



acn.com



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 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, 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.



THE LARGEST

Direct Seller of Telecommunications,
Energy & Other Essential Services



1 COMPANY

An Established Track Record



Started
in the U.S.
January 1993



Specializing
in Customer
Acquisition



U.S. and
Canada



Millions of Customers
Acquired



Billions
in Sales

ACN

2 ESSENTIAL SERVICES Business | Residential



WHEN A CUSTOMER IS
ACQUIRED,
A CHILD IS FED.

ACN



An Alternative to the high cost of Health Insurance





IDSealSM

Comprehensive Identity Theft Protection

Let IDSeal protect you and your family from cyber attacks.

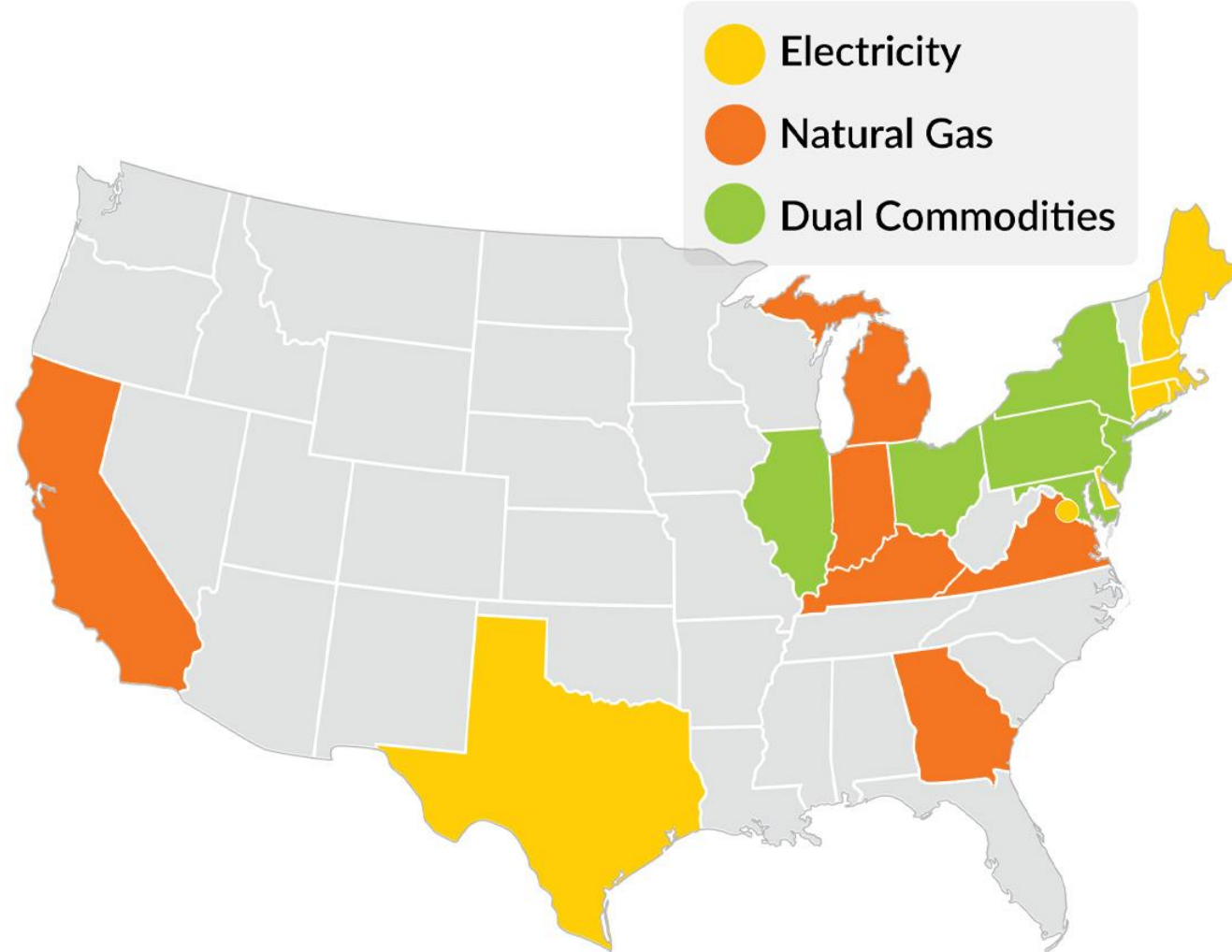
Vivint Home Security System REVIEW

 security.org



A vibrant tropical beach scene with palm trees, a sandy shore, and a clear blue ocean under a bright sun.

