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)

- **Qualified Team Trainer (QTT):**
  - To become a Qualified Team Trainer you must have a minimum of 7 Customer Points and at least 3 services.

**Earned Positions:**

- **Executive Team Trainer (ETT):**
  - 25 personal customer points
  - OR
  - Acquire a minimum of 7 Personal Customer Points Plus 2 QTT Legs

- **Executive Team Leader (ETL):**
  - 60 personal customer points
  - OR
  - Acquire 15 Personal Customer Points plus 2 ETT legs

- **Team Coordinator (TC):**
  - 600 total customer points (Personal and Downline)
  - A minimum of 600 total Customer Points in your team with a maximum of 200 Customer Points per leg.

- **Regional Director (RD):**
  - You
  - Must be qualified as a TC and have 1 TC in 2 separate legs at any level.

- **Regional Vice President (RVP):**
  - You
  - 1 TC in 4 separate legs at any level
  - 3,000 total customer points (maximum of 1,000 points per leg)

- **Senior Vice President (SVP):**
  - You
  - Must have 1 TC or above in 6 separate legs, including at least 2 RVP legs and 1 RD leg

**Platinum RVP:**
- $300,000 in Downline Billing
- Limit of $125,000 from each leg

**TCS and Above Must Maintain 15 Customer Points and 5 Services to Receive Earned Position Compensation.**

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.

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MONTHLY RESIDUAL COMMISSIONS

Over time, the majority of your compensation will come from the residual income of your customers’ 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.

PERSONAL COMMISSIONS

As you acquire your own, personal customers, you qualify to earn between 1% and 10% of their monthly bills. This percentage is based on your total number of Customer Points:

<table>
<thead>
<tr>
<th>Levels</th>
<th>Telecommunications and Essential Services</th>
<th>Energy for Large Business</th>
<th>QUALIFICATIONS FOR EACH COMMISSION LEVEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal</td>
<td>1-10 %</td>
<td>2 %</td>
<td>See Box Above</td>
</tr>
<tr>
<td>1</td>
<td>1/4 %</td>
<td>1/2 %</td>
<td>10</td>
</tr>
<tr>
<td>2</td>
<td>1/4 %</td>
<td>1/4 %</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>1/4 %</td>
<td>1/4 %</td>
<td>20</td>
</tr>
<tr>
<td>4</td>
<td>1/2 %</td>
<td>-----</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>3 %</td>
<td>-----</td>
<td>40</td>
</tr>
<tr>
<td>6</td>
<td>5 %</td>
<td>-----</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>8%</td>
<td>-----</td>
<td>60</td>
</tr>
</tbody>
</table>

Open Line RVP, 1st Generation RVP and 2nd Generation RVP commissions are paid on customer billings below your 7th level down to the 7th level of the first RVP (or SVP) in your downline.

1st Generation Platinum RVP and RVP commissions are paid on customer billings from the 8th level of the first downline RVP (or SVP) through the 7th level of the second downline RVP (or SVP).

2nd Generation RVP commissions are paid on customer billings from the 8th level of the second downline RVP (or SVP) through the 7th level of the third downline RVP (or SVP).

Open Line Platinum RVP and RVP commissions are paid on customer billings below your 7th level down to the 7th level of the first RVP (or SVP) in your downline.

1st Generation Platinum RVP and RVP commissions are paid on customer billings from the 8th level of the first downline RVP (or SVP) through the 7th level of the second downline RVP (or SVP).

2nd Generation RVP commissions are paid on customer billings from the 8th level of the second downline RVP (or SVP) through the 7th level of the third downline RVP (or SVP).

Open Line RVP commissions are paid on customer billings below your 7th level down to the 7th level of the first SVP in your downline.

1st Generation SVP commissions are paid on customer billings from the 8th level of the first downline SVP through the 7th level of the second downline SVP.

