



About ACN FAQs



THE ACN STORY

What was the motivation behind starting ACN?

ACN was the vision of four entrepreneurs - Greg Provenzano, Robert Stevanovski, Tony Cupisz and Mike Cupisz. These Co-Founders had countless years of direct sales experience between them, but were dissatisfied with other companies and job opportunities they had encountered. They realized that the only way to find a company they wanted to be a part of was to create that company. So with a yellow legal pad in front of them, they formulated a business plan. On one side of the page they wrote down everything that they knew worked well, and on the other side everything that didn't. They ripped the page in half and only kept the side that contained what would become the governing principles behind ACN - integrity, solid business practices, and a commitment to always putting the needs of the masses above the needs of themselves.

Who are the people behind ACN?

ACN was founded by four entrepreneurs - Greg Provenzano, Robert Stevanovski, Tony Cupisz and Mike Cupisz. They still drive all day-to-day operations at ACN.

President and Co-Founder Greg Provenzano has a deep commitment to personal growth, and he inspires others to work on their personal lives as hard as they work on their businesses. Greg is a leader and motivator to ACN's Independent Business Owners. He shares the company's vision with them, as well as ways to improve their businesses and their lives. Greg communicates with Independent Business Owners daily, encouraging them and helping them stay focused on their goals.

Chairman and Co-Founder Robert Stevanovski focuses on ACN's product portfolio. He makes sure the company is always providing the best products and services to its customers, and that the ACN home-based business is leading the direct-selling field in offering essential home and small business services. Robert consistently monitors ACN's portfolio, ensuring that the company stays on the cutting edge of technology and offers a balance of options for every customer's lifestyle.

ACN Co-Founder Tony Cupisz works to ensure that every Independent Business Owner who joins the business has the tools they need to excel, to include, but not limited to: innovative technology, VIP-style training, as well as staying ahead of the ever changing social media landscape. A natural coach with enthusiasm for direct selling, Tony shares the ACN vision with leaders throughout the world.

ACN Co-Founder Mike Cupisz has played a pivotal role in the company's development with his exceptional ability to build relationships. His efforts have been instrumental in expanding ACN's presence across North America, and made it possible for those joining the company to immediately access a robust and supportive network. Mike works closely with ACN's leaders to support them in growing the business across the U.S. and Canada.

What markets does ACN serve?

ACN currently operates in the United States and Canada.

How long has ACN been in business?

ACN began in January of 1993 and is celebrating a 30+ year track record of success... and counting.



WHO IS ACN

What makes ACN different?

From Traditional Business: Traditional businesses spend millions of dollars on marketing and advertising to try to attract and retain customers. Through the direct selling business model, ACN's Independent Business Owners, or IBOs, bypass traditional advertising and instead go direct to the consumer. This results in an incredible home-based business opportunity for individuals and a great value for consumers.

From Other Direct Selling Companies: ACN is the leading direct seller of telecommunications, energy, and essential services to residential and business customers. Unlike most traditional, product-based direct selling companies, ACN's IBOs offer services people need and use every day - services that wouldn't require

anyone to change their buying habits or purchase products they don't need or can't afford. There's never any inventory or products to stock. ACN IBOs earn residual income month after month, year after year for as long as their customers remain on the ACN service or for the term of their agreement.

What is residual income?

ACN IBOs can earn monthly commissions based on the services that customers use on a monthly basis. The IBOs can earn commissions on the services used by customers that the IBO personally acquired, and services acquired by other IBOs on their team.

As the services that ACN markets are services that customers subscribe to and use each month, the commissions on those services are referred to as residual income.

What service does ACN provide?

ACN markets essential services for home and business – services consumers are already using and spending money on, and services most people can't live without. The services suite includes Comprehensive Identity Theft Protection, High Speed Internet, Wireless, Gas and Electricity, Security and Automation, Television, Healthcare, Travel, and Payment Processing.

What are the associated costs with becoming an IBO?

