



The Opportunity

Everything you need to know
about being a UW Partner

Welcome to the opportunity of a lifetime

**Whatever success means to you – congratulations!
You’ve found the means to achieve it.**

This booklet is designed to introduce you to the UW opportunity, how you can earn money and be part of part of something really exciting. If you have any questions at all or want to know what to do next, please contact our Partner Services team here at Network HQ, partnerservices@uw.co.uk.

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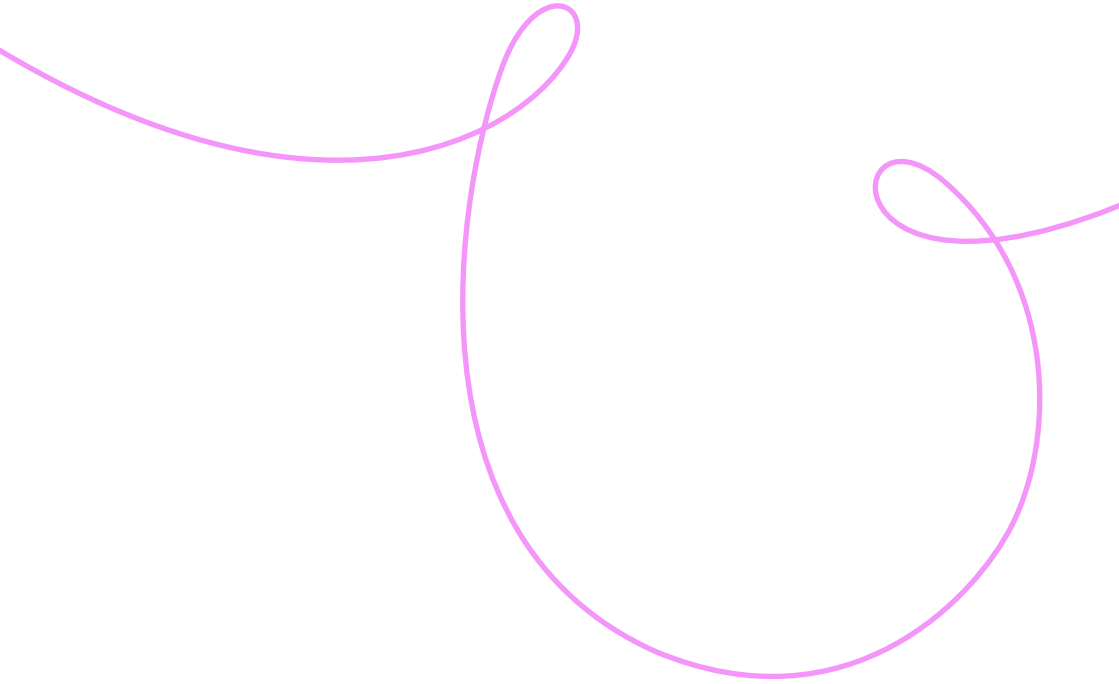
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The stairway to success

National Network Leader



National Group Leader



Senior Group Leader



Group Leader



Senior Team Leader



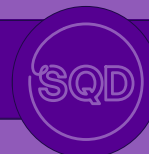
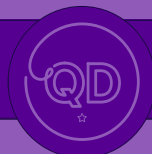
Team Leader



Future Team Leader



Qualified Distributor



Building a successful and profitable partner business, By following the UW stairway to success you are stepping closer to a financially secure future!

Position requirements up to STL						
	QD	QD*	SQD	FTL	TL	STL
Personal Customers	3	6	6	6	10	15
Group Customers			12	25	50	250
Personally recruited partners		1	2	2		
Leg requirements	N/A	1D	2D	1D, 1QD	3QD	3QD, 2TL

- Personally recruited partners must have 1 live customer each, which can be themselves.
- Leg requirements for QD* and SQD must be met by Partners you've personally recruited. For FTL and above, they can be met by having Partners placed under you.

To provide a powerful incentive to Leaders to climb the Stairway to Success, Each level has a maximum monthly group residual income that a Partner can earn at any Status, you are encouraged to use these as milestones within the business, as shown below. The higher up the Stairway you climb, the greater your monthly and annual earnings could be – up to a maximum of £1 million as a 5 Star NNL.

Group Leadership position requirements				
	GL	SGL	NGL	NNL
Personal Customers	20	25	50	100
Total Group Customers	750	2,000	7,000	25,000
Qualified Distributors	2			
Team Leaders	3	3	1	
Senior Team Leaders	1	2	2	2
Group Leaders		1	2	3
Senior Group Leaders			2	2
National Group Leaders				1

From there, if you want to move upwards, you need to work with your team to help them become STLs as well. This is a very positive process, because it results in both customer gathering activity and team building, which in turn increases the monthly income of everyone involved.

Payment plan and bonus

UW Partners have a unique opportunity to build a substantial regular monthly income by helping people save time and money on their utilities.

This is not a 'get rich quick' scheme, but a way to build a meaningful monthly income by investing consistent time and effort in building your UW business. It is essential for you to help train and support new Partners you recruit, as well as introducing customers who take as many of the services offered by the Company as possible. This is the best way to build a strong business and maximise your income from the Compensation Plan.

UW are simply sharing with you the profits they make each month from supplying a wide range of essential utility services to your customers.

The concepts of the Compensation Plan are quite simple and once you get used to it, you'll find it easy to explain to potential new recruits.

The objectives of the Plan are:

- to reward customer-gathering;
- to reward effective team-building; and
- to encourage the duplication of strong teams throughout the business
- to provide long-term security and a growing income for all Partners.

Here's how you can join the business as a UW Partner:

The Partner position is designed for an individual who wishes to generate a regular additional monthly income by combining customer gathering with building a team of other Partners who also gather customers.

The joining fee to become a Partner is £10 and there's a £3 monthly fee from month three. New Partners receive a comprehensive training programme containing all the information you need to start building a UW business, plus unlimited resources, tools and tips, a dedicated website and email, regulatory licensing, public liability insurance and much more.

All Partners must complete the College of Excellence (COE) Online Training before gathering any customers.

Both the COE Getting Started Online training and virtual training are entirely free of charge, and you can complete those as many times as they wish in order to gain the confidence you need to start promoting our services effectively.

An overview of our Payment Plan

The Partner Payment Plan rewards Partners who gather customers who take our services, and successfully build a team by recruiting other Partners who they support and help to build a successful UW business too. This section explains the main terms that we use, and summarises the different types of bonuses and earnings you can receive.

Main definitions:

1. Joining date

For all Partners, the Joining Date is the date we successfully process their Partner application. This date is used for the Fast Start Bonus.

Where we refer to something that needs to happen within the first 30 days, this is the 30-day period starting from the Joining Date of the new Partner.

