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Australian Compensation Plan Overview

Effective 1 February, 2024

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Included on Page 4:

Bonuses for new IBOs in February 2024

ACN Independent Business Owners (IBOs) can earn money in four ways:

- 1. Residual commissions paid monthly based on their personal customers' usage of ACN's services.
- 2. Residual commissions paid monthly based on their downline's customers' usage of ACN's services.
- 3. Bonuses paid weekly based on their personal customer acquisition.
- 4. Bonuses paid weekly based on their downline's personal customer acquisition.

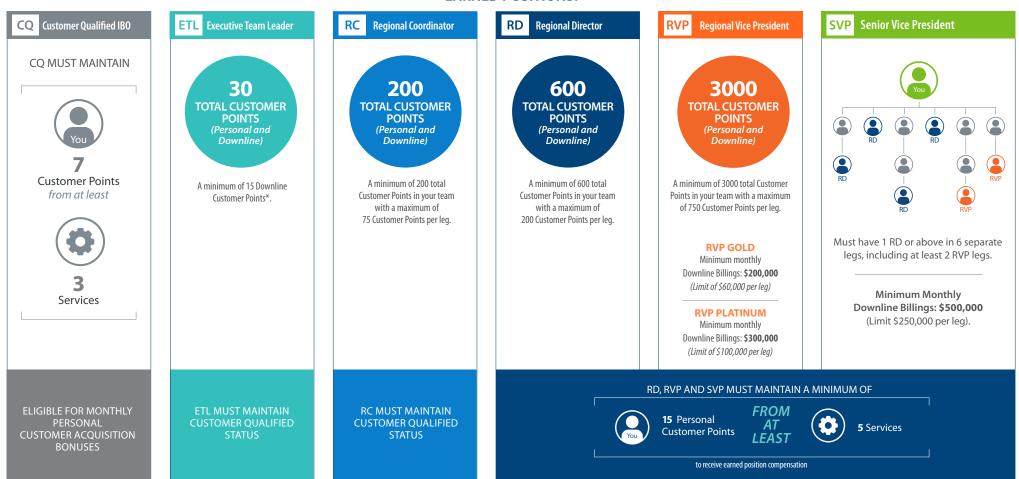
Compensation is earned only when customers are acquired.

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 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.

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.



EARNED POSITIONS:

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 commitment, persistence and effort. Individuals may not earn income and may lose money as an IBO.

ACN's Compensation Plan is subject to change without notice at ACN's discretion and for any reason.

MONTHLY RESIDUAL COMMISSIONS

Over time, the majority of your compensation will come from the residual income you earn from the services your customers use. Customer acquisition is the fuel for your business, creating long-term income. By teaching other people how to gain customers, you can build residual income for yourself.

PERSONAL COMMISSIONS

As you acquire your own personal customers, you qualify to earn between 3% and 20% of their Monthly Commissionable Revenue based on their services. This percentage is based on your total number of Personal Customer Points:

1-39 Customer Points	= 3%
40-59 Customer Points	= 5%
60-99 Customer Points	= 10%
100-149 Customer Points	= 14%
150-199 Customer Points	= 17%
200+ Customer Points	= 20%

OVERRIDING RESIDUAL COMMISSIONS

Schedule of commissions earned from customer acquisition in your organisation and Personal Customer Points required:

COMMISSIONS BY SERVICE

Levels	Telecommunications and Essential			QUALIFICATIONS FOR EACH COMMISSION LEVEL					
Levels		Services		Personal Customer Points					
Personal		3-20 %		See Box Above					
1		3 %		40					
2	3 %			40					
3		3 %		60					
4		3 %		75					
5		3 %		75					
	RVP	Gold RVP	Platinum RVP						
Open Line RVP	1.5 %	2.5 %	3 %	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	1 %	1 %	1 %	1st Generation RVP Platinum, RVP Gold and 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	0.5 %	0.5 %	0.5 %	2nd Generation RVP Platinum, RVP Gold and 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	2 % 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		1% 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.							

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.

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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 who are outside their qualification period) can earn these bonuses based on the number of Customer Points and services they acquire in a calendar month.