To become an IBO, the Enrollment Fee is \$299 + \$25/month Business Support Fee, which covers the cost associated with establishing and servicing your business, and enables you to conduct business in both the U.S. and Canada. In addition, ACN provides a full range of extensive customer support services, so you can focus on what matters most – building your business! Below is just a sampling of some of what ACN provides:

IBO Support

- Robust Back Office – giving your business support 24/7
- IBO Services + 24 hour IVR
- Personal website so you can share the business + ACN social networking sites
- Business Tracking + Commission & Reporting Systems
- Training & Marketing Materials & Tools
- The Benefit of ACN's Product Development and Market Analysis
- Recognition Programs, Production Reports, Bonus Program & Incentive-Based Trips – We love to celebrate your success
- Personal Customer List – Giving you real-time access to your customers
- Personal online store where customers can learn more & sign up

Customer Support

- Customer Care in multiple languages
- Customer provisioning, activation, billing & maintenance
- Customer Incentive & Retention Programs
- Product Development, Information, Support & FAQs
- Online Account Access

There's Never Any Need to Buy Inventory, or any Required High Overhead Costs or Employees to Pay!

ACN also offers a full suite of services and additional tools to help IBOs build their businesses; however, IBOs are not required to become a customer of ACN or purchase these additional tools. IBOs wishing to remain active in the ACN business are required to pay an annual renewal fee of \$49, which covers the cost of servicing their business on an ongoing basis.

*Subject to applicable law and ACN's (or its affiliate's) applicable IBO Terms & Conditions, Policies and Procedures, and Compensation Plan.



ACN AND INTEGRITY

What are ACN's core values?

ACN was built on principles that will not be compromised: Integrity, a commitment to giving back and the promise to put the needs of the IBOs and customers above all else. These are ACN's core values, the foundation on which the company was built. And despite its incredible growth, these values continue to drive every decision ACN makes. Additionally, ACN has policies and procedures in place to help ensure its Independent Business Owners operate with the utmost integrity, adhere to the highest possible ethical standards, and perform under a marketing plan that complies with all applicable laws while operating their home-based businesses.

Is ACN a member of the Direct Selling Association?

Yes. ACN is a proud member of the Direct Selling Association in the U.S. and the Direct Sellers Association in Canada, and has been recognized by the Direct Selling Association as going above and beyond to promote the industry's Code of Ethics.

Is ACN a scam?

No, ACN is not a scam. A scam or illegal pyramid scheme, compensates based on recruitment, and in most cases no actual real

products are sold or real customers acquired. At ACN, compensation is based 100% on the sale of real products and services to real customers. If no customers are acquired, no money is earned. ACN has provided a legitimate business opportunity for over three decades and is a respected industry leader in direct selling – as well as all the other service-based industries they represent.

How is ACN working to end childhood hunger?

17 million children right here in the North America don't know where their next meal is coming from. At ACN, that's just not acceptable, so they've joined the fight against childhood hunger. Every time someone becomes an ACN customer with one of our select services, a child gets fed. And every time customers pay their select ACN bills each month, another child gets fed. ACN has already helped provide over 2 million meals to hungry children in need and we're committed to helping provide more.

Has ACN received any awards?

In addition to being the leading direct seller of telecommunications, energy, and essential services to residential and business customers, ACN was recognized by Direct Selling News as being the 26th leading direct selling company in the world, and the 15th largest in North America.

ACN is a proud member of the Direct Selling Association in the U.S. and the Direct Sellers Association in Canada. It has been recognized by the Direct Selling Association as going above and beyond to promote the industry's Code of Ethics.

ACN is accredited by the Better Business Bureau and holds an A+ rating.

ACN has earned over 120 awards (and counting) in the industries of business, marketing, creativity and community outreach, including the Direct Selling News Customer-Centric Recognition (CCR) Platinum Award in 2020, 2021, 2022, and 2023.



THE DIRECT SELLING INDUSTRY

What is direct selling and how does it work?

