

The ACN Opportunity has been designed to help you build a successful business of your own. ACN Independent Business Owners (IBOs) can earn money in two ways:

1. Monthly residual commissions based on their personal and downline customers' usage of ACN's services.
2. Weekly and monthly bonuses based on customer acquisition.

Compensation is earned only when customers are acquired.

Access your IBO Back Office for details on ACN's monthly promotional bonuses – designed to get new IBOs off to a fast start.

Positions & Qualifications

STARTING POSITION: Every IBO starts as a **Team Trainer (TT)**

QTT

Qualified Team Trainer

7 Personal Customer Points from at least 4 Services



To become a Qualified Team Trainer you must have a minimum of 7 Customer Points from at least 4 Services.

EARNED POSITIONS:

ETT

Executive Team Trainer



You
10 Personal Customer Points from at least 4 Services

25
Total
Customer Points
in Your Team
(Personal and Downline)

You must have a minimum of 10 personal customer points from at least 4 services

ETL

Executive Team Leader



You
15 Personal Customer Points from at least 4 Services

75
Total
Customer Points
in Your Team
(Personal and Downline)

You must have a minimum of 15 personal customer points from at least 4 services

TC

Team Coordinator



You
15 Personal Customer Points from at least 4 Services

600
Total
Customer Points
in Your Team
(Personal and Downline)

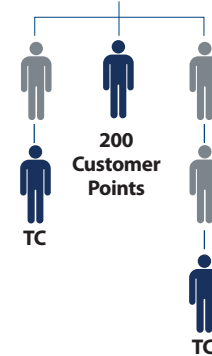
You must have a minimum of 600 total customer points in your team. (a maximum of 200 customer points that can count from each leg.)

RD

Regional Director



You
15 Personal Customer Points from at least 4 Services



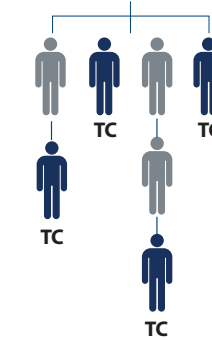
You must have 1 TC in 2 separate legs at any level and a third leg with 200 Customer Points

RVP

Regional Vice President



You
15 Personal Customer Points from at least 4 Services



You must have 4 TCs in 4 separate legs at any level
You must have a minimum of \$75,000⁶ monthly billings of ACN services in your downline RVP organisation

Effective 1 January, 2017:
You must have a minimum monthly downline billing of \$100,000
(Limit of \$75,000 per leg)

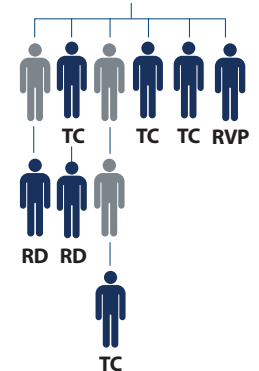
PLATINUM RVP
Effective 1 January, 2017:
You must have a minimum monthly downline billing of \$300,000
(Limit of \$125,000 per leg)

SVP

Senior Vice President



You
15 Personal Customer Points from at least 4 Services



You must have 1 TC or above in 6 separate legs, including at least 2 RD legs and 1 RVP leg.
You must have a minimum monthly downline billing of \$500,000⁶
(Limit of \$250,000 per leg)

Earnings as an ACN IBO are based solely upon the successful sale of services to customers and their usage of those services. 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 commitment, persistence and effort. ACN's Compensation Plan is subject to change.

Customer acquisition is the fuel for your business, creating long-term income. By teaching people how to do the same thing, you will build residual income for yourself. Over time, the majority of your compensation will come from the residual income of your customers' monthly billings.

Personal Commissions

ACN IBOs can earn money in two ways: through monthly residual income based on their customers' usage of services and through weekly Customer Acquisition Bonuses (CABs), which are earned by helping newly sponsored Team Trainers become qualified within their **first 30 days**. As you begin to introduce personal customers, you can qualify to earn between 1% and 10%² of their monthly bills. You can earn this commission month after month, year after year, for as long as your personal customers continue to use ACN's services. The amount you earn is based on your total personal customer points.

1-29 Customer Points =	1%
30-39 Customer Points =	3%
40-59 Customer Points =	5%
60+ Customer Points =	10%

Overriding Residual Commissions

You can also earn overriding residual income on the customers of all IBOs in your organisation, provided you meet the relevant qualification criteria outlined in the 'Monthly Commission Structure' table. (see right)

For the IBOs you personally sponsor (the first "level" or "generation" below you) ACN pays you 0.25%^{1,2} of the total monthly billings for all of the customers they introduce. Depending on the service each customer is signed up to, you can also earn overriding residual income as follows:

- 0.25%¹ on level 2,
- up to 0.25%¹ on level 3,
- up to 0.5%¹ on level 4,
- up to 2%¹ on level 5,
- up to 4%¹ on level 6, and
- up to 8%¹ on level 7.