Customers must have completed, installed and active or activated by the 60th day after the IBO qualification period.

Overriding Customer Acquisition Bonuses (CABs) are paid when an IBO within your organisation sponsors a new IBO that becomes Customer Qualified within their first 30 days. 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	
Open Line \$50	Open Line + \$50	Open Line + \$150	Open Line + \$100	
	1 st Generation + \$25		1 st Generation + \$50	
Open Line CABs are bonuses you earn when IBOs i that has reached the same earned position (or hi to become qualified within 30 days of their start dat	gher) that you have reached, acquire customers	•	IBOs in your organisation, who are under an IBO higher) that you have reached, acquire customers 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.

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.

	Service		Customer Points		Monthly Commissionable Revenue	Duration of Points and Commission		
	Honey Insurance ¹⁴							
HOME INSURANCE	Home (Owner/Landlord)		3		\$30 (inc GST)	Life of customer		
	Contents (Owner/Landlord/Renter)		1		\$10 (inc GST)			
	Home & Contents (Owner/Landlord)		4		\$40 (inc GST)			
	Truvvi Lifestyle ¹³							
TRAVEL CLUB		Monthly Subscription	Quarterly Subscription	Yearly Subscription				
	Essentials Membership	1	2	3				
	Concierge Membership	2	3	4	70% of plan fee	Life of customer		
	Premier Membership	2	4	6				
	Alinta Energy ¹²		BONUS POINT					
	Residential Electricity	2		Promo 3	40% of \$50 (ex GST)			
	Residential & Business Gas	2			40% of \$30 (ex GST)			
	Business Electricity	3		Promo 4	40% of \$70 (ex GST)			
	Residential Electricity Upgrade	2			35% of \$50 (ex GST)	Customer tenure up to 60 months		
ENERGY	Residential & Business Gas Upgrade	2			35% of \$30 (ex GST)			
ENERGI	Business Electricity Upgrade	3			35% of \$70 (ex GST)			
	WA Residential Gas	2		Promo 3	40% of \$30 (ex GST)			
	Sumo ¹² – Energy	Standard		hed services from Alinta Energy				
	Residential Electricity	2		1	40% of \$50 (ex GST)			
	Residential & Business Gas	2		1	40% of \$30 (ex GST)	Customer tenure up to 60 months		
	Business Electricity	3		1	40% of \$70 (ex GST)			

Energy Service Types:

New Services: Points count immediately following order acceptance.

Upgrade: An existing customer of an ACN partner switching to a new plan via the dedicated ACN sign-up journey.

*Alinta Energy Bonus Point: available on all successful Alinta Energy electricity orders and successful Western Australia Gas orders.

Service / Order Type	Plan Fee	Customer Points		Monthly Commissionable Revenue	Duration of Points & Commissions	
amaysim ²						
Connection (7 days)	\$10	1		40% of \$30 (inc GST)		
Connection (28 days)	>= \$40	2		40% of plan fee		
Connection (28 days)	>=\$18	1		40% of plan fee		
Connection (28 days)	\$18-\$39.99	1		40% of plan fee		
Connection (3 months)	\$125	1		40% of \$40 (inc GST)	Customer tenure up to 36 months	
Connection (3 months)	\$165	2		40% of \$50 (inc GST)		
Connection (6 months)	\$150	1		40% of \$20 (inc GST)		
Connection (12 months)	\$170-\$240	1		40% of \$15 (inc GST)		
Connection (12 months)	\$120	0		40% of \$10 (inc GST)		
MATE ³						
Connection (month-to-month)	\$20	1				
Connection (month-to-month)	\$25	1			Customer tenure up to 36 months	
Connection (month-to-month)	\$30					
Connection (month-to-month)	\$35	1		40% of plan fee		
Connection (month-to-month)	\$40	2				
Connection (month-to-month)	\$45	2				
Connection (month-to-month)	\$50	2				
Vodafone ¹ - SIM Only						
Connection (12 months month-to-month)	>=\$50	2		40% of discounted plan fee		
Connection (Month-to-Month)	<\$50	1			Customer tenure up to 36 months	
Pre Paid to Post Paid (Month-to-Month)	>=\$50	2		30% of discounted plan fee		
Pre Paid to Post Paid (Month-to-Month)	<\$50	1				
Vodafone ¹ - Handset	(1	12 Months month to month) 24 8	& 36 Months			
Connection	>=\$50	2	3	60% of discounted plan fee		
Connection	<\$50	1 2		40% of discounted plan fee	Customer tenure to device repayment ten	
Upgrade	>=\$50	2	2	35% of discounted plan fee	Customer tenure to device repayment tenn	
Upgradet	<\$50	1	1	35% of discounted plan fee		