2. Core service

A 'Core Service' is any of the following main service types that we offer:

- Broadband
- Mobile 1 (first SIM)
- Mobile 2 (second SIM)*
- Energy (gas and/or electricity)
- Insurance (includes Boiler & Home Cover, and Income Protector but not Home Insurance or Bill Protector)

*Legacy mobile tariffs count as a single core service only. A minimum of two Unlimited+ and/or Essential tariffs are needed to count as a second core service. Up to a maximum of two core services for mobile.

Notes on Core Services:

- All new customers gathered must successfully apply for at least one Core Service to meet any activity requirements under the Compensation Plan.
- For the purpose of calculating any bonuses or Group Residual Income, multiples of the same types of service are ignored. However, you will be eligible to receive a share of the customer's spend ("Personal Residual Income") on each service they are using, including multiples.
- Any 'Mobile only' customer you sign up, with or without a handset, will not count towards any monthly activity requirements under the Compensation Plan, and will not be included in personal or group customer numbers for purposes of achieving Promotion or maintaining Status.

- iv. Both Residential and UW for Business customers must pay by direct debit for the services to qualify as Core Services. **Note: UW for Business is closed to new customers for the foreseeable future.**
- v. Energy-only prepay meter customers will not count as a Core Service for Customer Bonus.

3. 'Double Counted' customers

Where you sign up a customer and you subsequently sign them up as a Partner, and the customer account is moved to the new Partner position, then you (the Recruiter) will earn exactly the same benefits, payments, rewards, bonuses (excluding Customer Bonuses) and incentives that you would have received under the Compensation Plan, as if they had remained as your own personal customer (both the customer and Partner must be gathered by the same recruiting Partner).

We do this by 'double-counting' them. So they will count towards the activity requirements, Personal Customer numbers, and towards any incentives (like achiever retreats) for both the Recruiter and the new Partner (but obviously they will only be counted once within any Group Customer totals and the new Partner will not earn commission on their own customers account).

Income on that customer subject to activity requirements/getting to 6 personal customers.

An upline Partner recruiting a Partner who then becomes a customer within 30 days will earn full Customer Bonuses, Achiever Points, be deemed to have been active and gain a Group Customer. The new Partner will not earn Customer Bonus, but will earn Achiever Points, be deemed to have been active and gain a personal customer.

Although this may all look quite complicated, the principles are very simple: the harder you work, the more customers you gather, the better their quality, and the larger your team becomes, the higher the amount of income you will receive.

1. Customer Bonus - CB

You can earn a Customer Bonus for every new customer you gather. The more services the customer takes, the higher the amount of CB available. To generate CB, the customer must become active with at least one live Core Service. There is no limit to the number of customers you can introduce or the amount of CB you can earn – in fact, the more the better, as the more personal customers you have, the quicker your monthly income will grow.

Remember – an experienced Partner is available to accompany you on appointments to help you gain confidence in your ability to promote our services successfully. CB is paid at different rates based on whether you sign

up homeowners or tenants and whether you're supported by an experienced Partner on appointments or not (see page 16 for details). You do not earn CB on your own account.

2. Residual income

Residual Income is the way we share with you the profits we are making from the customers they have gathered personally (Personal Residual Income), and also (but at a different rate) a share of the profits we are making on customers gathered by Partners in their team (Group Residual Income).

All new Partners who joined from 19 April 2021 with a minimum of six personal customers (each taking at least one Core Service) who have completed the COE Getting Started Online training course and whose identity has been verified by the date the commissions are calculated, are eligible to receive Personal Residual Income. All Partners need to maintain a minimum of three personal customers to receive Residual Income.

Additional eligibility requirements apply to Partners before they can receive Personal Residual Income or Group Residual Income on any home owner insurance.

Personal Residual Income is calculated at different rates for each type of service; in general, the higher the profit margin we earn on a service, the more Residual Income we can afford to pay!

The rate also depends on a number of other factors including whether the customer is a Home Owner or a Tenant, the position you have reached on the Stairway to Success (which we call your Status), the size of your personal customer base, and whether you successfully gathered a customer during the previous calendar month.

On average you can expect to earn Residual Income of between £30 and £60 per year from each 3 Core Service customer you have gathered personally.

If you work consistently and gather one of these each week for your first two years, the residual income from this activity will be paid upfront and residual income on home owner will appear after 5 years.

In addition, you will also be receiving Group Residual Income from the activity of your team!

Group Residual income is calculated at a fixed amount for each service being supplied to customers gathered by members of your team. The rate at which this is paid increases as you climb the Stairway to Success; for many Partners, this eventually forms the main element of the residual income they are receiving each month from their UW business.

3. Leadership Development Bonus - LDB

To encourage Leaders to drive and support promotions within their teams, Group Leaders and Senior Group Leaders can qualify for a LDB as detailed on page 28.

4. Enhanced income for SGLs and Nationals

As well as the Bonuses and Residual Income outlined in this document, SGLs, National Group Leaders and National Network Leaders have an opportunity to further increase their income through a programme open to all SGLs and Nationals. Eligible SGLs and Nationals will receive additional bonuses detailed on page 29.

5. Promotion Bonuses - PB

To encourage and reward Partners who are working consistently at building their business, a Promotion Bonus is payable on achieving promotion to a new title of Team Leader or above within a pre-determined period of their most recent promotion.

All commission and bonus payments are made based on your highest Status during the Commission Calculation Period (ie. to continue receiving Residual Income as a TL, you must have the Status of a TL at some time during this period). Promotions will be calculated and applied immediately prior to the payment of each month's commission. No payments are made for recruiting Partners or on purchases of marketing materials. A single monthly statement will be issued showing all commissions and bonuses due.

Please be aware that submitting a customer application for anyone other than yourself before you have completed your Getting Started Online training course is a serious breach of our Policies and Guidelines, and may result in the immediate termination of your position. The only exception to this is if you are supported by an experienced Partner who is authorised to sign up your customers with you present.

The initial stages

The following positions are the building blocks of your business as a Partner. Each promotion will increase the rate at which you receive Group Residual Income, for as long as you maintain your new Status.

The qualification requirements for each of these are set out as follows. Each Title, once achieved, is permanent, although your Status will always be based on the Status of the Partners in your Downline and your Personal and Group Customer numbers at any point in time.

Distributor – ‘D’

As a new Partner, you can earn CB on all the new personal customers you gather provided your identity has been verified.

Your first objective is to become a Qualified Distributor (QD) by completing the compulsory training and gathering a minimum of three personal customers who each take at least one Core Service.

The more personal customers you gather, the quicker you’ll start building a substantial monthly income and the more income you’ll receive, in addition to the other commissions and bonuses you will have earned.