Tip: 7th Level Qualifications

ACN IBOs can qualify to receive overriding residual income on and throughout their 7th level by acquiring and maintaining 60 personal customer points. Once you meet and maintain the minimum requirement, you have fully qualified through 7 levels of the Compensation Plan. Set a goal to meet these requirements as quickly as possible. Don't make the minimums your maximums. In other words, don't ride that fine line of having just 60 customer points. If one or more of your customers cancel their ACN services, you don't want to lose your qualification for that level.

RVPs and SVPs also receive overriding residual income below their 7th level as detailed in the 'Monthly Commission Structure' table.

Keep in mind that ACN sets no monthly quotas – just a one-time qualification. All you have to do is maintain this qualification and you will continue to receive residual income for the life of your customers.

Monthly Commission Structure			
Levels	Telecommunications and Essential Services ¹		QUALIFICATIONS FOR EACH COMMISSION LEVEL
			Personal Customer Points
Personal	1-10 %		1-60+
1	0.25 %		10
2	0.25 %		20
3	0.25 %		40
4	0.5 %		60
5	2 %		
6	4 %		
7	8%		
Open Line RVP	RVP 1.5%	Platinum RVP (Effective 1 Jan 2017) 3%	RVPs earn this commission on all customers below their 7th level to an unlimited number of levels to the next RVP or SVP's 7th level.
1st Generation RVP	1%	2%	RVPs earn this commission on all customers below 1st generation RVP's to an unlimited number of levels to the next RVP or SVP's 7th level.
2nd Generation RVP	0.5%	0.5%	RVPs earn this commission on all customers below 2nd generation RVP's to an unlimited number of levels to the next RVP or SVP's 7th level.
Open Line SVP	0.5%	(Effective 1 Jan 2017) 2 %	SVPs earn this commission on all customers below 7th level to an unlimited number of levels to the next SVP's 7th level.
1st Generation SVP	0.25 %	1 %	SVPs earn this commission on all customers below 1st Generation SVP's 7th level to an unlimited number of levels to the next SVP's 7th level.

All paperwork necessary for IBO commission qualifications must be received by ACN no later than 2pm on the first Friday of the month. Commission payments are generated on the third Friday of every month and lodged with your financial institution by the following Tuesday. ¹ Upline commissions are halved when the personal commissions are 3% or higher for customers and/or services acquired prior to 1 September 2014.

Customer Acquisition Bonuses – CABs³

CABs are paid when your newly sponsored Team Trainers (TTs) become qualified within **30 days** of their start date. It is critical to help your new TTs to acquire their customers as soon as they start. If your TTs do not meet their customer qualification requirements within their **first 30 days** they will not qualify and you will not receive CABs. In order to count for qualifications, the 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.

Customer Acquisition Bonuses - All Earned Positions

ETT	Executive Team Trainer	ETL	Executive Team Leader	TC	Team Coordinator	RD	Regional Director	RVP	Regional Vice President	SVP	Senior Vice President
	Open Line \$30	Open Line + \$70	Open Line + \$200 1 st Generation \$80	Open Line + \$80 1 st Generation \$30	Open Line + \$70 1 st Generation \$20 2 nd Generation \$10	Open Line + \$20 1 st Generation \$10					

Customer Acquisition Bonus Schedule

ETT	Executive Team Trainer	ETL	Executive Team Leader	TC	Team Coordinator	RD	Regional Director	RVP	Regional Vice President	SVP	Senior Vice President
	\$30	\$100 ↓ ETT \$70		\$300 ↓ ETT \$270 ↓ ETL \$200 ↓ TC \$80		\$380 ↓ ETT \$350 ↓ ETL \$280 ↓ TC \$160 ↓ TC \$80 ↓ RD \$30		\$450 ↓ ETT \$420 ↓ ETL \$350 ↓ TC \$230 ↓ TC \$150 ↓ RD \$100 ↓ RD \$70 ↓ RVP \$20 ↓ RVP \$10		\$470 ↓ ETT \$440 ↓ ETL \$370 ↓ TC \$250 ↓ TC \$170 ↓ RD \$120 ↓ RD \$90 ↓ RVP \$40 ↓ RVP \$30 ↓ RVP \$20 ↓ SVP \$10	

ACN (CABs) will be paid within 10 days after the first day of the new IBOs helping customers. If the new IBO qualifies within 10 days of their start date, ACN CABs will be paid the following week (after the first day of the new IBOs helping customers).