Mobile Service Types:

MOBILE

Ported numbers: Points count immediately following activation.

New numbers (excluding handset): Points count following 45 days of service and do not count towards customer bonus.

ACN switched numbers: Points count immediately following activation, but do not count towards Monthly Customer Bonuses.

Definitions:

Ported numbers: These services require a customer to move a service number across from another Australian provider.

New numbers: These are new numbers that a customer selects during sign-up with the provider.

ACN switched numbers: These services are currently active ACN mobile services, or services that have been active with an ACN mobile provider within the last 90 days prior to the application.

*Month to Month Vodafone plans: Duration of points and commission for month to month services will be customer tenure up to 36 months.

	Service / Order Type	Plan Fee	Customer Points		Monthly Commissionable Revenue	Duration of Points & Commissions	
	amaysim ² - Data-Only Plans						
	Connection (28 days)	>= \$40	2		40% of plan fee	Customer tenure up to 36 months	
	Connection (28 days)	\$15	0		40% 01 plattice	Customer tendre up to so montris	
MOBILE BROADBAND	Vodafone ¹ - Tablet & Portable Hotspots		12 Months * (month to month)	24 & 36 Months			
Ditorio Dritto	Connection	>=\$30	1	2		Customer tenure up to device repayment term	
	Connection	<\$30	0	1	50% of discounted plan fee		
	Upgrade	>=\$45	1	1	30% of discounted plantee		
	Upgrade	<\$45	0 0				
	MATE⁵ – nbn™						
	Connection	Month-to-month	2		\$15 (inc GST)	Customer tenure up to 48 months	
BROADBAND	Vodafone⁴ – nbn™						
DROADDAND	Connection	All plans		0	\$10 (ex GST)	Customer tenure up to 36 months	
	Vodafone ¹ – 4G & 5G Wireless Broadb	and	12 Months * (month to month)	24 & 36 Months			
	Connection	All plans		3	50% of plan fee	Customer tenure up to device repayment term	

Mobile Broadband Service Types:

Ported numbers: Points count immediately following activation.

New numbers: Points will count following 45 days of service and do not count towards customer bonus.

ACN switched numbers: Points count immediately following activation, but do not count towards Monthly Customer Bonuses.

Definitions:

Ported numbers: These services require a customer to move a service number across from another Australian provider.

New numbers: These are new numbers that a customer selects during sign-up with the provider.

ACN switched numbers: These services are currently active ACN mobile services, or services that have been active with an ACN mobile provider within the last 90 days prior to the application.

*Month to Month Vodafone plans: Duration of points and commission for month to month services will be customer tenure up to 12 months.

Broadband Service Types:

New services: Points will count immediately following activation.

ACN switched services: Points count immediately following activation, but do not count towards Monthly Customer Bonuses.

