

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

| CQ | ETL | RC | RD | RVP | | | SVP |
|--|--|---|---|---|---|---|--|
| CUSTOMER QUALIFIED IBO | EXECUTIVE TEAM LEADER | REGIONAL COORDINATOR | REGIONAL DIRECTOR | REGIONAL VICE PRESIDENT | RVP GOLD | RVP PLATINUM | SENIOR VICE PRESIDENT |
| To become a Customer Qualified IBO you must have a minimum of 7 personal points with a minimum of 3 services | ETL:ksi tullaksesi sinun on vähintään 30 asiakaspistettä yhteensä vähintään 15 asiakaspistettä | 300 total customer points with a maximum of 100 customer points per leg | 600 total customer points (max: 200 per leg) | 3,000 total customer points (max: 750 per leg) | 3,000 total customer points (max: 750 per leg) | 3,000 total customer points (max: 750 per leg) | 2 RVP legs & 4 RD legs with €400,000 (max €175,000 per leg) |
| Example: | Example: | Example: | Example: | Example: | Example: | Example: | Example: |
| POINTS 7 SERVICE 3 | 30 Total Customer Points | 300 Total Customer Points | 600 Total Customer Points | 3,000 Total Customer Points | 3,000 Total Customer Points | 3,000 Total Customer Points | 3,000 Total Customer Points |
| | 15 Personal Points | 100 Personal Points | 200 Personal Points | 15 Personal Points | 15 Personal Points | 15 Personal Points | 15 Personal Points |
| | 3 Services | 3 Services | 5 Services | 5 Services | 5 Services | 5 Services | 5 Services |
| | | | RD MUST MAINTAIN | RVP MUST MAINTAIN | RVP MUST MAINTAIN | RVP MUST MAINTAIN | SVP MUST MAINTAIN |
| | | | TO RECEIVE EARNED POSITION COMPENSATION | TO RECEIVE EARNED POSITION COMPENSATION | TO RECEIVE EARNED POSITION COMPENSATION | TO RECEIVE EARNED POSITION COMPENSATION | TO RECEIVE EARNED POSITION COMPENSATION |

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 | RC | RD | RVP |
|----------------------------|-----------------------|----------------------|-------------------|-------------------------|
| | Executive Team Leader | Regional Coordinator | Regional Director | Regional Vice President |
| Personally Sponsored | € 40 | € 80 | € 200 | € 270 |
| Open Line | € 40 | € 40 | € 120 | € 70 |
| 1 st Generation | - | € 20 | € 60 | € 40 |

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.

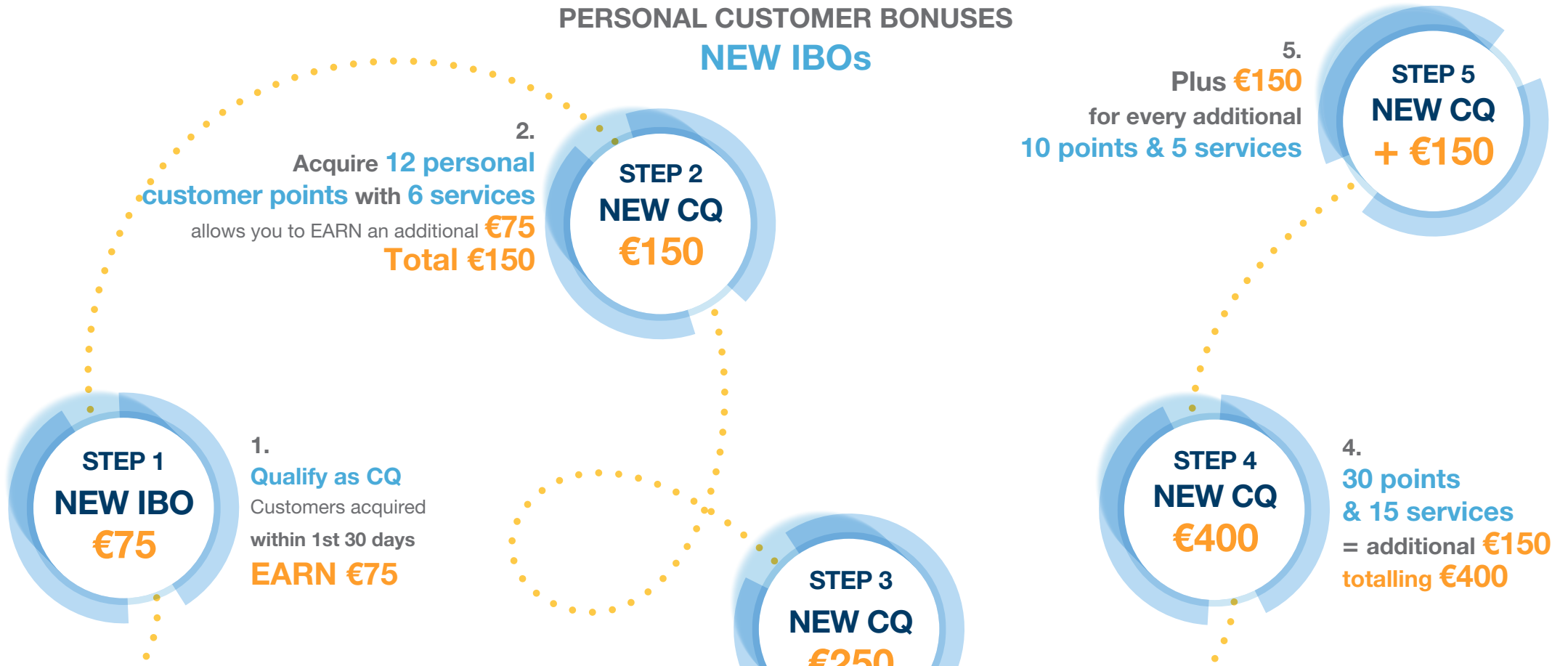
Team Coordinators in Latin America will be considered Regional Directors for the European compensation plan.