You earn when IBOs in your organisation (who are in a position or higher) help their newly sponsored IBOs within 10 days of their start date.

ACN is the amount that you earn when IBOs in your organisation (who are in a position or higher) help their newly sponsored IBOs within 10 days of their start date.

ACN is earned **only** when customers are acquired. ACN is not earned if there is no payment of any bonus or commission if it is found that the IBO did not earn a bonus or a certain commission level was not reached.

ACN is paid for payment each Thursday and paid to the IBO on Tuesday.

Customer Acquisition Bonuses (CABs) will be paid within 10 days after the new IBO has acquired their qualifying customers. If the new IBO qualifies within their first 14-days, then the upline CABs will be paid the following week (after the 14-day period).

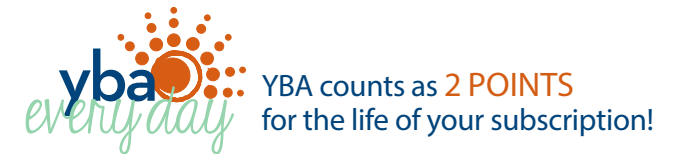
Open Line CABs are bonuses you earn when IBOs in your organisation (who have not yet reached your earned position or higher) help their newly sponsored IBOs become qualified within 30 days of their start date.

Generational CABs are bonuses that you earn when IBOs in your organisation (who have reached the same earned position as you) help their newly sponsored IBOs 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 billing customer.

Issued CABs will be generated for payment each Thursday and paid to eligible IBOs by the following Tuesday.

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 utilises a Customer Point system for each of its products and services. Services provide long-term residual income.



Customer Point Values & Commissionable Revenue

VoIP ^{4,7,8,9}

Plan	Customer Points	Commission Earning Rate
Talk 10	1	100% (Equipment revenue is not commissionable)
Talk 19	2	100% (Equipment revenue is not commissionable)
Talk 29	3	100% (Equipment revenue is not commissionable)

Phone Service ^{4,9,10}

Plan	Customer Points	Commission Earning Rate
Connect 30	2	100% (plan fees are commissionable at 50%)
Connect 45	3	100% (plan fees are commissionable at 50%)
Connect 55	3	100% (plan fees are commissionable at 50%)
Connect 65	3	100% (plan fees are commissionable at 50%)

Mobile & Mobile Broadband – Vodafone Mobile ^{10,11}

Order Type	Contract Term	Monthly Plan Fee	Customer Points	Commission Earning Rate
Connection	24 Month	≥ \$60	4	100% of monthly fee of plan selected at application
Connection	24 Month	≥ \$20	3	100% of monthly fee of plan selected at application
Connection	12 Month	≥ \$20	2	100% of monthly fee of plan selected at application
Connection	Month-to-Month	≥ \$20	1	100% of monthly fee of plan selected at application
Connection	Any	< \$20	0	100% of monthly fee of plan selected at application
Upgrade	24 Month	≥ \$20	3	75% of monthly fee of plan selected at upgrade
Upgrade	12 Month	≥ \$20	2	75% of monthly fee of plan selected at upgrade
Upgrade	12 or 24 Month	< \$20	0	75% of monthly fee of plan selected at upgrade
Upgrade	Month-to-Month	Any	0	–

ADSL Broadband ^{4,8,9,10}

Plan	Customer Points	Commission Earning Rate
All ADSL Plans	1	50% (Equipment, installation and connection revenue is not commissionable)
ADSL + Phone Bundle Plans	4	100% (plan fees are commissionable at 50%)

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 utilises a customer points system for each of its products and services.

nbn™ Broadband ^{4,7,8,9,10}		
Plan	Customer Points	Commission Earning Rate
nbn™ Broadband Only 100, 500, 1000	3	100% (Equipment, installation and connection revenue is not commissionable)
All nbn™ Broadband + Voice Bundle Plans	4	100% (Equipment, installation and connection revenue is not commissionable)
Energy – Click Energy and EnergyAustralia ¹²		
Product	Customer Points	Commission Earning Rate
Residential Electricity	1	50% of \$60 is commissionable at standard rates
Residential Gas	1	50% of \$40 is commissionable at standard rates
Business Electricity	2	50% of \$80 is commissionable at standard rates
Business Gas	1	50% of \$40 is commissionable at standard rates
Security Services - ADT ¹³		
Plan	Customer Points	Commission Earning Rate
All Plans	2	100% (Equipment revenue is not commissionable)
IBO Business Tools ¹⁴		
Tool Name	Customer Points	Commission Earning Rate
Your Business Assistant (YBA)	2	0%

