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

COMPENSATION PLAN OVERVIEW

UNITED STATES

Effective **FEBRUARY 1, 2026**

Updated on January 9, 2026

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.

Earnings as an ACN IBO are based solely upon the successful referral 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 monthly business support fees, 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, efforts and results of acquiring customers personally and/or through their team. Individuals may not earn income and may lose money as an IBO.

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 *at least*

3 Services

and

8 Personal Customer Points

CQ qualifications are for IBOs who start from ***February 1, 2026****.*

ETL Executive Team Leader

30 TOTAL CUSTOMER POINTS *(Personal and Downline)*

ETL must maintain CQ qualifications with 30 total Customer Points with at least 15 Downline Points

RC Regional Coordinator

200 TOTAL CUSTOMER POINTS *(Personal and Downline)*

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

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

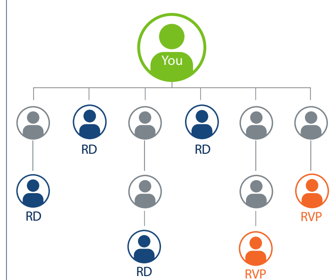
Minimum monthly downline billings: $75,000
(Limit of $40,000 per leg)

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

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

Gold and Platinum RVPs
must maintain **750 RVP open line customer points in the prior 3 months**

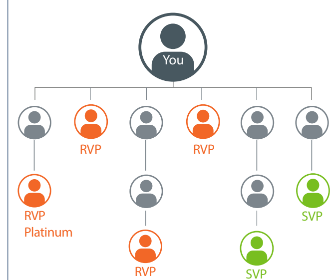
SVP Senior Vice President



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)

PSVP Platinum Senior Vice President



Must have 1 RVP or above in 6 separate legs, including at least 1 RVP Platinum leg and 2 SVP legs at any level.

Minimum monthly downline billings: $3 Million
(Limit $1 Million 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.
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COMMISSIONS AND RESIDUAL INCOME

ACN IBOs can earn monthly commissions based on the services that customers use on a monthly basis. The IBOs can earn commissions on the services used by customers that the IBO personally acquired, and services acquired by other IBOs on their team. As the services that ACN markets are services that customers subscribe to and use each month, the commissions on those services are referred to as residual income.

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
	RVP	Gold RVP	Platinum RVP			
Open Line RVP	1 1/2%	3 1/2%	4 1/2%	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 RVP	1%	1%	1%	------	------	**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 RVP	1/2%	1/2%	1/2%	------	------	**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).
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.
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 February 2026 Commission Payout. *Customers must count 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. Refer to the US specific Fast Start Bonus & Product Promotions.

WEEKLY CUSTOMER ACQUISITION BONUSES (CABs)

Customer Acquisition Bonuses (CABS) are paid when a new IBO 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
Open Line **$50**	Open Line **+ $100**	Open Line **+ $100**	Open Line **+ $100**	Open Line **+ $50**
		1st Generation **+ $100**	1st Generation **+ $50**	1st 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 who were active on the service in the past six months do count toward customer bonuses or CABs.

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[1]	DURATION OF POINTS AND COMMISSIONS[2]
XOOM energy	***RESIDENTIAL***			
	XOOM Energy Natural Gas or Electricity	2 points per service	35%[3]	Life of Customer
	BUSINESS			
	XOOM Energy Natural Gas or Electricity - *Multi-location Customer*	1 point per service	25%[3]	Life of Customer
	XOOM Energy Natural Gas or Electricity - *Small Business*	2 points per service	35%[3]	Life of Customer
	XOOM Energy Natural Gas or Electricity - *Medium Business Submitted via Lead Pass Form*	3 points per service	up to 25%[3]	Life of Customer
	XOOM Energy Natural Gas or Electricity - *Big Business Submitted via Lead Pass Form*	4-8 points per service	up to 35%[3]	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*			
Flash MOBILE	***RESIDENTIAL***			
	Flash Mobile: Talk & Text Plan	1 point per line	80%[4]	Life of Customer
	Flash Mobile: Gig Plans	2 points per line	80%[4]	Life of Customer
	Flash Mobile: Unlimited Plans	2 points per line	65%[4]	Life of Customer
	Ported Numbers: *Points count immediately once service is activated.* ***New Numbers:*** *Points count following 100 days of service.*			
vivint	***RESIDENTIAL & BUSINESS***			
	Vivint Home Security & Automation	5 points	75%	Life of Customer
	Vivint Essentials	2 points	75%	Life of Customer
nmi	***BUSINESS***			
	NMI: Merchants Processing $1-$4,000/Month	1 point[5]	75%	Paid on NMI Revenue for the Life of Customer
	NMI: Merchants Processing $4,000 to $20,000 / Month	3 points[5]		
	NMI: Merchants Processing Over $20,000 / Month	5 points[5]		