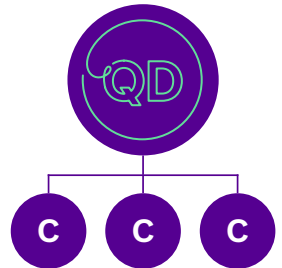
Your next goal is to get to 6 customers in your first 45 days when you will automatically ‘graduate’ your Partner position.



Qualified Distributor – ‘QD’

Once you have completed the COE Getting Started Online training and have three personal customers, you will be promoted to Qualified Distributor (QD).

As a QD you will continue to receive CB on every personal customer you gather, and will also start earning Residual Income on your personal customers when you get to six personal customers.

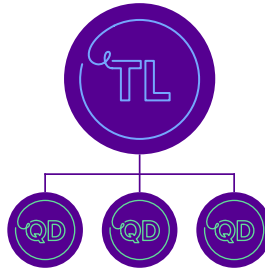


Team Leader – ‘TL’

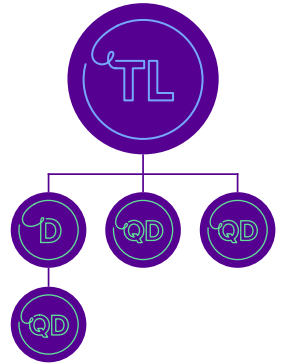
A Team Leader must have a minimum of 10 personal customers, and have three separate QD legs. The Partners making up these legs may not all have been personally sponsored by you (see example 2). You must also have a total of 50 Group Customers, including your personal customers.

As a TL you are eligible to receive a promotion bonus depending on how long you have taken to achieve TL Status.

Example 1



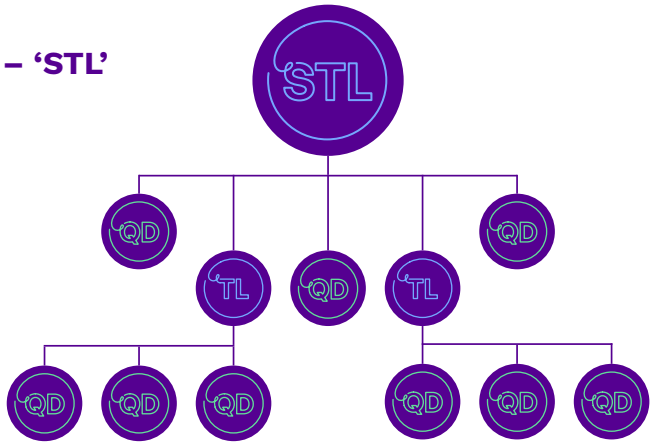
Example 2



Senior Team Leader – ‘STL’

To become a Senior Team Leader you must develop your group to have five separate qualified legs, of which at least two must be TL legs. You also need a minimum of 15 personal customers and at least 250 group customers (including your own personal customers).

Once you are promoted to STL, you are eligible to receive a promotion bonus depending on how long you have taken to achieve STL Status.



Group Leadership positions

UW offers you the opportunity to continue climbing up the Stairway to Success through a range of Group Leadership Positions. We've already shown how you can reach STL. From there, if you want to move upwards, you need to work with your team to help them become STLs as well. This is a very positive process, because it results in both customer gathering activity and team building, which in turn increases the monthly income of everyone involved.

On the Stairway to Success there are four Group Leadership Positions:

Group Leader – 'GL'

Senior Group Leader – 'SGL'

National Group Leader – 'NGL'

National Network Leader – 'NNL'

Group Leadership position requirements				
	GL	SGL	NGL	NNL
Personal Customers	20	25	50	100
Total Group Customers	750	2,000	7,000	25,000
Qualified Distributors	2			
Team Leaders	3	3	1	
Senior Team Leaders	1	2	2	2
Group Leaders		1	2	3
Senior Group Leaders			2	2
National Group Leaders				1

Once you have achieved promotion to a Group Leadership position, we provide commission protection to enable you to consolidate your new team structure. Your commission will be calculated at the rate which applies to your new Title for a period of 90 days. Thereafter payment is always based on your Status, not your Title, during the commission calculation period. This protection will not affect the payment to any upline who will be paid Group Residual Income in accordance with the true Status of anyone who is protected, except in the case of a newly promoted NGL where the Status protection of that leg will apply to any upline NGL or NNL for a period of 90 days.

Important notes on Status and Promotions

1. Promotion (and determination of your own Status at any time) is based on the Status of the Partners in your downline and your personal and group customer numbers. However, upon achieving promotion to NNL, a Partner no longer needs to maintain any personal customer count in order to retain their NNL Status.
2. If a Partner in your downline achieves a higher Status than you, for the purposes of calculating your total group customer numbers, only 25% of the customers in their group will be included in your group numbers.
3. In order to build your team and gain promotion, we allow you to place new Partners you have recruited in your downline. You have seven days (one week) from the date we process their Partner application form in which to make this decision; once placed, they cannot subsequently be moved.
4. If a Partner in your downline opts to retire their position at SGL, NGL or NNL then it will be held at SGL (for SGLs) or NGL (for NGLs and NNLs) status for the purpose of the upline structure. Only a single leg can be permanently secured for an upline status; an NNL or NGL can at any time select this single retired leg, which is then considered permanent for their structure.

SGL Stars

An SGL working their business and progressing towards NGL can be recognised by earning up to 3 Stars as the structure of their business grows.

Title	Minimum Group Customers	SGL legs in team
SGL 1 Star	4,000	1
SGL 2 Star	6,000	2
SGL 3 Star	8,000	3

Notes on SGL Stars

1. The SGL legs in the team are based on Title.
2. SGL Star Titles do not affect any payments under the Compensation Plan.

NGL Stars

As an NGL builds their business towards NNL, they can earn NGL Stars; these increase the maximum monthly residual income they can receive:

The NGL structure is as follows:					
	SGL Legs	GL Legs	STL Legs	TL Legs	Group Customers
NGL	2	2	2	1	7,000
NGL 1 Star	2	2	3	-	8,000
NGL 2 Star	2	3	2	-	9,000
NGL 3 Star	3	2	2	-	10,000
NGL 4 Star	3	2	3	-	15,000
NGL 5 Star	3	3	2	-	20,000

NNL Status

Achieving promotion to NNL requires sustained effort and commitment. To acknowledge this, a Partner that achieves promotion to NNL will benefit from protection at that status (such that they continue to be paid as though an NNL and are protected from being overtaken) provided they maintain their underlying status at NGL 3 Star or higher.

If their underlying status falls below NGL 3 Star, but remains at NGL or higher, this protection falls away, they can be overtaken, and they will be paid according to their underlying status, but subject to an income cap that reflects their overall group size (ie their NNL Star title). They can of course always regain their status to NGL 3 star or above, and begin again to be paid as NNLs.