Terms and conditions:

1 Upline commissions are halved when the personal commissions are 3% or higher for customers and/or services acquired prior to September 1, 2014. **2 All ACN IBOs, including RDs, RVPs and SVPs** must maintain the requirements for QTT in order to be eligible to be paid downline commissions. **3 An IBO** must maintain the requirements for QTT (see page 1 of this document) in order to be eligible to be paid a CAB. **4 A maximum Customer Point threshold** applies to the following Australian services: Phone Service, Mobile, Mobile Broadband, Broadband, NBN Broadband, VoIP, Security Services and Energy. A maximum of 50 customer points for each of these services can be awarded to a single customer account. This maximum customer points threshold will only apply to new services added to a customer's account after July 1, 2011. This maximum customer points threshold does not replace ACN's TT qualification requirements (see the current Compensation Plan and section 1.8G of ACN's Policies & Procedures).

5 Any one leg can contribute up to 50% (\$37,500) of the \$75,000 minimum monthly billing requirement. **6** Any one leg can contribute up to 50% (\$250,000) of the \$500,000 minimum monthly billing requirement.

7 If a VoIP customer cancels their service within the first 60 days, the service will immediately stop counting towards qualification and will result in automatic reversal of all bonuses and CABs. Equipment revenue is not commissionable. **8 A VoIP, Broadband (nbn™, ADSL), Phone + Broadband Bundle Plan Service(s)** will not be considered complete and you will not gain qualification points until the customer has passed a credit check. Equipment revenue is not commissionable. **9 A Service** will not be considered complete and you will not gain qualification points until a complete online service order has been received. **10 If a Phone Service, Mobile + Mobile Broadband - Vodafone, Broadband (nbn™, ADSL), Phone + Broadband Bundle Plan customer** cancels or disconnects their service(s) within the first 90 days, the service will immediately stop counting towards qualification and will result in automatic reversal of all bonuses and CABs.

11 Mobile & Mobile Broadband - Vodafone - A "connection" occurs where a customer connects a new service to the Vodafone network via ACN. **An "upgrade" occurs** where an existing Vodafone customer commits to a fixed-term contract via ACN. **Only revenue generated by the monthly plan fee is commissionable.** Equipment installments and add-ons are excluded. IBOs will not receive qualification points or commissions for a Vodafone Mobile or Mobile Broadband Service until the service has been activated. **A Vodafone Mobile customer** will be purged if the Vodafone service is cancelled. A Vodafone Month-to-Month Mobile Customer will be purged 12 months after activation if no upgrade occurs. **A Vodafone Month-to-Month customer** will be purged immediately if the customer upgrades via a dealer/channel other than ACN. **A customer on a 12 or 24 month Vodafone contract** will be purged at the end of their current contract term. **Where an active Vodafone Mobile customer upgrades via ACN,** their scheduled purge date will be deferred in line with their new contract end date. In this scenario, the IBO allocation will not change, even if a different IBO referred the upgrade. **A purged Vodafone Mobile customer** who subsequently upgrades via ACN will be reinstated to an Active status. In this scenario, the customer will be transferred to the IBO who refers the customer for the upgrade, if that IBO is different to the original referring IBO. **Where an existing ACN Mobile customer ports their number to a Vodafone Service connected via ACN,** the Vodafone service will be allocated to the IBO who referred the original ACN Mobile service. **If a new IBO has not completed either the Customer Acquisition Code Accreditation and/or the Vodafone Accreditation** within their first 30 days, they will not receive qualification points or commissions for any customer they refer to Vodafone until both accreditation processes have been completed. **If an IBO has not completed Vodafone Accreditation within 90 days of their start date** then from day 91, should they then complete Vodafone Accreditation, any Vodafone customer points will not count toward their QTT in 30 days qualification and they will not receive qualification points or commissions for any customer they refer to Vodafone. **Services that have ported away from Vodafone then ported back to Vodafone with ACN within a 60 day period** will not be eligible for qualification points and will not earn commission.

12 An Energy Service will be purged after 36 months or if the customer cancels or switches provider. You will cease to receive points and commission for purged services. **Customer Points are only awarded** for new EnergyAustralia and Click Energy customers.

13 Security Services (ADT) Customer Points are only awarded for new ADT customers. ADT Customer Points will be purged after 36 months or earlier if the customer cancels their service. You will cease to receive points and commission for purged services.

14 If a Your Business Assistant (YBA) subscription payment is denied due to a credit card payment failure, or the subscription is cancelled, the YBA points will immediately stop counting towards qualifications and will result in automatic reversal of all bonuses and CABs.