



Independent Business Owner Disclosure

ACN Independent Business Owner's (IBOs) are independent contractors and not employees of ACN. The Agreement between ACN and its IBOs does not create an employer/employee relationship, agency, partnership, or joint venture between the participant, the sponsor and ACN. IBOs shall not be treated as an employee for his or her services or for Federal or State tax purposes. As such, all ACN IBOs are required to clearly and conspicuously identify themselves as an ACN Independent Business Owner, along with their given name. For example, Tom Smith, ACN Independent Business Owner. "ACN" must appear in plain block letters, as the use of ACN logos, names, trademarks or other proprietary information belonging to ACN or its wholly owned subsidiaries is prohibited. However, use of the Independent Business Owner Logo is encouraged.

Additionally, ACN IBOs are prohibited from representing themselves as having any other affiliation with ACN, other than as an IBO. Terms like "employed by" or "working at" should not be used when describing your relationship with ACN. To further avoid confusion, if an IBO chooses to create any personal website, web page, blog, or social networking site, each page must prominently disclose that the page/site is owned and operated by an Independent Business Owner and not by ACN. To clarify, use of the following two elements must be displayed:

1. IBO Name and Title (e.g., Tom Smith, SVP, ACN Independent Business Owner);
2. ACN Independent Business Owner Logo.

You will note in the example above, the ACN designation of "SVP" is used. Please be sure to use the entire disclosure, as simply stating "SVP at ACN" implies employment.

Furthermore, it is the Affiliate's obligation to ensure that his or her online marketing activities are truthful, are not deceptive and do not mislead customers or potential IBOs in any way.

As the world's largest direct seller of telecommunications, energy and other essential services, our marketing integrity is fundamental to the ACN reputation. Doing your part as an ACN IBO is essential to ACN's overall success.

If you have any questions about this or any of our policies,
please contact the Business Ethics Department at businessethics@acninc.com.

We are here to help you.