OVERIDING RESIDUAL COMMISSIONS

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

COMMISSIONS BY SERVICE

Example for illustrative purposes: (See Point Schedule Beginning on Page 4)

(Average $40 Monthly Bill)

40 Customer Points = $40/month personal commission

20 Customers (totaling 40 Customer Points) x $40 bill x 5% = $40/month personal commission

60 Customer Points = $120/month personal commission

30 Customers (totaling 60 Customer Points) x $40 bill x 10% = $120/month personal commission
CUSTOMER ACQUISITION BONUS SCHEDULE

<table>
<thead>
<tr>
<th>Executive Team Trainer</th>
<th>Executive Team Leader</th>
<th>Team Coordinator</th>
<th>Regional Director</th>
<th>Regional Vice President</th>
<th>Senior Vice President</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Line</td>
<td>Open Line</td>
<td>Open Line</td>
<td>Open Line</td>
<td>Open Line</td>
<td>Open Line</td>
</tr>
<tr>
<td>$100</td>
<td>$200</td>
<td>$80</td>
<td>$70</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>1st Generation</td>
<td>1st Generation</td>
<td>1st Generation</td>
<td>1st Generation</td>
<td>1st Generation</td>
<td></td>
</tr>
<tr>
<td>$50</td>
<td>$20</td>
<td>$10</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

CUSTOMER ACQUISITION BONUSES - ALL EARNED POSITIONS

Customer Acquisition Bonuses (CABs) are paid when your newly sponsored Team Trainers become qualified within 30 days of their start date. 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.

CUSTOMER ACQUISITION BONUSES - CABS

Executive Team Trainer: Executive Team Leader: Team Coordinator: Regional Director: Regional Vice President: Senior Vice President:

<table>
<thead>
<tr>
<th>Position</th>
<th>$100</th>
<th>$300</th>
<th>$380</th>
<th>$450</th>
<th>$470</th>
</tr>
</thead>
<tbody>
<tr>
<td>ETT in 30 Days</td>
<td>$100</td>
<td>$300</td>
<td>$380</td>
<td>$450</td>
<td>$470</td>
</tr>
<tr>
<td>Open Line Bonus</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$100</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ETT $100</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ETL $200</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TC $50</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TC $0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RD $0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RVP $0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SVP $0</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

REMINDER:
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.
**UNITED STATES CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE**

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

**YBA counts as 2 POINTS AND 1 SERVICE for the life of your subscription!**

<table>
<thead>
<tr>
<th>PRODUCT/SERVICE</th>
<th>CUSTOMER POINTS</th>
<th>MONTHLY COMMISSIONABLE REVENUE*</th>
<th>DURATION OF POINTS AND COMMISSIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PHONE SERVICE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>RESIDENTIAL</strong> – Digital Phone Service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phone Adapter – Transfer Phone Number</td>
<td>2 Points</td>
<td>100%</td>
<td>Life of Customer</td>
</tr>
<tr>
<td>Phone Adapter – New Phone Number</td>
<td>1 Point</td>
<td>100%</td>
<td>Life of Customer</td>
</tr>
<tr>
<td><strong>BUSINESS</strong> – DigitalTalk® Express</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Digital Phone Service for Home Office &amp; Small Business</td>
<td>1st Line = 3 Points 2nd Line = 5 Points 3rd Line = 7 Points 4th Line = 9 Points</td>
<td>100%</td>
<td>Life of Customer</td>
</tr>
<tr>
<td><strong>WIRELESS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ported Numbers: Points count immediately once service is connected</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Numbers: Points count following 45 days of service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>RESIDENTIAL</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flash Wireless</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Line - Voice Only</td>
<td>1 Point per Line</td>
<td>100%</td>
<td>Life of Customer</td>
</tr>
<tr>
<td>Flash Wireless</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Line - Unlimited Voice and Text</td>
<td>1 Point per Line</td>
<td>100%</td>
<td>Life of Customer</td>
</tr>
<tr>
<td>Flash Wireless</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Line - Unlimited Voice &amp; Text + Data</td>
<td>3 Points per Line Mobile Hotspots: Commission Only</td>
<td>100%</td>
<td>Life of Customer</td>
</tr>
<tr>
<td>Flash Wireless</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family Plans</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unlimited Voice, Text + 20 GB of Shareable Data</td>
<td>1st line = 3 points 2nd line = 2 points 3rd-6th line = 1 point each</td>
<td>100%</td>
<td>Life of Customer</td>
</tr>
<tr>
<td>Flash Wireless</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unlimited Family Plans</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unlimited data, talk and text</td>
<td>2 lines = 5 points 3 lines = 6 points 4 lines = 7 points</td>
<td>Customers who switch to Flash Wireless from Verizon are 50% Commissionable</td>
<td>Life of Customer</td>
</tr>
<tr>
<td>Flash Yellow</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PRO 50 Plus Family Plan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unlimited talk, text + 50GB of Data</td>
<td>1st line = 4 points 2nd line = 2 points 3rd-4th line = 1 point each</td>
<td>1-line and 2-lines are 100% commissionable. 3-lines and 4-lines are 50% commissionable.</td>
<td>Life of Customer</td>
</tr>
<tr>
<td><strong>BUSINESS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flash Wireless</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Lines = 4 Points 1 Additional Point per Line (Maximum of 10 points per account)</td>
<td>100%</td>
<td>Life of Customer</td>
<td></td>
</tr>
</tbody>
</table>