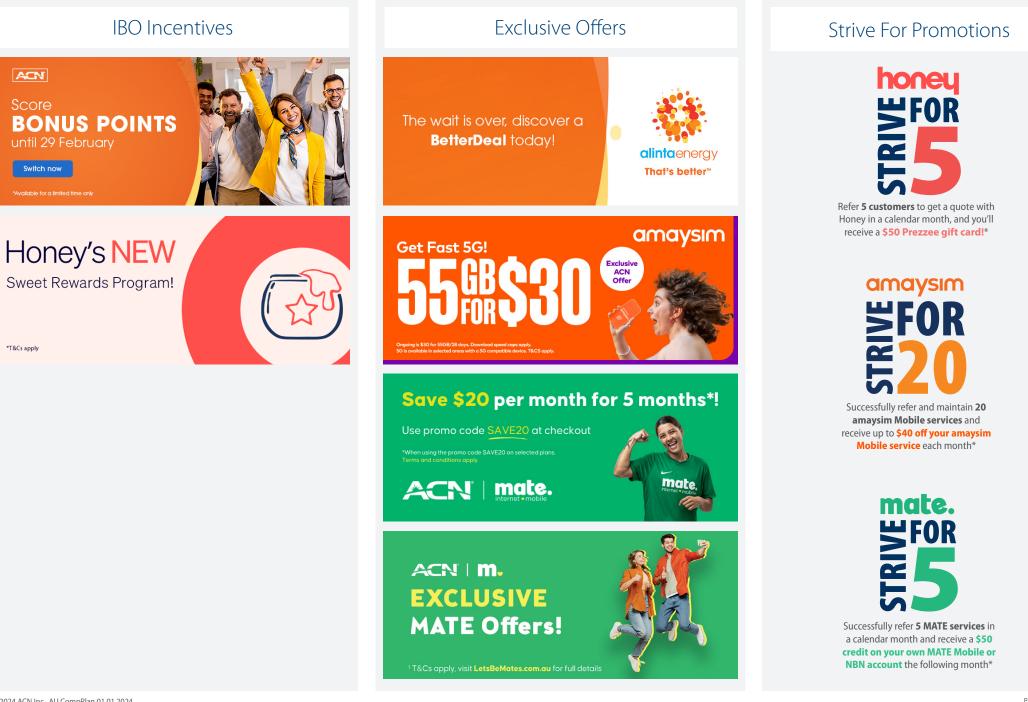
Definitions:

New services: New to ACN Broadband services.

ACN switched services: These services are currently active ACN services, or services that have been active with an ACN provider within the last 90 days prior to the application.

	Service	Plan Fee		Customer Points		Monthly Commissionable Revnue	Duration of Points & Commissio
	Vonex ³ – Mobile						
MOBILE	Connection (12, 24 or 36 months)	\$20 - 50	1				Customer tenure up to 36 month
	Connection (12, 24 or 36 months)	\$60	2			40% of plan fee	
	Vonex ⁵– nbn™ Standard and nbn™	Assure	Month-to-month	12 months	36 months		
	nbn™ Standard	\$80 - 150	0	2	3		
BROADBAND	nbn™ Assure	\$175 - 190		3	4	\$20 (inc GST)	
	4G Wireless	All		2	3		 Customer tenure up to 36 mor
	5G Wireless	All		2	3	40% of plan fee	
	Vonex ^{9,10,11} – ONdesk VolP and ONsig)					
	ONdesk VoIP (month-to-month)	All		0			
	ONdesk VoIP (12 months)	\$10	0			50% of plan fee	Life of customer
VOIP	ONdesk VoIP (12 months)	\$20 - \$25	1				
VOIP	ONsip VoIP (12 months)	\$35	2				
	ONdesk VoIP (36 months)	\$10 - \$20	1				
	ONdesk VoIP (36 months)	\$25 - \$70	2				
	ONsip VoIP (36 months)	\$35	2				
	Vonex ^{9,10,11} – Lineshare	Lines					
	Unlimited calls	2	4		50% of plan fee	Life of customer	
	Unlimited calls	4	8				
PHONE	Unlimited calls	8+	10				
	Capped inclusion	2	1				
	Capped inclusion	4	2				
	Capped inclusion	8	4				
	Capped inclusion	12+		5			
	Sphere ^{6,7,8} – Payment Processing						
PAYMENT	Sphere Merchant processing ≥ \$10,000	3					
PROCESSING	Sphere Merchant processing <\$10,000 per mont	h <u>OR</u> 'New Merchants'	1		70% (Paid on Sphere revenue)	Life of customer	

FEBRUARY PROMOTIONAL BONUSES & OFFERS



AU Compensation Plan Terms and Conditions:

DEFINITIONS AND RULES:

Accreditation - To receive qualifications and compensation for customers successfully referred to any ACN Pacific partner via ACN, IBOs must be current with their Australian accreditation requirements in accordance with ACN Pacific's policies. If an IBO does not complete the required accreditation training modules, including CAC Accreditation, MATE Accreditation, and Energy Accreditation, prior to or within 90 days of a successful customer service referral then the IBO will not receive points, qualification or commissions for the customer's service.