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 NEW IBOs

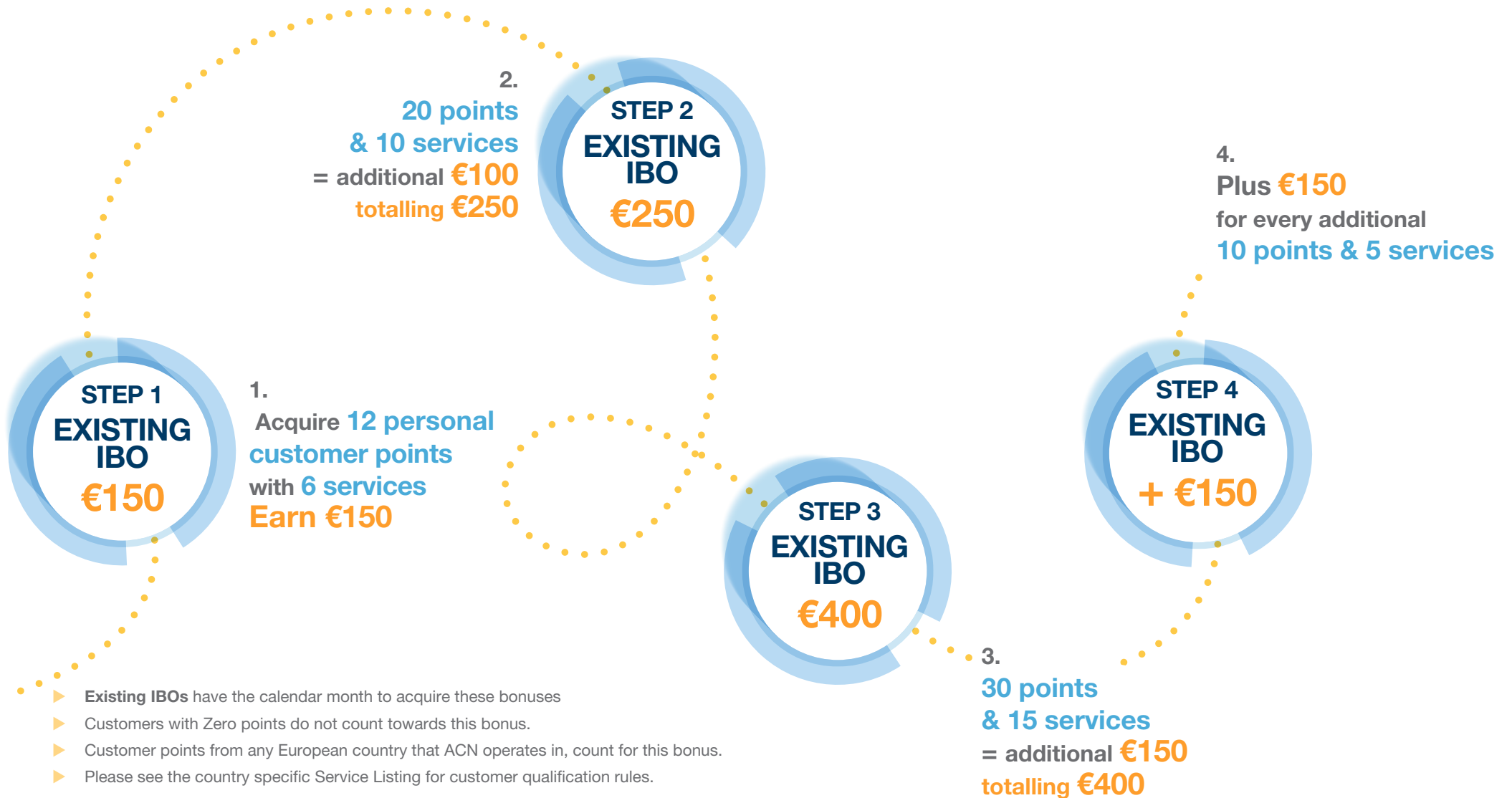


- ▶ You can earn Customer Bonuses each month when you personally acquire customers.
- ▶ **New IBOs** can earn these bonuses based on the number of customer points and services they acquire in their first 30 days.
- ▶ Customers with Zero points do not count towards this bonus
- ▶ Customer points from 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.*

- ▶ **New IBOs** can earn these bonuses based on the number of customer points and services they acquire in their first 30 days.
- ▶ Customers with Zero points do not count towards this bonus
- ▶ 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.

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PERSONAL CUSTOMER BONUSES EXISTING IBOs



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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. Commissions for services are paid up to three months in arrears. Please see the table below for more information.

| Levels | Qualifications ¹ | Services | Truvvi Lifestyle / IDSeal Guardian Services |
|--------------------------------|-------------------------------------|----------|---|
| Personal | All positions | 3-15% | 3-15% |
| 1 | 25 personal points | 3% | 5% |
| 2 | 25 personal points | 3% | |
| 3 | 50 personal points | 3% | |
| 4 | 50 personal points | 3% | |
| 5 | 75 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% |

¹ New personal level qualifications (Level 1-5) will apply - commission calculation starting from 1st June. Until then, the previous level qualifications are applicable.

*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 EUROS (€)

| TRUVVI LIFESTYLE | Duration | CV** | CP* |
|--|----------------------|-------------------------------|-----|
| GOLD | | | |
| TRUVVI - MTH - Monthly Subscription | Lifetime of customer | 80% of the monthly amount*** | 1 |
| TRUVVI - QTR - Quarterly Subscription | | | 3 |
| TRUVVI - YRLY - Yearly Subscription | | | 5 |
