

COMPENSATION PLAN OVERVIEW

UNITED KINGDOM
Effective 16th December, 2021
UK - CP - 059

The ACN® Opportunity has been designed to help you build a business that can produce immediate and long-term income. As a new Independent Business Owner (IBO), you should set yourself a goal to learn the Compensation Plan in detail. The better you understand it, the better you will make it work for you.

BECOME A CUSTOMER QUALIFIED IBO (CQ)

To become a Customer Qualified IBO (CQ) you must acquire and maintain at least 7 personal customer points and 3 services.

HOW TO ADVANCE TO EARNED POSITIONS

| CQ | ETL | RD | RVP | SVP |
|---|---|--|---|--|
| <p>CUSTOMER QUALIFIED IBO</p> <p>To become a Customer Qualified IBO you must have a minimum of 7 personal points with a minimum of 3 services</p> <p>Example:</p> <p>POINTS 7</p> <p>SERVICE 3</p> | <p>EXECUTIVE TEAM LEADER</p> <p>To become an ETL you must have a minimum of 30 personal/group points with a minimum of 7 personal points with 3 services</p> <p>Example:</p> <p>POINTS 7</p> <p>SERVICE 3</p> | <p>REGIONAL DIRECTOR</p> <p>600 group points (max: 200 per leg)</p> <p>Example:</p> <p>POINTS 7</p> <p>SERVICE 3</p> | <p>REGIONAL VICE PRESIDENT</p> <p>3,000 total customer points (max: 750 per leg)</p> <p>Example:</p> <p>POINTS 7</p> <p>SERVICE 3</p> | <p>SENIOR VICE PRESIDENT</p> <p>2 RVP legs & 4 RD legs with £350,000 (max £150,000 per leg)</p> <p>Example:</p> <p>POINTS 7</p> <p>SERVICE 3</p> |
| <p>BECOME A CQ WITH:</p> <p>POINTS 5</p> <p>SERVICE 2</p> | <p>THIS MONTH'S PROMO!!</p> | <p>RD MUST MAINTAIN</p> <p>YOU 15 Personal Points & SERVICE 5</p> <p>TO RECEIVE EARNED POSITION COMPENSATION</p> | <p>RVP MUST MAINTAIN</p> <p>YOU 15 Personal Points & SERVICE 5</p> <p>TO RECEIVE EARNED POSITION COMPENSATION</p> | <p>SVP MUST MAINTAIN</p> <p>YOU 15 Personal Points & SERVICE 5</p> <p>TO RECEIVE EARNED POSITION COMPENSATION</p> |

Only services that carry points will count towards qualification.

Success as an ACN® Independent Business Owner is not guaranteed, but directly influenced by an individual's efforts. No one is guaranteed income as an IBO and not all IBOs make a profit.

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TWO TYPES OF CABs

OPEN LINE CABs

Open Line CABs are bonuses you earn when IBOs in your organisation (who have not reached your earned position) help their newly sponsored IBO's become qualified within their first 30 days.

GENERATIONAL CABs

Generational CABs are bonuses you earn when IBOs in your organisation—who are under an IBO that has reached the same earned positions (or higher) that you have reached—acquire customers to become qualified within 30 days of their start date.

Overriding Customer Acquisition Bonuses — All Earned Positions

| | ETL | RD | RVP |
|----------------------------|-----------------------|-------------------|-------------------------|
| | Executive Team Leader | Regional Director | Regional Vice President |
| Personally Sponsored | £ 40 | £ 160 | £ 230 |
| Open Line | £ 40 | £ 120 | £ 70 |
| 1 st Generation | - | £ 60 | £ 35 |

You can earn a CAB if you sponsor a new IBO and they acquire 7 personal customer points and 3 services during their first 30 days. CABs are paid based on the position you hold once ACN® accepts the new IBO contract.

Team Coordinators in Latin America will be considered Regional Directors for the European compensation plan.

No compensation is earned at ACN® unless customers are acquired. Success as an ACN® IBO is not guaranteed, but directly influenced by an individual's specific efforts. No one is guaranteed income as an ACN® IBO and not all ACN® IBOs make a profit. A maximum of two accounts per customer and service from the same household (any household) count towards position qualification. Additional services for the same household will not count for qualification but only for commission.