NNL Stars

As the size of their business continues to grow. The criteria for earning NNL Stars is as follows:

Criteria to earn NNL stars	
	Group Customers
1 Star NNL	100,000
2 Star NNL	175,000
3 Star NNL	250,000
4 Star NNL	375,000
5 Star NNL	500,000

Our Payment Plan – the details

1. Customer Bonus - CB

Partners can earn Customer Bonus (CB) for any new customer they gather. The amount of CB is dependent upon how many different types of Core Service the customer takes at the time they join us and is paid as below.

New Partners: it's been proven that Partners get off to the best possible start by getting support.

Homeowners		
Number of core services applied for by customer	One-off payment	Months before residual income starts
1	£50	24
2	£100	36
3	£250	60
4+	£300	60

For any tenants that are signed up, the partner will earn residual income from the first month after the customer goes live. Partners will not earn customer bonus on tenants. See page 17 for more details on residual income.

No further CB is payable if a customer subsequently takes additional services and CB is only paid once on each type of service.

Applications made up solely of Mobile or single parts of usually combined services (ie. Landline without Broadband) will generate a £10 CB. Personal Residual Income will be paid after 12 months.

Energy prepayment meters: at least one energy service must be on a credit meter to qualify as a 'Service Type'. If both energy services use prepayment meters (or the only energy service applied for is prepayment), then it will not be counted as a core service type, and Personal Residual Income will not be paid.

Growing Residual Income faster

You have the choice to opt-out of earning the full Customer Bonus payment for the new customers you sign up, helping you build Residual Income even faster. This will reduce your Customer Bonus payments, as shown in the tables below.

Homeowners		
Number of core services applied for by customer	One-off payment	Months before residual income starts
1	£10	1
2	£20	1
3	£50	1
4+	£60	1

For any tenants that are signed up, the partner will earn residual income from the first month after the customer goes live. Partners will earn no customer bonus on tenants.

To opt out of the full Customer Bonus to receive Residual Income sooner, call our Partner Services team on **0333 777 8777** or email partnerservices@uw.co.uk.

You can change whether you opt in or out once every six months.

Note: if you're supporting a Partner on an appointment or supported on an appointment yourself, you'll receive the standard Supported appointment payments (see page 18).

You can only opt out of full Customer Bonus payments on personal customers that you sign up on your own.

Is the choice to opt out of full Customer Bonus payments available to all Partners?

If you joined as a Partner after 19 April 2021: It's available once you've signed up your first 6 personal customers when you will automatically 'Graduate' your Partner position (ie. it's not available to new Partners with less than 6 customers).

If you joined as a Partner before 19 April 2021: You can opt out of full Customer Bonus payments without having to sign up your first 6 personal customers/having to 'Graduate'.

Supported appointments

An experienced Partner is able to accompany you on appointments to help you gain confidence in your ability to promote our services successfully. When you are supported in an appointment by a partner, both the supported partner and the supporting partner have an opportunity to earn.

The Supporting Partner must have 6 or more live personal customers and have been active in the previous 60 days before the appointment they are supporting on (ie. must have personally gathered at least one customer or Partner).

Customer Bonus is paid in full for the first 6 customers in the partner's first 45 days even if they are supported.

Supported appointment payments

Homeowners		
Number of Core Services taken by customer	Supported Partner	Supporting Partner
1	£50	£25
2	£100	£50
3	£250	£125
4+	£300	£150

For any additional customers signed up after 45 days OR after your first 6 customers, where you are supported by a supporting partner, then the customer bonus will be equally divided between the two partners.

Homeowners		
Number of Core Services taken by customer	Supported Partner	Supporting Partner
1	£25	£25
2	£50	£50
3	£125	£125
4+	£150	£150

Notes

If you receive a Supporting Bonus payment you will receive Group Residual income from that customer based on the number of months as shown in the tables on page 16.

Customer Bonuses are not paid for supporting a Partner signing themselves up as their own personal customer.

Supporting bonus is not payable on tenant sign ups. If a tenant is signed up in a supported appointment, then the supported partner will receive residual income from the first month after the customer goes live, as detailed in the customer bonus section (Page 16).

UW for Business is closed to new customers for the foreseeable future. Partners cannot submit applications to UW for Business or earn commission for new business customers under this section or any other section in The Opportunity or Guidelines for UW Partners.

Business Customers

Customer Bonuses are not paid on UW for Business customers, rather, payment for UW for Business customers is as follows based on these eligible services: gas, electricity, broadband, landline and mobile:

Business customers	
Number of services applied for by customer	Customer Gathering Bonus (CGB)
1	£2.50
2	£5
3	£10
4	£20
5	£40

1. Referral appointment

Where a customer provides a referral to a Partner that leads to a new customer, the customer that provided the referral will receive £50 towards their utility bill. As a partner, if you have opted into earning full Customer Bonus for new customers you sign up, then you will earn customer bonus as shown in the table below.

Referrals - Homeowners		
Number of core services taken by Customer	Partner	Referrer
1	£50	0
2	£50	£50
3	£200	£50
4+	£250	£50

As a partner, if you have **opted out of** earning full Customer Bonus for new customers you sign up, then you will earn customer bonus as shown in the table below and start earning personal residual income from the first month.

Homeowners		
Number of core services taken by Customer	Partner	Referrer
1	£10	0
2	£0	£50
3	£0	£50
4+	£10	£50

If the new customer is a tenant or the terms of the refer a friend scheme are not met, then no referral fee is paid to the referrer and you will be compensated as described in previous sections.

Supported referral appointments

For supported appointments, the customer bonus is split between the supported partner and the supporting partner.

Customer Bonus (CB) is paid the month after one of these services goes live: gas, electricity, broadband or landline. If none of these services are present (eg. mobile-only), CB is paid after the first service goes live at the rates shown in the above tables, on all the different service types requested on the initial application, where the customer was gathered directly by the Partner. CB is not paid where

an existing customer moves to another property or adds additional services to their account at any time, or in respect of new occupiers who move into a home previously occupied by a UW customer, or where the application was processed over the phone by our Sales Team (unless part of an official Sales Team Supported Appointment) or on any applications which result directly from Company sponsored marketing activities that are fulfilled without any direct involvement by the Partner. CB is also not paid if the Partner has not acquired a customer, recruited a partner or supported an appointment in the 60 days prior to customer signing up. CB is not paid in respect of any services that have been cancelled by the customer within their statutory 'Cooling Off' period after a service has gone live.

If we become aware that a Partner is systematically providing inaccurate information on the residential property status of their customers (eg: owner/tenant), then the Company reserves the right to withdraw their entitlement to CB on any future customers they gather.

CB is only payable once a Partner has had their identity verified.