Direct selling is a retail channel used by top global brands and smaller, entrepreneurial companies to market products and services to consumers. The direct selling channel differs from broader retail in an important way. It isn't only about getting great products and services into consumers' hands. It's also an avenue where entrepreneurial-minded individuals can work independently to build a business with low start-up and overhead costs. In fact, direct selling is one of the most accessible paths to entrepreneurship. Direct selling consultants work on their own, but affiliate with a company that uses the channel, retaining the freedom to run a business on their own terms. Consultants forge strong personal relationships with prospective customers, primarily through face-to-face discussions and demonstrations.

How big is the direct selling industry?

Direct selling is a global business across numerous countries and continents. More than 6.7 million Americans are involved in direct selling either on a full or part time basis and there are 41 million preferred customers and discount buyers. The direct selling industry contributed \$40.5 billion in retail sales to the U.S. economy in 2022.

Can you really make money with direct sales?

Absolutely. Millions of individuals around the world are earning money through direct sales. While most work the business to supplement their income, some work the business to fulfill long term goals. Success in direct selling – just like in any other business – isn't guaranteed. There are many factors that influence success, but part of it comes down to an individual being willing to work hard, stay focused for the long term and build a business of their own.

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 sign-up fee and monthly business support fees, 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, efforts and results of acquiring customers personally and/or through their team. Individuals may not earn income and may lose money as an IBO.



MISCONCEPTIONS ABOUT DIRECT SELLING

What are some common misconceptions about the direct selling industry?

Myth #1: Direct Sellers Make Money for Recruiting People

Truth: In direct selling, no compensation is paid for recruiting people on your team. Compensation is only paid when customers are acquired and use the products and services.

Myth #2: Direct Selling is a Pyramid Scheme

Truth: Pyramid schemes are illegal. Yes, there are pyramid schemes out there, but direct selling is a legitimate and legal way for entrepreneurial-minded people to build a business for themselves but not by themselves. The main difference in a legitimate direct selling company as compared to a pyramid scheme is how the company compensates its sales force. Direct selling companies compensate based on the sale of real products and services to real customers. A pyramid scheme compensates based on recruitment, and in most cases there is no real product and no actual customers are acquired.

Myth #3: Direct Sellers Are Not Serious Entrepreneurs

Truth: While many people begin a direct selling business on a part time basis with the hope of supplementing their income each month, a number of direct sellers operate their business in a full-time way to support their family. Both are Entrepreneurs; someone who organizes and manages a business, usually with considerable initiative.

Myth #4: Direct Selling is Outdated

Truth: Direct selling was the original social network, way before Facebook. What retailers and big box stores lack in customer service and relationship building, direct sellers excel at, providing a personal one-on-one shopping experience. With the rise of social selling, the gig economy, and social media, direct sales are more relevant today than ever before.

Myth #5: Direct Sellers Are All Work-At-Home Moms Who Lack Education & Skills

Truth: Direct selling provides an opportunity for individuals from all walks of life and all backgrounds to build a business of their own. While many stay at home parents start their business on a part-time basis to help bring in some extra income, a number of direct sellers work the business full time. The industry is comprised of people from all backgrounds, professions, and education levels.

Myth #6: If You Don't Get in on the Ground Floor, You Won't be Successful

Truth: Direct selling provides a level playing field. It doesn't matter when you start a direct selling business, you have the same opportunity to build a successful business as someone who started years prior. In fact, most direct selling companies improve over time, making the products, services and business opportunities better today than ever before.

What is a pyramid scheme?

Pyramid schemes are illegal. The main difference in a legitimate direct selling company and a pyramid scheme is in how the company compensates its sales force. Direct selling companies compensate based on the sale of real products and services to real customers. A pyramid scheme compensates based on recruitment, and in most cases there is no real product or actual customers acquired.



GETTING STARTED WITH ACN

How do I know if this opportunity is right for me?

While it's up to an individual to determine the right business opportunity for themselves, if you can answer yes to any of the following questions, then ACN may be right for you.

Are you interested in earning money off the essential services consumers use and pay for every day?

Are you interested in earning extra income on a part time basis?

Are you entrepreneurial minded?

Are you interested in starting your own business without the costs and overhead of traditional businesses but with the support of an industry leader behind you every step of the way?