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PERSONAL 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** (who have passed their first 30 days) can earn these bonuses based upon the number of customer points acquired in calendar month.
- ▶ Customer points from any European country that ACN operates in, count for this bonus.
- ▶ Please see the country specific Service Listing for customer qualification rules.
- ▶ *All points acquired within the promotional period will count for these bonuses.*
- ▶ *Payout of the bonuses will occur the week following the achieved qualification.*

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MONTHLY RESIDUAL EARNINGS COMMISSIONS (OVERRIDING COMMISSIONS)

All Independent Business Owners can earn commissions on customer purchases of Services acquired in their downline.

A Commissionable Value (CV) is assigned to each Service. Over time, the majority of your compensation will come from the residual income of your customer's monthly billings. Customer acquisition is the fuel for your business, creating long-term, lasting income and by teaching other people how to do the same thing, you will build residual income for yourself. Please see the table below for more information.

| Levels | Qualifications | Services | IDSeal Guardian Services |
|--------------------------------|-------------------------------------|----------|--------------------------|
| Personal | All positions | 3-15% | 3-15% |
| 1 | 20 personal points | 3% | 5% |
| 2 | 20 personal points | 3% | |
| 3 | 30 personal points | 3% | |
| 4 | 30 personal points | 3% | |
| 5 | 50 personal points | 3% | |
| RVP Open Line | RVP or above* | 1½% | 3% |
| | RVP Gold* | 2½% | |
| | RVP Platinum* | 3% | |
| RVP 1 st Generation | 1 st Generation RVP** | 1% | 2% |
| RVP 2 nd Generation | 2 nd Generation RVP*** | ½% | 1% |
| SVP Open Line | Open Line SVP**** | 2% | 3% |
| SVP 1 st Generation | 1 st Generation SVP***** | 1% | 2% |

Personal Commissions

As you acquire personal customers you qualify to earn between 3% and 15% of their monthly bills. This percentage is based on your total number of personal customer points.

| | | | |
|---------|-----------------|---|-----|
| 1-39 | personal points | = | 3% |
| 40-59 | personal points | = | 5% |
| 60-99 | personal points | = | 10% |
| 100-199 | personal points | = | 12% |
| 200+ | personal points | = | 15% |

RD 5 level commission qualification: RDs must now maintain 50 personal points per January 1st 2021 to be paid through level 5.

*Open Line RVP Platinum, RVP Gold and RVP commissions are paid on customer billings below your 5th level down to the 5th level, of the first RVP (or SVP) in your downline.

**1st Generation RVP commissions are paid on 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 commissions are paid on 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 commissions are paid on 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 customer billings from the 6th level of the first downline SVP through the 5th level of the second downline SVP.

Important note: commission percentages are based on customers acquired on or after 1st June 2015.

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SERVICES LISTING

ALL PRICES ARE IN EURO (€)

| PARTNERSHIP SERVICES | Duration | CV** | CP* |
|--|----------------------|------------------------------|-----|
| ACN® CYBER SECURITY IN PARTNERSHIP WITH IDSEAL GUARDIAN | | | |
| GUARDIAN - MTH | Lifetime of customer | 95% of the monthly amount*** | 1 |
| GUARDIAN - QTR | | | 3 |
| GUARDIAN - ANN | | | 5 |

* Customer Points (CP): A value assigned to each ACN® Service for qualification purposes under the Compensation Plan.

** Commissionable Value (CV): A value is allocated to each Service. Commissions are calculated as a percentage of the CV.

*** Quarterly and annual subscriptions will be broken out into monthly amounts for commissioning purposes.

Customers must be installed to count towards customers bonuses.

| ACN® SERVICES | CP* | Commissionable Billing |
|--|-----|---|
| JOI MOBILE¹ | | |
| JOi S ported - 2GB | 1 | Lifetime of the customer |
| JOi M ported - 5GB | | |
| JOi L ported - 10GB | 2 | |
| JOi XL ported - 20GB | | |
| JOi 2XL ported - 50GB | | |
| JOi 3XL ported - 100GB | | |
| JOI TABLET¹ | | |
| JOi Tablet 2GB | 1 | The total invoice amount (excluding taxes) is 100% commissionable |
| JOi Tablet 5GB | | |
| PARTNERSHIP SERVICES | | |
| ACN® HOME SECURITY IN PARTNERSHIP WITH VERISURE | | |
| Home Security | 4 | 25 |
| | | Up to 36 months |

¹Roaming and International usage is non commissionable.

Services are 100% commissionable.

The CV amount is 100% commissionable.

Please note that non ported numbers are commission only.

Only services that carry points will count towards qualification.

All bonuses are subject to quality checks and validation of customers.