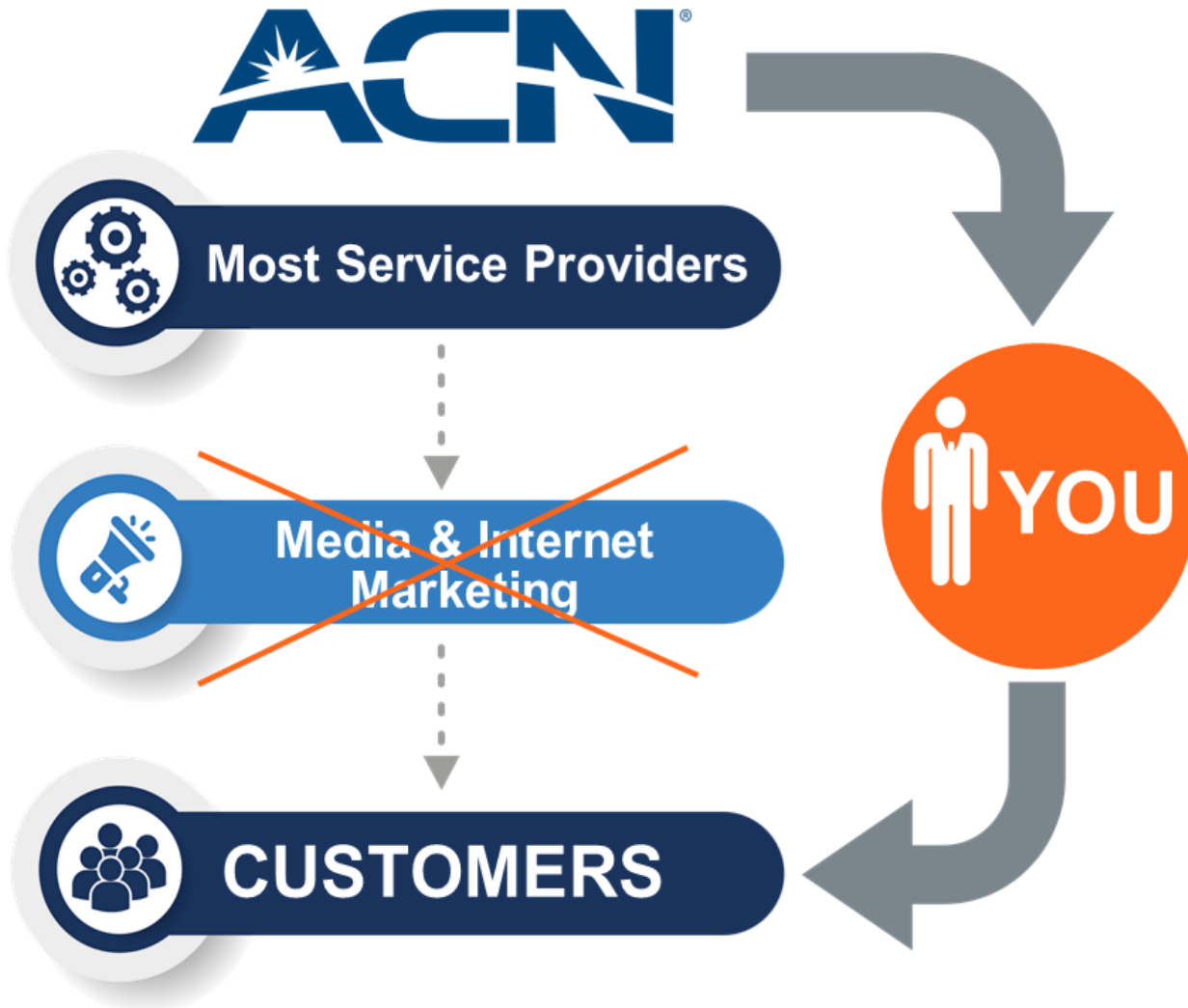
TRU  **VI**
lifestyle



XOOM Energy is available in the following states:

<i>California</i>	<i>Illinois</i>	<i>Massachusetts</i>	<i>Ohio</i>
<i>Connecticut</i>	<i>Indiana</i>	<i>Michigan</i>	<i>Pennsylvania</i>
<i>Delaware</i>	<i>Kentucky</i>	<i>New Hampshire</i>	<i>Rhode Island</i>
<i>Washington D.C.</i>	<i>Maine</i>	<i>New Jersey</i>	<i>Texas</i>
<i>Georgia</i>	<i>Maryland</i>	<i>New York</i>	<i>Virginia</i>

3 OUR BUSINESS MODEL



What Makes us Different?

- ✓ More Choices for Consumers
- ✓ Income Generating Opportunity for you

4 Become an Independent Business Owner (IBO)

\$299 Start-Up + \$25/month Business Support



Personalized
Website



Training
& Marketing
Tools



Business Tracking
& Reporting on the
Salesforce Platform



IBO &
Customer
Support



ACN PERKS
Exclusive
IBO Savings
& Rebates

All you have to do:

- ✓ Direct people to your website
- ✓ Assist them in becoming customers



DOES THE REST!

Simple Business Plan



Gather a few customers who save money



Show others how to make money

How Do We Earn Income

2 Ways:



1) Personal Customer Income

- A) Customer Acquisition Bonuses
- B) Personal Customer Monthly Commissions

2) Team Customer Income

- A) Leadership Customer Acquisition Bonuses
- B) Leadership Customer Monthly Commissions

Income on Your Personal Efforts



Income on Your Personal Customers

Weekly Customer Acquisition Bonuses

Acquire Customers in a Calendar Month Totaling:

5 Services = \$200

Plus \$200

