



COMPENSATION PLAN OVERVIEW

UNITED STATES



Effective **JANUARY 1, 2026**

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

Updated on January 1, 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.
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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.

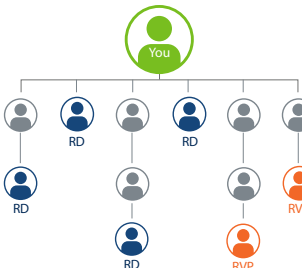
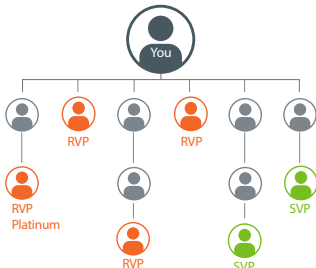


POSITIONS & QUALIFICATIONS

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	ETL Executive Team Leader	RC Regional Coordinator	RD Regional Director	RVP Regional Vice President	SVP Senior Vice President	PSVP Platinum Senior Vice President
CQ MUST MAINTAIN <i>at least</i>  2 Services and  5 Personal Customer Points CQ qualifications are promotional qualifications for IBOs who start from March 15, 2025.	30 TOTAL CUSTOMER POINTS <i>(Personal and Downline)</i> ETL must maintain CQ qualifications with 30 total Customer Points	200 TOTAL CUSTOMER POINTS <i>(Personal and Downline)</i> 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	600 TOTAL CUSTOMER POINTS <i>(Personal and Downline)</i> A minimum of 600 total Customer Points in your team with a maximum of 200 Customer Points per leg	3,000 TOTAL CUSTOMER POINTS <i>(Personal and Downline)</i> 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 <i>(Limit of \$40,000 per leg)</i> Gold RVP RVP requirements PLUS Minimum monthly downline billings: \$200,000 <i>(Limit of \$60,000 per leg)</i> Platinum RVP RVP requirements PLUS Minimum monthly downline billings: \$300,000 <i>(Limit of \$100,000 per leg)</i> Gold and Platinum RVPs must maintain 750 RVP open line customer points in the prior 3 months	 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 <i>(Limit \$250,000 per leg)</i>	 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 <i>(Limit \$1 Million per leg)</i>
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
Open Line RVP	RVP 1 1/2%	Gold RVP 3 1/2%	Platinum RVP 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 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 January 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
		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 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*		DURATION OF POINTS AND COMMISSIONS**
	RESIDENTIAL	Monthly Plan	Annual Plan	PROMOTION January 1-31			
	IDSeal Platinum Plan (1 adult) - 2 devices	2 points	6 points	10 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	12 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.						
	RESIDENTIAL						
	Flash Mobile Talk & Text Plan: Up to 6 lines per account.	1 point per line			80%***		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	80%***		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	65%***		Life of Customer	
	Ported Numbers: Points count immediately once service is activated. New Numbers: Points count following 100 days of service.						
		RESIDENTIAL & BUSINESS					
Vivint Home Security & Automation		8 points			75%		Life of Customer
Vivint Essentials		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 Large Groups of 16 to 49 accounts	40% 25%	Life of Customer	
	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.

***Only the MRC is commissionable. Other billings (roaming, international, etc.) are not commissionable.



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 - Multi-location 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 - Medium Business Submitted via Lead Pass Form	3 points per service		up to 25%***	Life of Customer
	XOOM Energy Natural Gas or Electricity - Big Business Submitted via Lead Pass Form	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				
	RESIDENTIAL				
	DIRECTV Streaming or DIRECTV Satellite				
	Ultimate and Premier	3 points		\$30	3 Years
	Choice	2 points		\$25	
	Entertainment	1 point		\$18	
	RESIDENTIAL	SINGLE SERVICE POINTS	2 SERVICE BUNDLE POINTS	Add residential DIRECTV Streaming or DIRECTV Satellite to build your bundled service points.****	
	AT&T Internet				
	Speeds 25 Mbps to 100 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	
		RESIDENTIAL			
Spectrum Internet Plans		2 points		\$20	2 Years
Spectrum Premier Internet Plans		2 points	PROMOTION 3 points	\$25	
Spectrum GIG Internet Plans		2 points	3 points	\$30	
Spectrum Voice		0 points		\$3	
Spectrum Television		0 points	PROMOTION TV Select, TV Select Plus, TV Select Signature, Mi Plan Latino 1 point	\$3	
Spectrum Mobile		1 point per line	PROMOTION 2 points per line	\$15 per line	

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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.

****There are no points nor Commissionable Revenue on all home phones via AT&T.



UNITED STATES CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE

	PRODUCT/SERVICE		CUSTOMER POINTS	MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS**
	BUSINESS				
	NMI: Merchants Processing \$1-\$4,000/Month		1 point***	75%	Paid on NMI Revenue for the Life of Customer
	NMI: Merchants Processing Over \$4,000/Month		3 points***		
	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	
	ADP Payroll & HR Solutions	Number of Employees		60%	Life of Customer
		up to 10 employees	4 points		
		10 - 49 employees	6 points		
	Intermedia Digital Phone & Cloud Communications	up to \$24.99	0 points	35%****	Life of Customer
		\$25.00 - \$39.99	1 point		
		\$40.00 - \$49.99	2 points		
		\$50.00 - \$74.99	3 points		
		\$75.00 - \$99.99	4 points		
		\$100.00 - \$149.99	5 points		
		\$150.00 and up	6 points		

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.*****



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 BONUSSES.*****



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.*****



Refer-a-Friend

For ANY **5+** customers (or **8+** if you are NOT a Truvvi Lifestyle member), earn a **BONUS** each month equivalent to the average amount of their monthly subscriptions!*****

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**Commissions are paid on Active customers only. The points and commissions will end when the customer's service is canceled.

***Points may be adjusted based on the actual or average processing volume.

****Only the MRC is commissionable. Other billings (roaming, international, etc.) are non commissionable.

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