| PLATINUM / PLATINUM PLUS | | | |
| TRUVVI - MTH - Monthly Subscription | Lifetime of customer | 80% of the monthly amount*** | 2 |
| TRUVVI - QTR - Quarterly Subscription | | | 4 |
| TRUVVI - YRLY - Yearly Subscription | | | 7 |
| UK BONUS PACK | | | |
| TRUVVI - MTH / QTR / YRLY - Monthly / Quarterly / Yearly | Lifetime of customer | 80% of the monthly amount**** | 0 |

*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.

****UK Bonus Pack may only be purchased in combination with a MTH (monthly), QTR (quarterly) or YRLY (yearly) plan.

Customers must be active to count towards customers bonuses.

For orders to count towards compensation, they must be processed through the correct ACN platform.

| IDSEAL GUARDIAN | Duration | CV** | CP* |
|---|----------------------|------------------------------|-----|
| GUARDIAN - MTH - Monthly Subscription | Lifetime of customer | 95% of the monthly amount*** | 1 |
| GUARDIAN - QTR - Quarterly Subscription | | | 3 |
| GUARDIAN - ANN - Yearly Subscription | | | 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.


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

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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

Regional Coordinator



IBO FAST START BONUS RC IN 90 DAYS

Minimum of
300 total Customer Points
in your team with a maximum of
100 Customer Points
per leg to earn:

EARN

€2,000

- ▶ An IBO may qualify for this bonus in their first 90 days and must maintain the qualification for 60 days.
- ▶ 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 the bonuses.
- ▶ This is a ONE-TIME bonus that can be acquired within a newly started IBO qualification period.

Regional Director



IBO FAST START BONUS RD IN 180 DAYS

Earn the position of
RD within your first 180 days
and receive a bonus of:

€7,000

- ▶ 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 180 days of the start date**.
- ▶ RD position must be **maintained for period of 90 consecutive days**.
- ▶ This is a **ONE-TIME ONLY** bonus.