for Every Additional 3 Services

8 Services = \$400

11 Services = \$600

*Paid weekly as earned when **YOU** acquire customers.**

*Refer to the ACN Compensation Plan for complete details!



Monthly Residual Income for your Personal Customers

Earn up to 20% of the commissionable revenue on your own bills and your personal customers' bills.

Every time your customers pay a bill, you earn!

See the ACN Compensation Plan for point requirements and complete details.



EARN \$739.30 PER MONTH

JUST FOR SIGNING UP 10 FAMILIES
SAVING ON THE BELOW 3 SERVICES

Impact Health Sharing family of 4 /oldest is 40 / \$2500 PRA

Flash 4 Lines 75 Gigs / Line

ID Seal Annual Family Plan

EARN \$2,957.20 PER MONTH

JUST FOR SIGNING UP 40 FAMILIES
SAVING ON THE SAME 3 SERVICES

The above is not a representation of earnings by any actual IBO, but a mathematical example of what will be paid according to the ACN compensation plan when the above is done.
This is for training purposes only. Not intended to represent typical results.

EARN APPROXIMATELY \$4,000 PER MONTH

JUST FOR SIGNING UP 10 SMALL BUSINESSES
WITH IMPACT HEALTH SHARING
COVERING 10+ FAMILIES

EARN APPROXIMATELY \$6,000 PER MONTH

JUST FOR SIGNING UP 10 SMALL BUSINESSES
WITH IMPACT HEALTH SHARING
COVERING 20+ FAMILIES

The above is not a representation of earnings by any actual IBO, but a mathematical example
of what will be paid according to the ACN compensation plan when the above is done.

This is for training purposes only. Not intended to represent typical results.