2. Fast Start Bonus

UW always looks to encourage and reward our newest and speediest partners. As a new partner, you could earn the Fast Start Bonus of £300 if you achieve QD* within 30 days of becoming a Partner. For more details on how to achieve QD*, please see page 22.

If a partner earns the Fast Start Bonus, then their recruiter earns a matching £300 mentoring bonus as well.

Note: The Fast Start Bonus can be earned in addition to the QD* milestone bonus. This means that any partner who achieves the Fast Start Bonus will earn £300 in addition to the £200 they are eligible to earn for achieving the QD* milestone bonus. Their recruiter would earn a mentoring bonus of £300 for the partner achieving Fast Start Bonus and £100 for the partner achieving QD*.

3. Between QD and TL

Between QD and TL there are three interim steps where you can earn extra bonuses. Below are details of these steps:

Requirements for achieving QD*, SQD and FTL bonuses						
	QD	QD*	SQD	FTL	TL	STL
Personal Customers	3	6	6	6	10	15
Group Customers			12	25	50	250
Personally recruited partners		1	2	2		
Leg requirements	N/A	1D	2D	1D, 1QD	3QD	3QD, 2TL
Promotion Bonus		£200	£200	£250		
Mentor bonus		£100	£100	£100		
Time frame		30 days	60 days	90 days		

- Personally recruited partners must have 1 live customer each, which can be themselves.
- Leg requirements for QD* and SQD must be met by Partners you've personally recruited. For FTL and above, they can be met by having Partners placed under you.
- Time frames are from the point of reaching QD.
- Customers must become live within the time frame with at least one live core service

4. Residual income

Residual Income is the way we share the profits we are making on the customers you have gathered, with you, each month.

A homeowner taking multiple services will generate the highest levels of Residual Income. A tenant who is just taking energy will typically generate far less.

Once a tenant has been with us for at least 24 months then, providing they are paying by direct debit and there is no money outstanding on their account, we shall deem them to be an Established Tenant, and Personal Residual Income and Group Residual Income will be payable on their usage at a higher rate. Tenants who join our Residential Club before 1 April 2016 shall be deemed as Established after 12 months if they meet the criteria above.

Residual Income is paid on UW for Business services at the rates shown in the relevant table on the following pages. In addition, if a UW for Business customer's total commissionable call spend on Landline Phone exceeds £500 over the first three months, then you will qualify for a one off commission payment of 15% of the customer's eligible Landline Phone call spend during their third month.

The Residual Income that a Partner is eligible to receive is dependent on their highest Status during the commission calculation period and will be paid subject to the detailed notes set out on the following pages. There is no limit to the number of levels in their group down which a Partner can receive Residual

Income, although the rate at which it is paid reduces after a certain number of levels have been exceeded.

The following tables show the percentages and rates at which you can receive Residual Income.

Personal Residual Income percentages on all Residential Club services		
Service type	Personal customers – Level 1	Standard rate
Broadband	Standard, Ultra and Ultra Plus	4%
	Full Fibre (FttP)	3%
Landline	Calls	6%
	Line rental	2%
Mobile	Calls	6%
	Monthly charges	2%
	Mobile Broadband	4%
Energy	Gas and Electricity usage	
	– Home Owners	2.5%
	– Established Tenants	2%
	– Tenants	1%
Insurance	Home Insurance, Boiler & Home Cover and/or Income Protector, not Bill Protector	4%
NGN	Calls	6%

Personal Residual Income percentages on all Business Club services		
Service type	Personal customers – Level 1	Standard rate
Broadband	Broadband	8%
Landline	Calls and bundles	6%
	Line rental	2%
Mobile	Calls	6%
	Monthly charges	2%
	Mobile Broadband	4%
Energy	Gas and Electricity usage	2%
NGN	Calls	6%

Group Residual Income on all service types

Status	Group customers – Level 2 to Level [X]	Paid down to (and including) the number of levels (=‘x’) shown below, at full rate
QD	8p	8
TL	9p	8
STL	10p	8
GL	10.5p	8
SGL	11p	10
NGL	12p	12
NNL	13p	14

These Group Residual Income rates apply to all customers, including UW for Business. Although Residual Income is payable on all your group customers down to infinity, it is paid at a lower rate as you go deeper into your group. The following percentages are applied to the ‘pence per service’ amounts shown in the Group Residual Income table above in order to determine the downline Group Residual Income you will receive, but subject to the other rules of the compensation plan:

Level 2 – to level [X]	100%
Next 8 levels	50%
Remainder	25%

Example: If you are an STL, you can earn 10p per service on all your customers on levels 2-8, 5p per service on your customers on levels 9-16, and 2.5p per service on customers on level 17 and below.

Monthly group Residual Income limits

To provide a powerful incentive to Leaders to climb the Stairway to Success, there is a limit on the maximum monthly group residual income that a Partner can earn at any Status within the business, as shown below. The higher up the Stairway you climb, the greater your monthly and annual earnings could be – up to a maximum of £1 million as a 5 Star NNL.

Monthly and annual Group Residual income

Status	Maximum monthly potential earnings	Maximum annual
QD	£2,000	£24,000
TL	£3,000	£36,000
STL	£4,000	£48,000
GL	£5,000	£60,000
SGL	£10,000	£120,000
NGL	£12,500	£150,000
NGL with 1 star	£15,000	£180,000
NGL with 2 stars	£17,500	£210,000
NGL with 3 stars	£20,000	£240,000
NGL with 4 stars	£22,500	£270,000
NGL with 5 stars	£25,000	£300,000
NNL	£30,000	£360,000
NNL with 1 star	£35,000	£420,000
NNL with 2 stars	£40,000	£480,000
NNL with 3 stars	£50,000	£600,000
NNL with 4 stars	£60,000	£720,000
NNL with 5 stars	£83,333	£1,000,000

Notes on Residual Income

- Residual Income is only payable to Partners who have completed the College of Excellence Online Services training on the date the commission run is calculated. Residual Income on Insurance Services is only payable to Partners who are eligible to arrange insurance and/ or meet the registered insurance eligibility criteria, including on an annual basis completing insurance training and a declaration of eligibility.

Group Residual Income is only payable to a Partner once they have at least six live personal customers (or three live personal customers if you joined as a Partner before 19 April 2021).

- Subject to the notes in this section, a Partner will receive Residual Income at the full standard rate on commissionable non-energy services (from both personal customers and group customers) provided the Partner is 'Qualified' and has:

- a. Gathered at least one new customer (who has applied for at least one Core Service) in the preceding calendar month; or
 - b. At least 20 active personal customers; or
 - c. A Status equal to or greater than Senior Team Leader.
- 2ii. Subject to the notes in this section, a Partner will receive Residual Income at the full standard rate on Energy Services (from both personal customers and group customers) provided that the Partner is 'Qualified' and has:
- a. Gathered at least one new customer (taking at least one Core Service), in the preceding calendar month; or
 - b. At least 50 personal customers; or
 - c. A Status equal to or greater than Group Leader.