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SERVICES LISTING

ALL PRICES ARE IN EURO (€)

| PARTNERSHIP SERVICES | | CP* | CV** | Duration |
|--|---|-----|---|----------------------|
| ACN® MERCHANT PAYMENT PARTNERSHIP WITH CLOVER | | | | |
| Customer Category | Per month turnover | | | |
| LEAD | New lead customer received | 0 | Commission will be based upon the fees earned by the vendor and per device for the length of the contract at 100% | Lifetime of customer |
| Switcher - with device | less than 800 p/month | 0 | | |
| | between 800<>3000 p/m | 1 | | |
| | between 3001<>6000 p/m | 2 | | |
| | greater than 6000 p/m | 3 | | |
| New to Cards or Switcher - no device | any amount | 0 | | |
| New to Cards - with device | less than 800 p/month | 0 | | |
| | between 800<>3000 p/m average after 3 months | 1 | | |
| | between 3001<>6000 p/m average after 3 months | 2 | | |
| | greater than 6000 p/m average after 3 months | 3 | | |

* Customer Points (CP): A value assigned to each ACN® Service for qualification purposes under the Compensation Plan.

** Commissionable Value (CV): A value is allocated to each Service. Commissions are calculated as a percentage of the CV. Customers must be installed to count towards customers bonuses.

All customers will be considered **Lead prior to offer been made with customer**.

Customers with no devices will be **commission only**.

New to cards = no previous provider, will be commission only for 3 months until usage can be determined.

Switcher = customer who are switching from current provider.

Customers under 800gbp turnover per month (excluding VAT) will not be accepted.

Compensation can be **adjusted up or down initially after the 3rd commission file received**, and then every quarter based upon the average of actual processing amounts reported in commission file.

COMPENSATION EXAMPLES FOR clover

Low

Assume:

Merchant Monthly Card Turnover = £10,000

Monthly Payment Processing Fees = £76

£26 commissionable

Terminal lease price per month = £17

£4.90 commissionable

Total commissionable value

£30.90

per month

Medium

Assume:

Merchant Monthly Card Turnover = £30,000

Monthly Payment Processing Fees = £228

£78 commissionable

Terminal lease price per month = £19

£6.70 commissionable

Total commissionable value

£84.70

per month

High

Assume:

Merchant Monthly Card Turnover = £50,000

Monthly Payment Processing Fees = £380

£130 commissionable

Terminal lease price per month = £21

£8 commissionable

Total commissionable value

£138

per month

Disclaimer - These values are based on hypothetical examples. Values may vary dependent on the industry type or sector.

All bonuses are subject to quality checks and validation of customers.

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MONTHLY PROMOTIONS

NEW



VERISURE UK RETAIL BONUS PROMOTION

Earn **£100** for **every 1 new customer**, who has a Verisure alarm **installed**.

- Orders must be placed **within the calendar month, 2021**
- Orders must be installed **before the 15th of the following month, 2021**
- Orders that are revoked, cancelled or rejected will not count towards this promotion
- Only orders with **installed status** will count towards this bonus
- Customers counting for this promotion **may also count for other bonuses**, where applicable
- **Both new and existing IBOs** may try for this bonus
- Carries no upline bonus

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IBO FAST START BONUS

ETL

IBO

**IBO FAST START BONUS
ETL IN 30 DAYS**

MUST BE CQ QUALIFIED

Reach the position of **ETL** within your first 30 days
with a minimum of **15 points**
from your organisation.

EARN **£300**

- ▶ An IBO must have a start date within the calendar month to make them eligible for this bonus
- ▶ All IBOs from any European country with a start date within the calendar month can try for this bonus
- ▶ This is a ONE-TIME bonus that can be acquired within a newly started IBO qualification period
- ▶ This Bonus is in addition to the Customers bonus promotions

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IBO FAST START BONUS

The graphic is a pink-bordered box containing the following elements: At the top, the letters 'RD' in white on a pink background. Below that, a black silhouette of a person with 'IBO' written underneath. The text 'IBO FAST START BONUS' and 'RD IN 120 DAYS' is centered. Below this, the text 'Earn the position of RD within your first 120 days and receive a bonus of:' is centered. At the bottom, a pink banner with a grey background on either side contains the text '£5,000' in white.

- ▶ All IBOs from any European country **with a start date within the calendar month** can try for this bonus
- ▶ IBO must reach the position of Regional Director **within 120 days of the start date**
- ▶ RD position must be **maintained for period of 60 consecutive days**
- ▶ This is a **ONE-TIME ONLY** bonus