Income on Your Team's Efforts



Overriding Residual Income

4%

Customers Your Team Acquires
Through 5 Levels



Refer to the ACN Compensation Plan for Complete Details

The Power of Leverage

Level	Team IBOs	Team Customers
	YOU	10
1	6	60
2	36	360
3	216	2,160
4	1,296	12,960
5	7,776	77,760
TOTAL	9,331	93,310



*Hypothetical example for training purposes only.
Not intended to represent typical results.
See ACN Compensation Plan for full details.*

EARN APPROXIMATELY \$8,000 PER MONTH

WHEN YOU HAVE 10 BUSINESS PARTNERS
EACH SIGNING UP 10 SMALL BUSINESSES
WITH IMPACT HEALTH SHARING
COVERING 10+ FAMILIES

EARN APPROXIMATELY \$12,000 PER MONTH

WHEN YOU HAVE 10 BUSINESS PARTNERS
EACH SIGNING UP 10 SMALL BUSINESSES
WITH IMPACT HEALTH SHARING
COVERING 20+ FAMILIES

The above is not a representation of earnings by any actual IBO, but a mathematical example of what will be paid according to the ACN compensation plan when the above is done.
This is for training purposes only. Not intended to represent typical results.

Overriding Bonuses

Earn \$50 to \$450, based on your rank, for each new IBO who joins and becomes Customer Qualified in their first 30 days!

No bonuses are paid until customers have been acquired.

Unlimited Residual

Incentive Trips

Increased Bonuses



Refer to the ACN Compensation Plan for Complete Details

EARN BONUSES *TO COVER YOUR SERVICES*



Refer-a-Friend

Refer **5+** Flash
Mobile customers
and earn a FREE*
line of service.



PowerUP

Refer **12+** XOOM Energy Residential
Natural Gas or **12+** XOOM Energy
Electricity customers and receive a bonus
equal to the average commodity-only
charges of your customers' bills.



Refer-a-Friend

Enroll & authenticate **5+**
customers with an
IDSeal Annual plan and
receive a bonus equal to
the cost of your Annual
service.*

IMAGINE HOW MUCH YOU CAN SAVE YEAR AFTER YEAR!

**Excludes taxes and surcharges. Terms and conditions apply.*

WE HAVE A COMPLETE LIBRARY
OF SOCIAL MEDIA GRAPHICS
AND OTHER TOOLS
TO HELP YOU GROW YOUR BUSINESS!



HEALTH CARE COSTING TOO MUCH?

*CHECK US OUT!
BETTER COVERAGE!
LOWER COST!*

www.YourHealthCareVideo.com

ARE YOU ON
MEDICARE PARTS A & B?

DOES YOUR SUPPLEMENT
ALLOW YOU TO SEE ANY
DOCTOR IN THE COUNTRY?
GO SEE THE BEST THERE IS?

DO YOU HAVE FREE
TELEMEDICINE?

ARE YOU BEING DENIED
COVERAGE FOR CERTAIN
THINGS?

DOES YOUR INSURANCE
COMPANY OVERRIDE WHAT YOUR
DOCTOR SAYS IS BEST FOR YOU?

ARE YOUR MEDS
COSTING TOO MUCH?

ARE YOU COVERED WHEN YOU
TRAVEL OUT OF THE COUNTRY?

WHAT IF YOU COULD FIX ALL OF
THE ABOVE AND MORE FOR
LESS THAN \$100 A MONTH?
YOU CAN!

YOU DO NOT NEED TO WAIT
FOR OPEN ENROLLMENT.
TAKE ACTION TODAY!

LOWER COST!
BETTER COVERAGE!



LOOKING FOR A NEW CAREER OR SIDE GIG? JOIN OUR TEAM!

**NO
BOSS!**

HEALTHCARE IS BROKEN!
JOIN THE MOVEMENT THAT IS FIXING IT!

WE ARE SAVING MILLIONS OF INDIVIDUALS
AND FAMILIES THOUSANDS OF DOLLARS
EVERY YEAR! NOT INSURANCE SALES!