Partners not qualifying to receive commission at the full rate in accordance with this clause will receive Residual Income on Communications and other commissionable non- energy services at half the standard rate, and will not receive any Residual Income on Energy. Partners are reminded that a customer who is just taking our mobile service does not count towards your Activity requirements.

3. Personal Energy Residual Income for residential customers is paid at a lower rate where we have been unable to verify that the customer owns and occupies the property at the address we are supplying the services (except where our records identify that the customer is also a Partner). This verification is based on an automated check at the Land Registry – no other form of evidence of ownership can be taken into consideration, however subject to payment of an administration fee, a Partner can request a further Land Registry check at a later date.
4. Where you have signed up a customer who subsequently signs up as a Partner, their customer account will remain in your personal customer count and you will receive Personal Residual Income on that customer.

The customer account will also be counted under the new Partner as a virtual customer and they will also receive Personal Residual Income. Group Residual Income will also be paid to all Partners between your new Partner and yourself but not paid to you. If the new Partner subsequently ceases to be a Partner, the virtual customer will disappear.

5. If a Partner immediately below you (Level 2) has a higher Status than you during the Commission Calculation Period, you will still be paid down four levels in that leg provided you gathered at least one 3 Core Service customer in the previous calendar month yourself.

You will not be paid on any group customers of an Partner in your downline who was not sponsored by you, who has achieved a higher Status than you.

6. Plus Club members can receive a higher rate of Residual Income on the commissionable spend of their personal customers, as shown in the table below. 200+, 300+, 400+ & 600+ Club Members can qualify for an Eco Break in the UK. The break is further enhanced as you progress up the Plus Club levels.

The Plus Clubs - Residual Income Uplift		
Plus Club	Telephony Services	Energy Services
50+ (and 100+) club	10%	5%
200+	15%	7.5%
500+	25%	10%
1000+	30%	12.5%

If a partner has a tenancy percentage of more than 45%, then the partner will not earn the residual income uplift.

7. If you gather a customer through our Refer a Friend scheme, for this to show as a Personal Customer and to receive Personal Residual Income, you must be logged into your personalised UW website. Customers gathered via our sales team or without the assistance of a Partner, will be listed as a Group Customer and you will be paid level 2 Group Residual Income.
8. Residual Income is only payable in respect of customers who have paid the relevant monthly invoice by the date the commission is calculated and who do not have any outstanding balance on their account.
9. In the event a Partner cancels their position, they will continue to be displayed on Genie, and the cancellation will not have an impact on the structure or personal customer numbers of the up-line. The only exception to this is where the cancelling Partner has no downline Partners or personal customers; in these circumstances their position will be removed from the genealogy, as will Partners who cancel within their first 90 days. If a closed position subsequently drops down to zero personal customers and no downline they will similarly be removed from the genealogy.
10. No Group Residual Income is payable on Energy Services for customers who are on the Priority Services Register.
11. Group Residual Income payable in respect of residential customers is subject to a reduction of 50% where the customer is deemed by us to be a Tenant, and 25% where we deem the customer to be an Established Tenant.

12. Where an Established Tenant cancels their Direct Debit or balance becomes outstanding on their account then they will cease to be treated as an Established Tenant until such time as the direct debit has been reinstated and all outstanding bills have been paid.
13. The maximum annual earnings shown on page 25 exclude Personal Residual Income.
14. Where a customer pays for our Peak Saver or International Saver option, we will pay Residual Income at 2% on the monthly cost of the option. Where a customer is charged for the usage of a Calling Feature (eg. Reminder Call) Residual Income will be paid at 2%. Residual Income is not paid on the monthly cost of the Calling Feature itself.

Leadership Development Bonus - LDB

To encourage Leaders to drive and support promotions within their teams, Group Leaders, Senior Group Leaders, National Group Leaders and National Network Leaders can qualify for a LDB as follows:

	LDB payout					Extra Info
	Promotion Bonus to Partner	First eligible GL	First eligible SGL	First eligible NGL	First eligible NNL	
FTL to TL						
Promoted within deadline (6 months)	£300	£300	£300	£0	£0	If no SGL is eligible, the first eligible NGL will get it
Promoted outside of deadline	£0	£150	£0	£0	£0	
TL to STL						
Promoted within deadline (18 months)	£500	£500	£500	£0	£0	If no SGL is eligible, the first eligible NGL will get it
Promoted outside of deadline	£0	£250	£250	£0	£0	
Promoted within Double Promotion deadline (12 months)*	£800	£800	£800	£800	£800	
STL to GL						
Promoted within deadline (24 months)	£2,000	£2,000	£2,000	£0	£0	If no SGL is eligible, the first eligible NGL will get it
Promoted outside of deadline	£1,000	£1,000	£1,000	£0	£0	
Promoted within Double Promotion deadline (12 months)*	£2,500	£2,500	£2,500	£2,500	£2,500	
GL to SGL						
Promoted within deadline (36 months)	£5,000	£0	£5,000	£5,000	£0	If no NGL is eligible, the first eligible NNL will get it
Promoted outside of deadline	£2,500	£0	£2,500	£2,500	£0	
Promoted within Double Promotion deadline (12 months)*	£7,000	£0	£7,000	£7,000	£7,000	

*Additional LDB payout in addition to the existing amounts

The Bonus will be paid to the first upline Leader in the status as shown in the table below, who were in Status in the last 30 days prior to the down line promotion and meet the following qualification criteria. If there is no upline eligible SGL, it will move to the first upline NGL or>NNL:

- GLs and SGLs must have gathered a minimum of 12 Achiever Points in the previous 3 months, prior to the date of the downline promotion.
- NGLs must have gathered a minimum of 8 Achiever Points in the previous 3 months, prior to the date of the downline promotion.
- >NNLs must have gathered a minimum of 8 Achiever Points in the previous 6 months, prior to the date of the downline promotion.

A Leader will not qualify for the bonus if the promoted team member is below a Partner in their downline of a higher Status than themselves. If there is no qualifying upline Leader then the bonus will not be paid.

LDB will not be paid if a downline promotion has requalified you to the status of GL or SGL.

A Leader will be disqualified from LDB if they are also working in another MLM business or have an outstanding founded Sales Quality or Conduct Complaint in the last 12 months.

LDB will be paid on the commission in the month following the qualification.