Monthly Billing refers to standard monthly Plan value is used for Billing Revenue. For Truvvi services the nominated plan fee. For Energy services 100% of nominated Monthly Plan value is used for Billing Revenue. For Truvvi services the Monthly Billing is equal to Monthly Commissionable revenue values.

Monthly Downline Billing is the total monthly billing of your personal and downline customers, unless stated otherwise.

Commissionable Revenue is as defined in the Product Table less taxes, surcharges and an allowance for bad debt (where applicable). ACN reserves the right to reduce commissionable revenue by a percentage factor for promotional plans, products, negotiated pricing or certain services. An IBO must maintain the requirements for CQ (see page 2 of this document) in order to be eligible to be paid CABs, Commissions and Promotional Bonuses.

A maximum Customer Point threshold applies to the following Australian services: Mobile & Mobile Broadband, nbn[™] Broadband, Lineshare Services, 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 Point threshold will only apply to new services added to a customer's account after 1 July 2011. This maximum Customer Point threshold does not replace ACN's CQ qualification requirements (see the current Compensation Plan and section 1.8G of ACN's Policies & Procedures).

IBO Bonuses: If a customer cancels their service within the first 90 days, the service will immediately stop counting towards qualification and will result in automatic reversal of all bonuses.

Customer Bonuses exclude a) Vodafone Upgrades b) all new number or switched number SIM Only, month-to-month Plans c) switched nbn[™] Broadband services.

A Service will not be considered complete and you will not gain qualification points until a complete online service order has been received. See 'When is a Customer' document.

If a Mobile, Mobile Broadband, non[™] Broadband, Vonex or Energy customer cancels their service within the first 90 days, the service will immediately stop counting towards qualification and will result in automatic reversal of all bonuses, CABs and Commissions. Non-Activated Mobile and non[™] Broadband Services: If a customer's service has not been successfully activated within 90 days from application date with an ACN telco partner, the service will be purged from the IBOs PCL. If the customer does successfully activate their service following PCL purge, the service will be reinstated as Active within the IBOs PCL.

Mobile and nbn[™] Broadband Purge Rules:

a) For customers whose service has been active with an ACN telco partner for less than or equal to 90 days, services will purge immediately upon notification from partner that the customer has moved to a new provider or disconnected their service.

b) For customers whose service has been active with an ACN telco partner for more than 90 days, services will purge on the last Friday of the next calendar month from partner notification to ACN that the customer has moved to a new provider or disconnected.

Please note that the 90-day timeframe is from successful service activation, including first call or data use on a mobile or broadband service, not customer application date.

New Number services will award points 45 days from activation and will not be eligible for qualification or Customer Acquisition Bonuses unless explicitly stated.

Switched Service Sign-Ups: An IBO that signs up an existing ACN Mobile or nbn[™] customer currently allocated to another IBO, to a new ACN Mobile or nbn[™] provider, will be rewarded for moving the customer. The original IBO that referred the customer to ACN initially will continue to be rewarded for the customer up to the date at which the service disconnects from the initial ACN partner, or if the service has been activate for more than 90 days, the service will purge on the last Friday of the next calendar month from disconnection. Number spinning will not be eligible for qualification points and will not earn commission. Number spinning may also result in the termination of an IBO position. Number spinning includes:

a) a service that is ported away from an ACN partner that is then ported back to the same provider within a 60-day period and/or

b) a new service that is activated for an existing Customer with an ACN partner, followed by a cancellation of a pre-existing prepaid or post-paid service in the same customer name within a 60-day period.