- WORK FROM HOME!
- SET YOUR OWN HOURS!
- SIX FIGURE INCOME POTENTIAL!
- RECOGNITION!
- FREE TRIPS!
- INDIVIDUAL TRAINING!
- MENTORING!
- PERSONAL DEVELOPMENT!
- PERKS THAT SAVE YOU MONEY!
- WE SUPPORT PROJECT FEEDING KIDS!

THE SKY IS THE LIMIT!



REALTORS

**KEEP EARNING ON THE HOMES YOU SOLD
MONTH AFTER MONTH BY BECOMING A REFERRAL
PARTNER FOR SERVICES THAT EVERY HOMEOWNER
NEEDS! CREATE AN ONGOING RESIDUAL INCOME!
CAN TURN INTO THOUSANDS A MONTH!**



ARE YOU A SMALL
BUSINESS
OWNER?

WOULD A GROUP
HEALTHCARE
PROGRAM WITH
NO OUT OF
POCKET MONEY
FROM YOU HELP
YOU WITH HIRING
AND KEEPING
GOOD
EMPLOYEES?

THEN CHECK US
OUT! YOU WILL BE
GLAD YOU DID!



Keeping It Simple!

Gather 10 Customers

Sponsor 6 Business Partners

Duplicate Down Through 5 Levels

Earn Over \$250,000 Per Year When Mature!

Three Questions!

Would You Like It
If It Worked For You!

How Would It Change Your Life?

What Do You Think
Is The Best Way To Find Out
If It Will Work For You?

JUST DO IT!

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www.YourHealthCareVideo.com

www.TeamPossibleFacebook.com

We Have Zoom Meetings
Going Over This Information Every:

Tuesday Morning
at 11:00AM EST

Tuesday Evening
at 7:00PM EST

Simply Go To
www.TeamPossibleZoom.com

TEXT

DAVID DAUER

724-561-5448

WITH YOUR

NAME & MAILING ADDRESS

ALONG WITH

THE NAME OF THE PERSON

THAT INVITED YOU HERE

TO RECEIVE INFO IN THE MAIL

DOCUMENTATION

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> <p>7 Personal Customer Points from at least</p> </div> <div> <p>3 Services</p> </div>	<p>30 TOTAL CUSTOMER POINTS (Personal and Downline)</p> <p>ETL must maintain CQ qualifications with 30 total Customer Points</p>	<p>200 TOTAL CUSTOMER POINTS (Personal and Downline)</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 (Personal and Downline)</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 (Personal and Downline)</p> <p>A minimum of 3,000 total Customer Points in your team with a maximum of 750 Customer Points per leg</p> <p>Effective August 1, 2023: Minimum monthly 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>	<div> </div> <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 (Limit \$250,000 per leg)</p>	<div> </div> <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 (Limit \$1 Million per leg)</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> <p>15 Personal Customer Points</p> </div> <p>FROM AT LEAST</p> <div> <p>5 Services</p> </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 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 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 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).
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%			-----	-----	

The commission structure outlined above is effective with the March 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 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.

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.

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	Points count once the customer has completed authentication or after 100 days of service, whichever comes first.			
	IDSeal Platinum Plan (1 adult) - 2 devices	Monthly Plan: 2 points Annual Plan: 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	Monthly Plan: 3 points Annual Plan: 8 points			
	IDSeal Family Plus Plan (2 adults + 10 kids) - 8 devices				
FLASH MOBILE Ported Numbers: Points count immediately once service is activated. New Numbers: Points count following 100 days of service.	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
	GiG Plans: 4GB & 10GB. Up to 6 lines per account.	For orders from January 1, 2023 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
	Unlimited Plans: 50GB & 75GB. Up to 4 lines per account.	For orders from January 1, 2023 1 line = 4 points 2 lines = 6 points 3 lines = 8 points 4 lines = 10 points		65% Commissionable. Only the MRC is commissionable. Other billings (roaming, international, etc.) are not commissionable.	Life of Customer
SECURITY & AUTOMATION	RESIDENTIAL & BUSINESS				
	Vivint Home Security & Automation	8 Points	MARCH 2023 PROMOTION 10 Points	75%	Life of Customer
	RESIDENTIAL & BUSINESS				
	Vivint Essentials DIY	2 Points		75%	Life of Customer
IMPACT HEALTH SHARING		Share Amount up to \$149 \$150 to \$349 \$350 to \$549 \$550 and Higher	Points 2 4 5 6	Individuals and Groups of up to 15 accounts 40% Commissionable Large Groups of 16+ Accounts 25% Commissionable	Life of Customer
TRAVEL	Truvvi	Gold Monthly: 2 points Annual: 5 points	Platinum Monthly: 5 points Annual: 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.