Are you looking for a way to help make a difference in the lives of other people?

Are you tired of working toward someone else's dream?

Would you like to have more time to do the things you enjoy most?

Are you interested in working with a company with a 30+ year track record of success?

Why should I join ACN?

ACN provides an opportunity for individuals to build a business of their very own with the total support of ACN behind them every step of the way, but without the large traditional cost or risk most entrepreneurs have to take. By offering essential services to people you know – services they are already using and paying for – you can

earn residual income month after month, year after year for as long as they remain an ACN customer. Whether it's more time with family, an extra income stream or an opportunity to be able to help others, the ACN Opportunity can be the business so many people are searching for.

Is this business difficult?

Building a business with ACN isn't easy, but the system is simple, and by acquiring customers you can build a business of your very own. Additionally, an ACN IBO can enhance their business by showing others how to duplicate the process. Just like anything worth doing, it takes time and effort.

What type of training and support is available?

ACN provides a robust training and support system to guide IBOs every step of the way in building their businesses, because ACN believes that anyone can succeed no matter who they are. ACN provides its IBOs access to numerous tools that they can use to start and grow their business, from local, regional and national training events, to business building, support and management tools, to customer acquisition tools and customer care, to some of the world's best personal development – and literally everything in between. Think about everything it takes to run a successful business – and that's what ACN Provides. Attendance at training events is not mandatory for your ACN business. Training events are intended to help IBOs advance their ACN business but attending the events does not guarantee success.

How much time should I expect to dedicate to this business?

It's up to you. Most people start ACN on a part time basis, building the business in between the cracks of life and only dedicating a few hours a week. However, those who want more out of the opportunity, spend more time and effort producing results.

How do I make money with ACN?

Every time you acquire a customer, you earn a percentage of your customer's bill month after month, year after year for as long as they remain an ACN Customer. That's called residual income.

Every time customers sign up, you earn up to 20% of their bills every month. The more services you acquire through your customers, the higher of a percentage you can earn; and the more your residual income grows.

ACN also offers overriding residual income. This is where you get paid on the customers acquired through other people's ACN Online stores. Introduce other people to the ACN opportunity,

and when they acquire customers, not only does their monthly residual income grow, so does yours. See ACN's Compensation Plan for further details.

ACN also offers customer acquisition and promotional bonuses above and beyond its regular compensation plan.

Is money gained by selling ACN services or recruiting new IBOs?

Earnings as an ACN IBO are based solely on the successful sale of products to customers and their usage of those products. With a low start-up cost, and the ability to put in part-time effort, Multilevel or Network Marketing allows individuals the opportunity to build a business without the traditional costs or risks most entrepreneurs have to make. If you're considering participating in ACN or any Multilevel or Network Marketing plan, get the details.

Consider the products. Find out what you will be selling. At ACN we offer products and services people need and use every day – services that wouldn't require anyone to change their buying habits or purchase products they don't need or can't afford.

Learn more about the Company. Find and study the company's track record. ACN started in January 1993, currently operates in the United States and Canada, and is celebrating over three decades of success.

Evaluate the Plan. How do representatives of the company get paid? Do they get paid on recruitment (Pyramid Scheme) or paid on the sale of real products to real customers? ACN was built on principles that will not be compromised. The Founders put the needs of the IBOs and customers above all else. ACN IBOs are paid based upon the sale of real products and services to real customers.

Find out about refunds. Do they offer refunds? If you sign up for ACN and decide the business isn't right for you, you can cancel your agreement and receive a full refund within 30 business days of enrollment.

Think about whether this kind of work suits your talents and goals. Would you enjoy selling the products or services? Are they products or services you would use personally? ACN markets essential services for home and business – services consumers are already using and spending money on – services most people can't live without (Gas & Electricity, Healthcare, Identity Theft Protection, Internet, Mobile, Security & Automation, Television, Travel, and Payment Processing).

Ask Questions. ACN stands behind its years of experience, dedication and integrity to do the right thing at all times. Ask the tough questions, ACN is here to answer them.