*Commissionable revenue is billed revenue 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. Commissionable Billing for some products is a fixed amount. IBOs receive a percentage of these amounts each month depending on where they fall in the Compensation Plan.

1 Your Business Assistant revenue will count for your Downline Billing Requirements for position qualifications. If a Your Business Assistant subscription was used for CAB qualifications and is cancelled within the first 60 days, the bonus will be retracted.
**UNITED STATES CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE**

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</tr>
</thead>
<tbody>
<tr>
<td><strong>BUNDLES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AT&amp;T DIRECTV</td>
<td>3 Points</td>
<td>$40</td>
<td>2 Years</td>
</tr>
<tr>
<td>AT&amp;T High-Speed Internet</td>
<td>2 Points</td>
<td>$25</td>
<td>2 Years</td>
</tr>
<tr>
<td>AT&amp;T Home Phone</td>
<td>0 Points</td>
<td>$10</td>
<td>2 Years</td>
</tr>
<tr>
<td>Frontier TV</td>
<td>2 Points</td>
<td>$30</td>
<td>2 Years</td>
</tr>
<tr>
<td>Frontier High-Speed Internet</td>
<td>2 Points</td>
<td>$20</td>
<td>2 Years</td>
</tr>
<tr>
<td>Frontier Home Phone</td>
<td>0 Points</td>
<td>$15</td>
<td>2 Years</td>
</tr>
<tr>
<td><strong>ENERGY</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>XOOM Energy Natural Gas or Electricity</td>
<td>1 Point per Service</td>
<td>50%**</td>
<td>Life of Customer</td>
</tr>
<tr>
<td><strong>BUSINESS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>XOOM Energy Natural Gas or Electricity - Small Business</td>
<td>2 Points per Service</td>
<td>50%**</td>
<td>Life of Customer</td>
</tr>
<tr>
<td>XOOM Energy Natural Gas or Electricity - Medium Business Submitted via Lead Pass Form</td>
<td>3 Points per Service</td>
<td>up to 30%****</td>
<td>Life of Customer</td>
</tr>
<tr>
<td>XOOM Energy Natural Gas or Electricity - Big Business Submitted via Lead Pass Form</td>
<td>4-8 Points per Service</td>
<td>up to 50%**</td>
<td>Life of Customer</td>
</tr>
<tr>
<td><strong>SECURITY &amp; AUTOMATION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vivint Home Security &amp; Automation</td>
<td>3 Points</td>
<td>100%</td>
<td>Life of Customer</td>
</tr>
<tr>
<td><strong>BUSINESS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vivint Security &amp; Automation</td>
<td>3 Points</td>
<td>100%</td>
<td>Life of Customer</td>
</tr>
<tr>
<td><strong>TELEVISION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dish</td>
<td>3 Points</td>
<td>$40</td>
<td>2 years</td>
</tr>
<tr>
<td><strong>BUSINESS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dish</td>
<td>3 Points</td>
<td>$40</td>
<td>2 years</td>
</tr>
<tr>
<td><strong>PAYMENT PROCESSING</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anovia Payment Processing with Over $3,000 Processing/Month</td>
<td>3 Points</td>
<td>$40</td>
<td>Paid on Anovia Revenue for the Life of Customer</td>
</tr>
<tr>
<td>Anovia Payment Processing - New Merchants/Merchants Processing Less Than or Equal to $3,000/month</td>
<td>1 Point</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