MOBILE & MOBILE BROADBAND:

- 1. Vodafone Mobile & Mobile Broadband A "connection" occurs where a customer connects a new service to the Vodafone network via ACN. An "upgrade" occurs where any customer with an existing service from any provider connected to the Vodafone network, commits to a new fixed term contract via ACN. This includes, but is not limited to, providers such as Vodafone, Lebara, Kogan, TPG and iinet Mobile. Only revenue generated by the monthly plan fee is commissionable. Equipment instalments and add-ons are excluded. IBOs will not receive qualification points or commissions for a Vodafone Mobile Broadband Service until the service has been activated.
 - Month-to-Month Service will be purged at 12 months unless the service is upgraded by the IBO prior to the end of 12 months.
 - Handset contract terms Service will be purged at 12, 24 or 36 months unless the service is upgraded by the IBO prior to the end of the customers device repayment term selected at sign-up. If the service is upgraded by Vodafone directly within the original contract term, the customer committed under ACN, the service will purge at the end of the original ACN order term.
 - Active Customer Upgrades Where an active ACN Vodafone Mobile customer upgrades via ACN and the new upgraded order is completed <u>within 90 days</u> of the previous order date, their scheduled ACN customer purge date, Customer Points, and Residual Commission will not change and will reflect the customer's original order placed via ACN. Where an active ACN Vodafone Mobile customer upgrades via ACN and the new upgraded order is completed <u>more than 90 days</u> after the customer's original order, the scheduled ACN customer purge date, Customer Points, and residuals will be updated to reflect the new customer order.
 - Mobile Customer Upgrades An IBO can upgrade a Vodafone Mobile customer currently allocated to another IBO, and will be rewarded for the service. The original IBO that referred the customer to ACN initially will continue to be rewarded for the customer up to the maximum term of the original customer sign-up as listed by the compensation plan.
 - Pre Paid to Post Paid Where an active Vodafone customer upgrades via ACN Vodafone Sim Only plan(s), points count following 45 days of service and do not count towards customer bonus.
 - amaysim Mobile IBOs cannot sign up existing amaysim services under ACN. amaysim 'As You Go' (AYG) are not commissionable for IBOs.
- 3. **MATE and Vonex Mobile** IBOs cannot sign up existing services under ACN.

BROADBAND:

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- 4. Vodafone Broadband 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.
- 5. MATE and Vonex Broadband IBOs cannot sign up existing Broadband services under ACN. Broadband Monthly Commissionable Revenue is \$20 less GST.

PAYMENT PROCESSING:

- 6. Sphere New Merchants is defined as customers who cannot supply a previous electronic processing history or who have not previously had electronic payment services. Points for a Sphere Payment Processing will be allocated to the IBO when the service account is merchant-approved. Customer Point(s) acquired for each successful service activation are static allocations based on point in time payment processing volume (\$) as evidenced by the Merchant's provided statement/s, or lack thereof, during sign up. Volume (\$) fluctuations in the Merchant's monthly processed revenue will not alter original Customer Point(s) allocation but will however be reflected in IBO Residual Commissions.
- 7. Customer Points are only awarded for new Sphere Tyro customers. No points will be awarded to IBOs whose customers are under contract directly with Tyro and are switching to Sphere (Tyro).
- 8. Commissionable revenue is paid on Sphere Payments revenue for the life of the customer, 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.

PHONE:

- 9. A Vonex customer is defined as a customer who connects a new Vonex ONdesk VoIP, ONsip VoIP and Virtual PBX Lineshare phone service on an eligible plan.
- 10. Monthly Commissionable Revenue is calculated based on the monthly plan fee invoiced each month and is paid for the life of the customer. Customers whose accounts are suspended due to non-payment of invoice(s) and/or that are not in good standing with Vonex contract terms, will not qualify for commission during this period. Equipment revenue, additional subscriptions and other Vonex products and services are not commissionable.
- 11. Points and commissions paid on life of customer while that customer continues as an active billing customer of Vonex on a OnDesk VolP, ONsip VolP and Virtual PBX Lineshare plan, and while ACN remains in an agency relationship with Vonex.

