



NORTH AMERICAN COMPENSATION PLAN OVERVIEW

EFFECTIVE JANUARY 6, 2020

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

CQ MUST MAINTAIN



7

Personal Customer Points from at least



3

Services

Promotion through January 31, 2020



Canadian CQ IBOs must maintain 7 Personal Customer Points from at least 2 Services.

ETL Executive Team Leader

30
TOTAL CUSTOMER POINTS
(Personal and Downline)

ETL must maintain a minimum of 7 Personal Customer Points from at least 3 services

RD Regional Director

600
TOTAL CUSTOMER POINTS
(Personal and Downline)

A minimum of 600 total Customer Points in your team with a maximum of 200 Customer Points per leg

RVP Regional Vice President

3,000
TOTAL CUSTOMER POINTS
(Personal and Downline)

A minimum of 3,000 total Customer Points in your team with a maximum of 750 Customer Points per leg

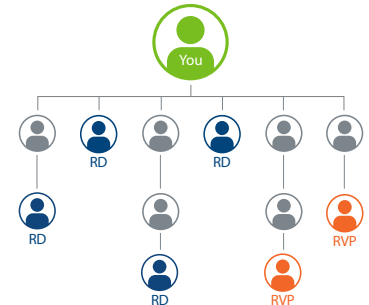
RVP Gold

RVP requirements PLUS Minimum monthly downline billings: **\$200,000**
(Limit of \$60,000 per leg)

RVP Platinum

RVP requirements PLUS Minimum monthly downline billings: **\$300,000**
(Limit of \$100,000 per leg)

SVP Senior Vice President



Must have 1 RD or above in 6 separate legs, including at least 2 RVP legs at any level.

Minimum Monthly Downline Billings: \$500,000
(Limit \$250,000 per leg).

RD, RVP AND SVP MUST MAINTAIN A MINIMUM OF



15 Personal Customer Points

FROM AT LEAST



5 Services

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:

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
	RVP	Gold RVP	Platinum RVP			Personal Customer Points
Personal	3-20%			2%	8%	See PERSONAL COMMISSIONS explanation above.
1	4%			1/2%	1%	40
2	4%			1/4 %	1/2%	
3	4%			1/4%	1/4%	60
4	4%			-----	-----	75
5	4%			-----	-----	
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	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 February 2020 Commission Payout. Customers must be counting toward qualifications by the first Friday of the month in order for the points to be used toward commission qualifications for that month. Refer to the Order Entry Timelines document available on ACNCompass.com for more details. Commissions are released on the first business day following the third Friday of each month. Commissions are paid the third month after the close of the month the customer is billed. Commissions on large commercial accounts and customers acquired by Affinity programs (such as not-for-profit organizations) may be paid according to a custom commission schedule that will be determined at the time the program/contract is completed.

MONTHLY CUSTOMER BONUSES

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

At least 7 Points & 3 Services	At least 10 Points & 5 Services	At least 16 Points & 8 Services	At least 22 Points & 11 Services
<i>FOR A TOTAL OF \$75</i>	<i>FOR A TOTAL OF \$200</i>	<i>FOR A TOTAL OF \$400</i>	<i>FOR A TOTAL OF \$600</i>

You earn \$200 for every additional 6 points & 3 services after the first 10 Points & 5 Services

WEEKLY OVERRIDING CUSTOMER ACQUISITION BONUSES (CABs)

Overriding Customer Acquisition Bonuses (CABs) are paid when an IBO within your organization sponsors a new IBO that becomes Customer Qualified within 30 days of their start date. In order to count for qualifications, all new customers must show a “complete” status on the IBO’s Personal Customer List. A customer will show a “complete” status when all the necessary information has been received and processed by ACN.

OVERRIDING CUSTOMER ACQUISITION BONUSES - ALL EARNED POSITIONS

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

UNITED STATES CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE

The only way to earn income at ACN is through the acquisition of customers; therefore all IBOs must acquire customers in order to meet qualifications and advance through ACN's earned positions. ACN utilizes a Customer Point system for each of its products and services.

