

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)

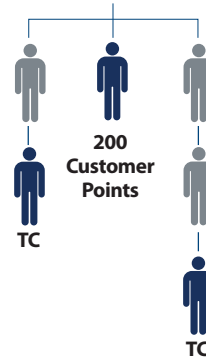
You must have a minimum of 600 total customer points in your team, with a maximum of 200 customer points that can count from each leg.

RD

Regional Director



You
15 Personal Customer Points from at least 4 Services



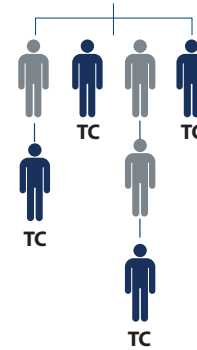
You must have 1 TC in 2 separate legs at any level and a third leg with 200 Customer Points

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 \$75,000⁴ 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)

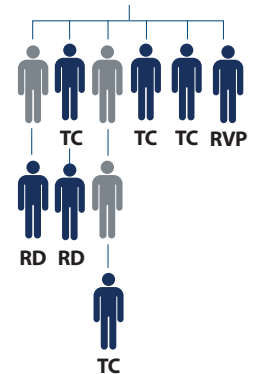
PLATINUM RVP
Effective 1 January, 2017:
You must have a minimum monthly downline billing of \$300,000
(Limit of \$125,000 per leg)

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 \$500,000⁵
(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 Services¹		QUALIFICATIONS FOR EACH COMMISSION LEVEL
			Personal Customer Points
Personal	1-10 %		1-60+
1	0.25 %		10
2	0.25 %		
3	0.25 %		20
4	0.5 %		
5	2 %		40
6	4 %		
7	8%		60
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	

(CABs) will be paid within 10 days after the
paying customers. If the new IBO qualifies within
CABs will be paid the following week (after the

you earn when IBOs in your organisation (who
position or higher) help their newly sponsored
days of their start date.

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ed position as you) help their newly sponsored
days of their start date.

earned **only** when customers are acquired. ACN
payment of any bonus or commission if it is found
or a bonus or a certain commission level was not

d for payment each Thursday and paid to
uesday.

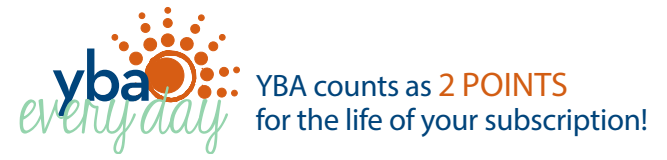
Customer Acquisition Bonuses (CABs) will be paid within 10 days after the new IBO has acquired their qualifying customers. If the new IBO qualifies within their first 14-days, then the upline CABs will be paid the following week (after the 14-day period).

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

Phone Services ^{6,7,8}

Plan	Total Customer Points	Commission Earning Rate
All Phone Access Plans	3	Access Fee 50% Call Revenue 100%
All pickNmix Plans	0	Access Fee 50% Call Revenue 100%
Toll Only Plans	1	Access Fee 50% Call Revenue 100%
Value Added Services	0	50%

Phone & ADSL Service ^{6,7,8}

Plan	Total Customer Points	Commission Earning Rate
Phone and ADSL Bundles	4 (3+1)	Access Fee 50% Call Revenue 100% (Equipment revenue not commissionable)

M2Smart Mobile ^{6,9,8}

Plan	Total Customer Points	Commission Earning Rate
All Plans	2	50% (Equipment revenue not commissionable)

M2 Mobile Broadband ^{6,8,9}

Plan	Total Customer Points	Commission Earning Rate
All Plans	2	50% (Equipment revenue not commissionable)

IBO Business Tools ¹⁰

Tool Name	Total Customer Points	Commission Earning Rate
Your Business Assistant	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 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** Any one leg can contribute up to 50% (\$37,500) of the \$75,000 minimum monthly billing requirement. **5** Any one leg can contribute up to 50% (\$250,000) of the \$500,000 minimum monthly billing requirement.

6 If a Phone Service, Broadband Bundle, M2 Select Mobile or M2 Mobile Broadband 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. **7 A Phone Service or a Broadband Bundle** will not be considered complete and you will not gain qualification points until the customer has passed a credit check. **8 A maximum customer point threshold** applies to the following New Zealand services: Phone Service, Mobile or a Phone and ADSL Bundle. 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). **9 An M2 Select Mobile or Mobile Broadband Service** will not be considered complete and you will not gain qualification points until the customer activates the service. Equipment revenue is not commissionable. **10 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.