ENERGY:

- 12. Energy Electricity & Gas services will be purged after 60 months or if the customer cancels or switches provider, whichever occurs first. You will cease to receive points and commissions for purged services. Customer Points are awarded for new energy services following order acceptance.
 - Duplicate Meter Rules: Where the energy provider receives an order for a duplicate electricity or gas meter (i.e. the meter is associated with a service already allocated to an IBO in PCL under a different account name), the new order will be held as a Commissions Only service in PCL for 120 days, and will be ineligible for qualifications and bonuses. Where the energy provider receives a new order for an electricity or gas meter that was previously activated by the energy provider within a 120-day period, the new order will be awarded as a Commissions Only service in PCL for 120 days and will be ineligible for qualifications and bonuses. For both of the above Duplicate Meter scenarios, following 120 days the new electricity or gas service will be set to active status in PCL and points will be awarded.
 - Returning Energy Customers: Energy customers: Energy customers returning within a 365-day period from their initial meter switch date are ineligible for bonus payments. This applies to gas or electricity meters switching between ACN energy partners and reverting to the original provider within the specified timeframe. The service remains in commission-only status, accruing 0 points for the first 7 months, after which the regular points allotment is awarded.
 - Energy Purge Rules: For customers whose meter has been switched with the energy provider for less than or equal to 90 days, services will purge immediately upon notification from the energy provider that the customer has moved to a new provider. For customers whose meter has been switched with the energy provider for more than 90 days, services will purge on the last Friday of the next calendar month from the energy provider notification to ACN that the customer has moved to a new provider. Please note that the 90 day timeframe is from successful gas or electricity meter switch to the energy provider, not customer application date.
 - Non-Transferred Meters: If a customer's meter has not been successfully transferred to the energy provider within 120 days from application date, the service will be purged from an IBO's PCL. If the customer does successfully transfer their meter following service purge, the service will be reinstated as Active within an IBO's PCL.
 - Bonus Qualification: Customers will count toward bonuses, provided the service/s are activated or pending activation and once the 10-day cooling-off period has passed. Bonuses will be calculated based on order date.
 - Energy Upgrades: Customer must be active and have had their meter switched for more than 90 days prior to ACN sign-up.

TRAVEL:

- 13. Truvvi Lifestyle
 - Downline billing is equal to Commissionable Revenue.
 - Quarterly and annual subscriptions will be broken out into monthly amounts for commissioning purposes.

HOME INSURANCE:

14. Honey Insurance

- Service(s) will not be considered complete, and you will not gain qualification points until the customer has activated their policy.
- IBOs cannot sign up existing Honey Insurance services under ACN.
- Points and commissions paid on life of customer while that customer continues as an active billing customer of Honey Insurance.
- Honey Insurance Sweet Rewards Program See full terms and conditions here: <u>Honey Insurance Sweet Rewards Program Terms ACN Pacific Compass</u>

STRIVE FOR PROMOTIONS:

See Strive for flyer for Terms and Conditions. acnpacific.com/ibo/wp-content/uploads/sites/4/2018/03/MKTG-289-Strive-For-Flyer.pdf

GRACE PERIODS FOR EARNED POSITIONS – AUSTRALIA REGION

A grace period is the amount of time an RD or above has to regain qualifications in the event they drop below the qualification minimums of their earned position. In the event qualifications are not met prior to the end of the grace period, the IBOs position and compensation will be adjusted based on their true position.

• RD: Must maintain position with 580 to 599 (max 200 points per leg) Total Customer Points.

If the Total Customer Points drop below 580 points, RDs will have a grace period of 15 days. After the grace period expires, the IBO will need to have 600 points (max 200 points per leg) to re-qualify as a RD.

• RVP: Grace Period of 2 months.

A grace period of 2 months is provided for those RVPs who have maintained the position for the previous 3 months. To maintain their positions, RVPs must have 3,000 Total Customer Points in their team.

• SVP: Grace Period of RD and RVP legs. An additional grace period of 2 months is provided for those SVPs who have maintained the position for the previous 3 months.

There is no grace period for RVP Gold and Platinum status.