6. Enhanced income for SGLs and Nationals

As well as the Bonuses and Residual Income outlined in this document, SGLs, National Group Leaders and National Network Leaders have an opportunity to further increase their income through a programme open to all SGLs and Nationals. Eligible SGLs and Nationals will receive the following benefits:

Group Residual Income

- Removal of tapering
- Extra 1p on energy services
- GRI paid for accounts with more than one mobile service
- Minimum GRI uplift of £300 per month

Quarterly Bonuses

- One off bonus of £3 per Homeowner Service added in the prior quarter
- Maximum bonus £7,500 per quarter

In order to qualify for these enhancements, Leaders must be personally active (a minimum of 15 Achiever Points per quarter) and meet growth targets in terms of gross group services added and / or team development. Exact targets are calculated each quarter and communicated to SGLs and Nationals individually via email.

Updated **7. National eligibility for Achiever Retreats**

Nationals can qualify for the Achiever Retreats (or any future name given to the Company’s holiday incentives) by qualifying for any one cycle of the quarterly GRI Uplift programme (as outlined in clause 6). Cycles run from April-June, July-September, October-December, and January-March. The NGL or NNL will be able to request their preferred location of the then-current Achiever Retreats available which will run April to March of the same period. UW will advise the NGL or NNL which Achiever Retreat will be awarded to them within a reasonable time period.

If the National does not qualify in any of the cycles in any given 12-month period, they will not qualify for the Achiever Retreat. They will instead be offered the Mini Achiever Retreat which will run April to March of the same period.

In the event a National qualifies for but chooses not to or is unable to attend an Achiever Retreat or Mini Achiever Retreat, they will forfeit the holiday and no monetary compensation will be offered.

All other UW Partner incentives are expressly excluded. Eligibility criteria for any other Partner incentive will be communicated to eligible Partners.

8. Promotion Bonus - PB

You will receive a Promotion Bonus each time you are promoted to a new title of TL or above within the following timeframes.

Promotion Bonus - PB	
Status achieved	Bonus payable
TL within 6 months of reaching FTL	£300
STL within 18 months of reaching TL	£500
GL within 24 months of reaching STL	£2,000
SGL within 36 months of reaching GL	£5,000
NGL within 48 months of reaching SGL	£10,000
NNL within 60 months of reaching NGL	£20,000

If you achieve a GL promotion outside of the deadline, you will receive a promotion bonus of £1,000. If you achieve a SGL promotion outside of the deadline, you will receive a promotion bonus of £2,500.

9. Partner Vehicle Plan

Once you have successfully established yourself as a 50 Plus Club member with a Residual Income of £50 per month, you can apply for an electric bike. And once you are a Team Leader with 75 (or more) customers, with an average monthly Residual Income of £100 over the previous three months, you can apply for a hire purchase agreement for a vehicle offered by UW at that time. The vehicles currently offered are a new electric or petrol BMW Mini (or if you are SGL in Status, Tesla Model Y or 3 Long Range EV, BMW iX3 EV or BMW X3 PHEV). Please note that UW reserves the right to change the type of vehicles offered at its sole discretion.

Additional Green Bonuses (based on earning Activity Points) are available to Partners on the UW Vehicle Plan with Green Vehicles, which can help bring down the cost of owning these cars. For further information, please contact vehicleplan@uw.co.uk.

Vehicle plans are subject to additional requirements and terms.

10. Retirement plan

Once a Partner has achieved a Status of SGL or above, they can elect to retire and 'lock-in' their residual income irrespective of what happens to their future Status. After retirement, Partners only receive CB and Residual Income. They will not be eligible to receive any other commissions or bonuses.

Group Residual Income is paid at the Level 2 Residual Income rates being paid to a QD at the time the commissions are calculated. Group Residual Income will continue to be paid down a number of levels dependent on your Status on retirement as detailed in the table below. Under the Retirement Plan a Partner must continue to abide by the terms and conditions of the Partner Agreements.

Under our Retirement Plan, your income can even continue to grow depending on activity within your Group. For more information on the retirement plan, please contact Partner Services by emailing partnerservices@uw.co.uk.

Retirement plan	
Status on retirement	Paid down to & including levels shown below
SGL	5
NGL	8
NNL	10

11. Leader income protection

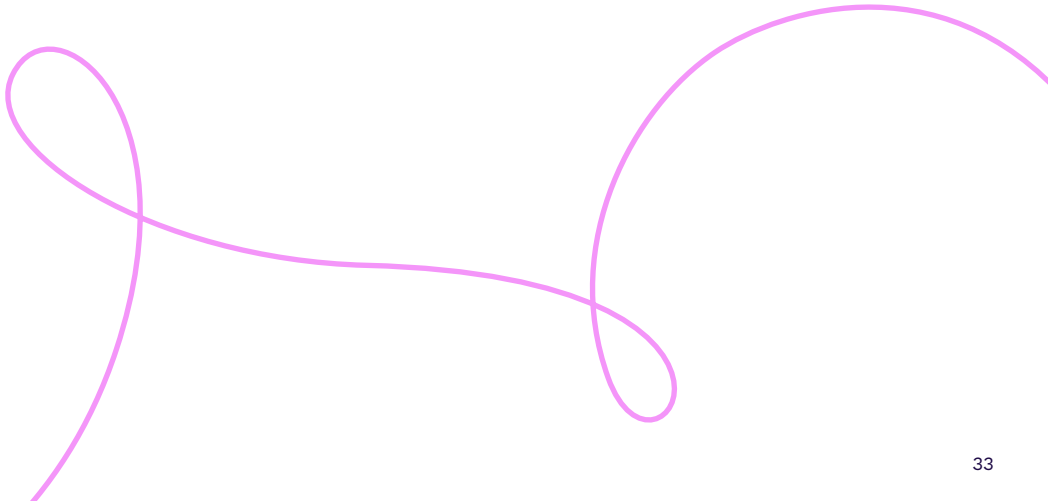
We recognise that as teams get much larger it can be more difficult to maintain Status when, for example, a single customer in a weak leg may cancel their services at short notice, and the effort required to get that leg back into Status may take more than a few weeks.

We will provide additional income protection for active Group Leaders, Senior Group Leaders, or National Group Leaders when they unexpectedly drop status for up to two months in any 12 month period, effectively paying them as though they had remained in Status but not actually protecting or changing their Status.

To qualify for this protection a Leader must:

- Be eligible for LDB
- Have been in Status within the previous 6 months
- Claim the protection payment within 10 days of the commission statement being produced, by emailing partnerservices@uw.co.uk.

This protection does not apply to anyone who has been overtaken by a Partner with a higher status than themselves (or National Network Leaders who have a separate protection) - see NNL Status on page 15.



Glossary of Terms

Active

An 'Active' customer is any customer who has at least 1 live Core Service being supplied by us. Customer targets set for achievement of promotional targets or levels of status are based on 'Active' customers.