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**Energy rates subject to fluctuation. ACN reserves the right to cap commissionable billing at $1/therm and 13.5¢/kilowatt-hour. IBOs will receive commissions on 50% of the customers’ actual energy usage excluding bad debt, taxes and surcharges.**

***IBOs will receive commissions on 50% of the commissionable revenue excluding bad debt.***

****Energy rates subject to fluctuation. ACN reserves the right to cap commissionable billing at $1/therm and 13.5¢/kilowatt-hour. IBOs will receive commissions on 30% of the customers’ actual energy usage excluding bad debt, taxes and surcharges.
**CANADA CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE**

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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>RESIDENTIAL</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Digital Phone Service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phone Adapter – Transfer Phone Number</td>
<td>2 Points</td>
<td>100%</td>
<td>Life of Customer</td>
</tr>
<tr>
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<td></td>
<td></td>
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<td>Life of Customer</td>
</tr>
<tr>
<td><strong>HIGH SPEED INTERNET + VOICE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High Speed Internet + Voice – Digital Phone Service</td>
<td>2 Additional Points</td>
<td>100%</td>
<td>Life of Customer</td>
</tr>
<tr>
<td>High Speed Internet + Voice – DigitalTalk® Express</td>
<td>2 Additional Points</td>
<td>100%</td>
<td>Life of Customer</td>
</tr>
<tr>
<td><strong>HIGH SPEED INTERNET</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ACN High Speed Internet</td>
<td>2 Points</td>
<td>100%</td>
<td>Life of Customer</td>
</tr>
</tbody>
</table>

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### Canada Customer Point System & Commissionable Revenue

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<td><strong>Payment Processing</strong></td>
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</tr>
<tr>
<td>Anovia Payment Processing with Over $3,000 Processing/Month</td>
<td>3 Points</td>
<td>100%</td>
<td>Paid on Anovia Revenue for the Life of Customer</td>
</tr>
<tr>
<td>Anovia Payment Processing - New Merchants/Merchants Processing Less Than or Equal to $3,000/Month</td>
<td>1 Point</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Security &amp; Automation</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Residential</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vivint Home Security &amp; Automation</td>
<td>3 Points</td>
<td>100%</td>
<td>Life of Customer</td>
</tr>
<tr>
<td><strong>Business</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vivint Security &amp; Automation</td>
<td>3 Points</td>
<td>100%</td>
<td>Life of Customer</td>
</tr>
<tr>
<td><strong>Energy - Natural Gas and Electricity</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Residential</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>XOOM Energy Natural Gas or Electricity</td>
<td>1 Point per Service</td>
<td>50%**</td>
<td>Life of Customer</td>
</tr>
<tr>
<td>Reliance Water Heater Rental (Alberta and Ontario)</td>
<td>2 Points per Service</td>
<td>50%**</td>
<td>Life of Customer</td>
</tr>
<tr>
<td><strong>Business</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>XOOM Energy Natural Gas or Electricity – Small Business</td>
<td>2 Points per Service</td>
<td>50%**</td>
<td>Life of Customer</td>
</tr>
<tr>
<td>XOOM Energy Natural Gas or Electricity – Medium Business Submitted via Lead Pass Form</td>
<td>3 Points per Service</td>
<td>up to 30%****</td>
<td>Life of Customer</td>
</tr>
<tr>
<td>XOOM Energy Natural Gas or Electricity – Big Business Submitted via Lead Pass Form</td>
<td>2-5 Points per Service</td>
<td>up to 50%**</td>
<td>Life of Customer</td>
</tr>
</tbody>
</table>