UNITED STATES CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE

	PRODUCT/SERVICE	CUSTOMER POINTS		MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS**
BUNDLES	AT&T Wireless New Phone with Ported Number	2 Points per Line		\$20	30 Months
	AT&T Internet 18Mbps - 299Mbps	2 Points		\$22	2 Years
	AT&T Internet 300Mbps & higher	3 Points		\$32	
	Frontier High-Speed Internet	2 Points		\$18	
	Frontier Home Phone	0 Points		\$13	2 Years
	Spectrum Internet plans	1 Point		\$15	2 Years
	Spectrum Ultra Internet Plans	2 Points		\$17	
	Spectrum GiG Internet Plans	2 Points		\$20	
	Spectrum Voice	0 Points		\$3	
	Spectrum TV	0 Points		\$3	
ENERGY	RESIDENTIAL				
	XOOM Energy Natural Gas	1 Point		35%***	Life of Customer
	XOOM Energy Electricity	2 Points			
	BUSINESS				
	XOOM Energy Natural Gas or Electricity - <i>Multilocation 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
TELEVISION	DIRECTV STREAM	ORDERS WITH DEVICE & REMOTE	ORDERS WITHOUT DEVICE & REMOTE		
	Ultimate and Premier	3 Points	0 Points	\$35	2 Years
	Choice	2 Points	0 Points	\$32	2 Years
	Entertainment	1 Points	0 Points	\$18	2 Years
	DIRECTV				
	Choice, Ultimate and Premier Packages	3 Points		\$32	2 Years
	Entertainment	1 Point		\$18	2 Years
	DISH	5 Points		\$35 / Flex Plan and Smart Pack \$18	2 years
PAYMENT PROCESSING	Sphere Payment Processing with Over \$4,000 Processing/Month	3 Points		75%	Paid on Sphere Revenue for the Life of Customer
	Sphere Payment Processing - New Merchants/Merchants Processing Less Than or Equal to \$4,000/Month	1 Point			

*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.

EARN \$739.30 PER MONTH

JUST FOR SIGNING UP 10 FAMILIES SAVING ON THE BELOW 3 SERVICES

EARN \$2,957.20 PER MONTH

JUST FOR SIGNING UP 40 FAMILIES SAVING ON THE SAME 3 SERVICES

Impact Health Sharing family of 4 /oldest is 40 / \$2500 PRA

6 Points, \$605.00 Billable X 40% Commissionable = \$242.00 – Page 4 of Comp Plan

Flash 4 Lines 75 Gigs / Line

10 Points, \$140.00 Billable X 65% Commissionable = \$91.00 – Page 4 of Comp Plan

ID Seal Annual Family Plan

8 Points, \$45.83 Billable X 80% Commissionable = \$36.66 – Page 4 of Comp Plan

6 + 10 + 8 = 24 Points X 10 Families = 240 Points which qualifies for 20% Commission – Page 2 of Comp Plan

\$242.00 + \$91.00 + \$36.66 = \$369.66 X 20% Commission = \$73.93 Commission per Family

\$73.93 X 10 Families = \$739.30 Monthly Commission

\$73.93 X 40 Families = \$2,957.20 Monthly Commission