**SVP** 

**SENIOR VICE** 

**PRESIDENT** 

2 RVP legs & 4 RD legs

with £350,000

(max £150,000 per leg)

£350,000 monthly

downline billing

(max per leg = £150,000)

TO RECEIVE EARNED

POSITION COMPENSATION

**SERVICE** 

15 Personal

Points

15

**Points** 

IBO IBO

**RVP** 

Example:

RVP RD IBO RD

# **COMPENSATION PLAN OVERVIEW**

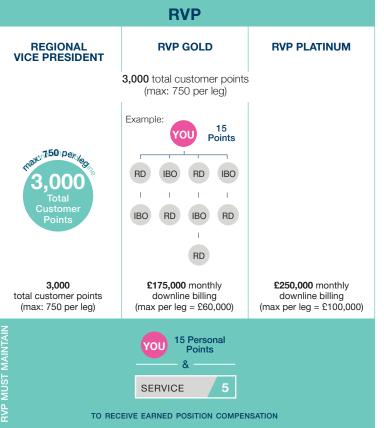
The ACN® Opportunity has been designed to help you build a business that can produce immediate and long-term income. As a new Independent Business Owner (IBO), you should set yourself a goal to learn the Compensation Plan in detail. The better you understand it, the better you will make it work for you.

#### **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**





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.



UNITED KINGDOM Effective 16<sup>th</sup> December, 2021 UK - CP - 059

#### TWO TYPES OF CABs

#### **OPEN LINE CABs**

#### **GENERATIONAL 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 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 <sup>st</sup> 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.



#### PERSONAL CUSTOMER BONUSES



# 10 points = additional £25 totalling £100

## Plus £100 for every additional 10 points

- 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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# **COMPENSATION PLAN OVERVIEW**

### **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%		
2	20 personal points	3%		
3	30 personal points	3%	5%	
4	30 personal points	3%		
5	50 personal points	3%		
	RVP or above*	1½%	3%	
RVP Open Line	RVP Gold*	21/2%		
	RVP Platinum*	3%		
RVP 1 <sup>st</sup> Generation	1 <sup>st</sup> Generation RVP**	1%	2%	
RVP 2 <sup>nd</sup> Generation	2 <sup>nd</sup> Generation RVP***	1/2%	1%	
SVP Open Line	Open Line SVP****	2%	3%	
SVP 1 <sup>st</sup> Generation	1 <sup>st</sup> 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%

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



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

<sup>\*</sup>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.

<sup>\*\*1</sup>st 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).

<sup>\*\*\*2</sup>nd 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).

<sup>\*\*\*\*</sup>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.

<sup>\*\*\*\*\*1</sup>st 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.

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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		95% of the monthly amount***	1
GUARDIAN - QTR	Lifetime of customer		3
GUARDIAN - ANN			5

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

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

<sup>1</sup>Roaming 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



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

<sup>\*\*\*</sup> Quarterly and annual subscriptions will be broken out into monthly amounts for commissioning purposes. Customers must be installed to count towards customers bonuses.

### **SERVICES LISTING**

ALL PRICES ARE IN EURO (€)

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

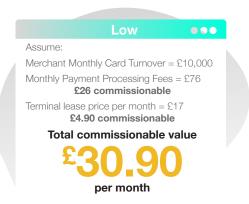
New to cards = no previous provider, will be commission only for 3 months until usage can be determined.

**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



ssume:

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

000

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.

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All bonuses are subject to quality checks and validation of customers



### **MONTHLY PROMOTIONS**

## **NEW**



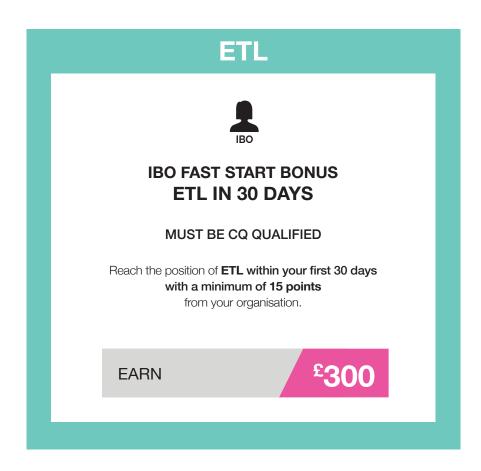
#### **VERISURE UK RETAIL BONUS PROMOTION**

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



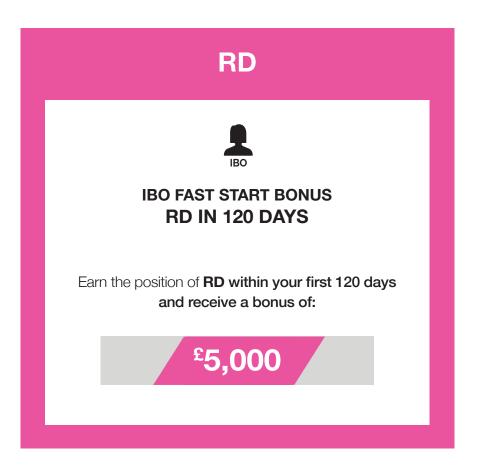
### **IBO FAST START BONUS**



- 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



### **IBO FAST START BONUS**



- 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