	PRODUCT/SERVICE	CUSTOMER POINTS			MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS
IDENTITY THEFT PROTECTION	RESIDENTIAL					
	IDSeal Platinum Plan (1 adult)	Monthly Plan: 2 points Annual Plan: 4 points	JANUARY 2020 PROMOTION Earn DOUBLE Points Monthly Plan: 4 points Annual Plan: 8 points		90%	Life of Customer
	IDSeal Platinum Plus Plan (1 adult + up to 10 kids)					
	BUSINESS					
	IDSeal for Business	TIER	TIER RANGE # OF USERS	POINTS	90%	Life of Customer
	1	10 to 24	20			
	2	25 to 99	30			
	3	100 to 249	50			
	4	250 to 499	75			
		5	500+	100		
WIRELESS Ported Numbers: Points count immediately once service is connected New Numbers: Points count following 45 days of service	RESIDENTIAL					
	Flash Wireless Single Line - Voice Only	1 Point per Line			90%	Life of Customer
	Flash Wireless Single Line - Talk & Text	1 Point per Line			90%	Life of Customer
	Flash Wireless Single Line - Talk & Text + Data	4 Points per Line 6 GB Data 3 Points per Line less than 6 GB Data			90%	Customers who switch to Flash Green from Verizon are 45% Commissionable
	Flash Wireless Unlimited Family Plans Unlimited Data, Talk & Text	1 line = 4 points 2 lines = 6 points 3 lines = 7 points 4 lines = 8 points				Customers who switch to Flash Green from Verizon are 45% commissionable. All others are 90%. 3-lines and 4-lines are 45% commissionable.

*Commissionable revenue is billed revenue less taxes, surcharges and an allowance for bad debt. ACN reserves the right to reduce commissionable revenue by a percentage factor for promotional plans, products, negotiated pricing or certain services. Commissionable Billing for some products is a fixed amount. IBOs receive a percentage of these amounts each month depending on where they fall in the Compensation Plan. See the ACN Policies & Procedures for additional details.

UNITED STATES CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE

	PRODUCT/SERVICE	CUSTOMER POINTS	MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS**
BUNDLES	AT&T DIRECTV	3 Points	\$35	2 Years
	AT&T High-Speed Internet	2 Points	\$25	2 Years
	AT&T Home Phone	0 Points	\$10	2 Years
	Frontier TV	2 Points	\$25	2 Years
	Frontier High-Speed Internet	2 Points	\$20	2 Years
	Frontier Home Phone	0 Points	\$15	2 Years
	Spectrum Internet	1 Points	\$15	2 Years
	Spectrum TV	2 Points	\$20	2 Years
	Spectrum Home Phone	1 Points	\$10	2 Years
ENERGY	RESIDENTIAL			
	XOOM Energy Natural Gas or Electricity	1 Point per Service	Customers enrolled before January 1, 2020: 40%*** Customers enrolled on or after January 1, 2020: 35%***	Life of Customer
	BUSINESS			
	XOOM Energy Natural Gas or Electricity - <i>Small Business</i>	2 Points per Service	Customers enrolled before January 1, 2020: 40%*** Customers enrolled on or after January 1, 2020: 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 50%***	Life of Customer	
SECURITY & AUTOMATION	RESIDENTIAL			
	Vivint Home Security & Automation	8 Points	85%	Life of Customer
	BUSINESS			
Vivint Security & Automation	8 Points	85%	Life of Customer	
TELEVISION	RESIDENTIAL			
	DISH	5 Points	\$40 Flex Plan and Smart Pack \$19.99	2 years
	DIRECTV	3 Points	\$40	2 years
	BUSINESS			
DISH	5 Points	\$40	2 years	
PAYMENT PROCESSING	Sphere Payment Processing with Over \$3,000 Processing/Month	3 Points	85%	Paid on Sphere Revenue for the Life of Customer
	Sphere Payment Processing - New Merchants/Merchants Processing Less Than or Equal to \$3,000/month	1 Point		

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**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. 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.

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
HIGH-SPEED INTERNET + PHONE SERVICE	RESIDENTIAL – Flash Home Phone			
	Phone Service – Transfer Phone Number	2 Points	90%	Life of Customer
	Phone Service – New Phone Number	1 Point	90%	Life of Customer
	Flash Internet	2 Points	90%	Life of Customer
PAYMENT PROCESSING	Sphere Payment Processing with Over \$3,000 Processing/ Month	3 Points	85%	Paid on Sphere Revenue for the Life of Customer
	Sphere Payment Processing - New Merchants/Merchants Processing Less Than or Equal to \$3,000/Month	1 Point		
SECURITY & AUTOMATION	RESIDENTIAL			
	Vivint Home Security & Automation	8 Points	85%	Life of Customer
	BUSINESS			
	Vivint Security & Automation	8 Points	85%	Life of Customer
ENERGY	RESIDENTIAL			
	XOOM Energy Natural Gas or Electricity	1 Point per Service	Customers enrolled before January 1, 2020: 40%** Customers enrolled on or after January 1, 2020: 35%**	Life of Customer
	BUSINESS			
	XOOM Energy Natural Gas or Electricity – <i>Small Business</i>	2 Points per Service	Customers enrolled before January 1, 2020: 40%** Customers enrolled on or after January 1, 2020: 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 50%**	Life of Customer

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