	Zipty Fiber Internet					
	DSL up to 115 Mbps	1 point	2 points	3 points	\$14	2 Years
	Fiber 200 Mbps	1 point	2 points	3 points	\$20	
	Fiber 1GB	2 points	3 points	4 points	\$27	
	Fiber 2GB	3 points	4 points	5 points	\$45	
Fiber 5GB	4 points	5 points	6 points	\$55		
 FRONTIER	Frontier Internet					
	DSL	1 point	2 points	3 points	\$15	2 Years
	Fiber up to 499 Mbps	2 points	3 points	4 points	\$23	
	Fiber 500 Mbps to 999 Mbps	2 points	3 points	4 points	\$30	
	Fiber 1GB	3 points	4 points	5 points	\$35	
Fiber 2GB and Higher	3 points	4 points	5 points	\$45		

*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, Frontier and Ziplly 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	CUSTOMER POINTS		MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS**
	RESIDENTIAL				
	IDSeal Titan	Monthly Plan 1 point	Annual Plan 5 points	80%	Life of Customer
	RESIDENTIAL				
	TELUS Mobile	2 points per line		\$18	30 Months
	RESIDENTIAL				
	Flash Services Home Phone – Transfer Phone Number	2 points		65%	Life of Customer
	Flash Services Home Phone – New Phone Number	1 point		65%	Life of Customer
	Flash Services Internet	5 points		65%	Life of Customer
	BUSINESS				
	Sphere New Merchants/Merchants with Over \$4,000 Processing/Month	3 points	PROMOTION 6 points	75%	Paid on Sphere Revenue for the Life of Customer
	Sphere New Merchants/Merchants Processing Less Than or Equal to \$4,000/Month	1 point			
	RESIDENTIAL & BUSINESS				
	Fluent	5 points	PROMOTION 8 points	75%	Life of Customer
	RESIDENTIAL				
	XOOM Energy Natural Gas	1 point	ALBERTA PROMOTION 2 points	35%***	Life of Customer
	XOOM Energy Electricity	2 points	ALBERTA PROMOTION 3 points		
	BUSINESS				
	XOOM Energy Natural Gas or Electricity – <i>Small Business</i>	2 points per service	ALBERTA PROMOTION 3 points per service	35%***	Life of Customer
	XOOM Energy Natural Gas or Electricity – <i>Multi-Location Customer</i>	1 point per service		25%***	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 35%***	Life of Customer
Multi-location Customers include all customers with multiple locations regardless as to whether they enrolled through the XOOM Multi-location Enrollment process					

*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

	PRODUCT/SERVICE	CUSTOMER POINTS			MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS**	
 <p>(All markets except Quebec. Quebec is coming soon.)</p>	RESIDENTIAL & BUSINESS	Mortgage Term	Mortgage Amount				
			<\$300K	\$300K to \$600K	>\$600K		
	8Twelve Mortgage A Lenders¹: Purchase; Refinance; Switch/Transfer	1 to 4 years 5 years	2 points 3 points	4 points 6 points	6 points 8 points	\$15 for every \$100,000 mortgage	Mortgage Term
	8Twelve Mortgage B Lenders²: Purchase; Refinance	1 to 2 years 3 to 5 years	2 points 3 points	4 points 6 points	6 points 8 points	\$15 for every \$100,000 mortgage	Mortgage Term
	8Twelve Mortgage B Lenders²: Renewal	1 to 2 years 3 to 5 years	1 point 2 points	2 points 4 points	3 points 6 points	\$7.50 for every \$100,000 mortgage	Mortgage Term
Private Lenders³: Purchase; Refinance	1 year or less	3 points	6 points	8 points	\$15 for every \$100,000 mortgage	Mortgage Term	
	RESIDENTIAL	Monthly Plan		Annual Plan	80%	Life of Customer	
	Truvvi Gold Truvvi Platinum	2 points 5 points		5 points 8 points			

*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.

¹A Lenders are known as "prime" mortgage lenders, including but not limited to, federally-chartered banks and provincially regulated credit unions.

²B Lenders are alternative quasi-regulated lenders, including Mortgage Finance Companies (MFCs) such as Trust Companies and Credit Unions. They are not directly regulated federally but indirectly follow regulations due to the nature of their business.

³Private Lenders are unregulated lenders who may offer a private mortgage for those not approved by an A or B lender.