[1]*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.*
[2]*Commissions are paid on Active customers only. The points and commissions will end when the customer's service is canceled.*
[3]*Energy rates subject to uctuation. IBOs will receive commissions based on customers' actual energy usage, excluding bad debt, taxes and surcharges.*
[4]*Only the MRC is commissionable. Other billings (roaming, international, etc.) are not commissionable.*
[5]*Points may be adjusted based on the actual or average processing volume.*

UNITED STATES CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE

	PRODUCT/SERVICE	CUSTOMER POINTS		MONTHLY COMMISSIONABLE REVENUE[1]		DURATION OF POINTS AND COMMISSIONS[2]
IDSeal®	***RESIDENTIAL***	**Monthly Plan**	**Annual Plan**			
	IDSeal Platinum Plan (1 adult) - 2 devices	2 points	3 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	4 points			
	IDSeal Family Plus Plan (2 adults + 10 kids) - 8 devices					
	Points count once the customer has completed authentication or after 100 days of service, whichever comes first.					
Impact Health Sharing	***RESIDENTIAL & BUSINESS***					
	Impact Health Sharing	**Share Amount**				Life of Customer
		up to $149	2 points	*Individuals and Groups of up to 15 accounts*	40%	
		$150 to $349	4 points			
		$350 to $549	5 points	*Large Groups of 16 to 49 accounts*	25%	
		$550 and Higher	6 points			
DIRECTV FOR BUSINESS	***BUSINESS***					3 Years
	DIRECTV COMMERCIAL BASIC PLUS	1 point		$11		
	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		
DIRECTV	***RESIDENTIAL***					3 Years
	DIRECTV Streaming or DIRECTV Satellite					
	Ultimate and Premier	3 points		$30		
	Choice	2 points		$25		
	Entertainment	1 point		$18		
AT&T	***RESIDENTIAL***	**SINGLE SERVICE POINTS**	**2 SERVICE BUNDLE POINTS**	*Add residential DIRECTV Streaming or DIRECTV Satellite to build your bundled service points.*[3]		
	AT&T Internet					
	Speeds 25 Mbps to100 Mbps	1 point	2 points	$20		2 Years
	Speeds 300 Mbps	2 points	3 points	$30		
	Speeds 500 Mbps	3 points	4 points	$40		
	Speeds 1GB and Higher	3 points	4 points	$45		

[1]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.
[2]Commissions are paid on Active customers only. The points and commissions will end when the customer's service is canceled.
[3]There are no points nor Commissionable Revenue on all home phones via AT&T

UNITED STATES IBO REFERRAL PROGRAMS:

Refer-a-Friend

For **EVERY 5** Flash Mobile referred customers, earn a monthly **CREDIT** equal to one line of your service.[1]

Refer-a-Friend

For **EVERY 5** referred customers who enroll in and authenticate an IDSeal Annual plan, earn a **BONUS** each month equal to the monthly cost of your Annual subscriptions on your flagged accounts, up to 4 BONUSES.[1]

PowerUP

For **12+** XOOM Energy Residential Natural Gas or **12+** Residential Electricity customers, earn a monthly **BONUS** equal to the average commodity-only charges of your customers' bills.[1]

[1] *Excludes taxes and surcharges. Additional terms and conditions apply. For full details, refer to the service-specific program in the IBO Back Office.*