Compensation Plan

The various earnings and other incentives available to Partners as set out in the relevant section of this booklet, including potential bonuses and the commission structure.

Commission Calculation Period

The period between the 1st of the month and the date at which the commission is calculated that month, which is normally between the 11th and the 15th day of the month.

Core Services

A 'Core Service' is any of the following main service types that we offer:

- Broadband
- Mobile 1 (first SIM)
- Mobile 2 (second SIM)*
- Energy (gas and/or electricity)
- Insurance (includes Boiler & Home Cover, and Income Protector but not Home Insurance or Bill Protector)

*Legacy mobile tariffs count as a single core service only. A minimum of two Unlimited+ and/or Essential tariffs are needed to count as a second core service. Up to a maximum of two core services for mobile.

Downline

All Partners that you have sponsored, and the Partners that they have sponsored make up your 'Downline'.

Energy-only Customer

A customer that only takes energy (Gas and/or Electricity) and no other Core Service (eg. a cashback card does not stop a customer being energy-only).

Gold Status

A UW for Business customer achieves 'Gold Status' by taking at least four Core Services from us, provided they pay by Direct Debit. See the back page of the UW for Business Tariff guide for full details. **Note: UW for Business is closed to new customers for the foreseeable future.**

A historical 'Gold Status' customer is a residential customer who joined the UW before 8 November 2013 and who successfully applied for at least four Eligible Services (from Gas, Electricity, Home Phone, Broadband and Mobile).

Group

A Partner's personal customers plus all their downline Partners and their customers, down to, but not including, the next Partner of higher Status in each leg.

Independent Distributor (ID)

A Partner who has paid the applicable joining fee and is authorised, in accordance with the relevant Terms and Conditions, to build their own business by promoting the services made available by the Company to customers and, once qualified, is also able to introduce new Partners as members of their team.

Joining Date

The date we successfully process a Partner application. This date is used for The Fast Start Bonus. Note, for Partners who joined on or after 1 August 2009, but before 18 March 2013, the Joining Date is deemed to be either when they have completed the College of Excellence Online Services training, or one calendar month after we process their Partner application, whichever is the earlier.

Leg

Each personally sponsored Partner (Level 2) and all their downline form a 'leg' of Partner's group.

Leg status

The status of a leg ('leg status) is determined by the highest Status existing within a leg of a partner's team e.g. if a leg has 5 partners within it and the highest status of any of those partners is STL, that leg has an STL 'leg status'. This is true regardless of where in that leg the STL partner sits.

Level

The distance between two Partners in the same leg; eg. You are Level one, all your personally sponsored Partners are at your Level 2; their personally sponsored Partners are at your Level 3. (See diagram on the next page). All customers are included in a Level.

Partner

A generic term for an Independent Distributor (ID) or Community Fundraiser (CFR) or Independent Representative (IR).

Recruiter

The Partner who has personally recruited a new Partner even though that new Partner may be placed under another Partner who is the Sponsor.

Sponsor

The Partner who is the immediate upline of a Partner, (The Sponsor is usually also the recruiter, and is responsible for the new Partner's guidance and motivation and encouraging their attendance at training (where applicable).

Supporting Partner

An experienced Partner who supports another Partner on successful appointments and shows them the ropes. A Supporting Partner must have 6 or more live personal customers and have been active in the previous 60 days before the appointment they are supporting on (ie. must have personally gathered at least one customer or Partner).

Status

A Partners position calculated according to the current structure of their downline in terms of customer and Partner numbers.

Title

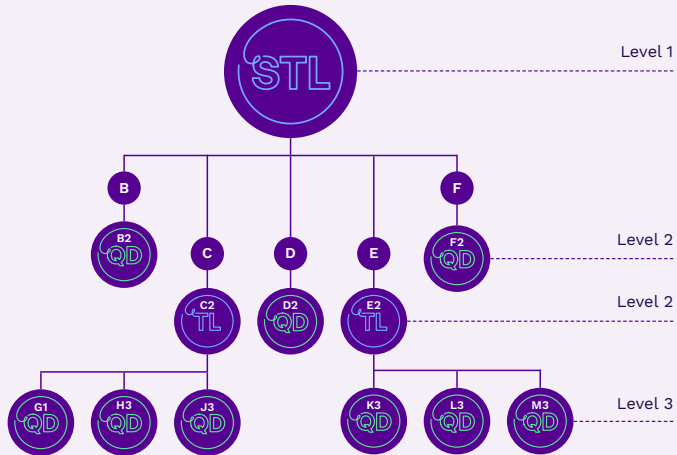
The 'title' a Partner is given represents the highest Status they have achieved. The first title is 'Qualified Distributor' and the ultimate target to achieve is that of 'National Network Leader'.

Upline

A Partner's Sponsor and all Partners above him or her continuing through to the Company.

This diagram will help explain some of the terms described in this section:

- A1 is a 'Distributor' with Senior Team Leader (STL) Status. A1 represents 'level 1' in his/her group.
- On 'level 2' he/she has 5 Qualified Partners, two of whom, C2 and E2 have achieved Team Leader 'Status'.



- A1 has 5 'legs' in his/her 'group', legs B, C, D, E and F.
- A1 is the 'sponsor' of Distributors B2, C2, D2, E2 and F2.
- Distributor E2, who is on A1's 'level 2', is the 'sponsor' of Distributors K3, L3 and M3.
- Distributor C2 and A1 are 'upline' to G1, H3 and J3.
- If A1 recruits G1 and places him/her under C2, then A1 is the recruiter and C2 is the sponsor.

If you need to talk to us, call **0333 777 8777**
or email **partnerservices@uw.co.uk**

General information

Commission and Bonus payment times

All commission and bonuses are paid together on or around the 21st day of each calendar month as follows:

- Commission will only be paid to Partners whose identity has been verified by the Company and who comply with all the terms, conditions and requirements. We will only accept a UK driving licence or passport as acceptable forms of identity.
- CB is paid on the commission statement processed the month after all the relevant services have gone live.
- The Fast Start Bonus is paid on the first commission statement processed following the Partner meeting all the criteria for the bonus.
- PB is paid on the commission run following the date of qualifying promotion.
- Where a Partner has not provided the Company with their bank details for payment of commissions and bonuses, a cheque will only be issued once the accumulated amount due to the Partner exceeds £100.
- Where a Partner is VAT registered, they should complete a VAT self-billing declaration and provide the Company with a copy of their VAT registration certificate. This will enable the Company to automatically account to HMRC under the 'self-billing' regulations (on behalf of the Partner) for all the VAT payable by them on their commission. In the event a VAT registered Partner chooses not to participate in the self-billing scheme, then any manual invoices submitted by them in respect of VAT on their commission will be subject to an administration charge of £15 which will appear on their commission statement for the following month.

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