



## New Agent Agreement

Dear Agents and Members of the Moolah Wireless Community,

We, the executives of Moolah Wireless, would like to express our deep commitment to serving the needs of the underserved market. Throughout our careers, we have dedicated ourselves to working with underserved communities, colleges students and families who often face challenges in accessing financial services and making informed consumer decisions. Our goal is to provide necessary and critical services to this fast-growing community and empower them to overcome these obstacles.

Headquartered in Atlanta, GA, Moolah Wireless is a provider of broadband and prepaid wireless data communication services. We utilize networks such as AT&T and T-Mobile to offer reliable telecommunications solutions to our customers throughout the United States.

We want to emphasize that Moolah Wireless is not just a company offering free tablets or cheap internet. Our vision goes beyond that. We strive to become a premier communications platform designed specifically to serve historically excluded and disadvantaged individuals and families in North America. Our focus is to provide fundamental access to wireless telecommunications and broadband while also offering a range of essential services.

To our agents, Moolah Wireless provides a comprehensive training and certification program. We believe in continuous education and enhancement of your knowledge and distribution skills. By supporting your professional development, we ensure that our distribution force provides the highest level of service to our customers. We value integrity, honesty, and ethical conduct and strive to create an environment that promotes these qualities.

We pride ourselves on creating win-win situations for both our distribution agents and end customers. By offering competitive commissions and only providing products and services that truly benefit our customers, as we strive to make a positive impact on our community.

We are excited about the ACP (Affordable Connectivity Program) a government benefit initiative that provides discounts on internet service for eligible low-income subscribers. This program helps individuals and families connect to vital resources, such as employment opportunities, healthcare services, education, and emergency assistance. Moolah Wireless actively participates in this program to ensure our customers can access these essential services.

To make a significant impact, we need your help. We encourage you to be highly trained and focused Distribution Agents, actively engaging with the community. Host live street events, run web campaigns, establish channel relationships with nonprofit groups, and go door-to-door to spread the word about Moolah Wireless. We want our presence to be felt in every corner of the community. Let's work together to make a difference.

Moolah Wireless is currently distributing in all 50 states of America, and we have plans to expand internationally by the end of 2023. Thank you for being part of the Moolah Wireless family. Let's work together to make mobile service accessible to every community in the America. It's time to get to work!

Sincerely,  
Vernell Woods  
CEO, Moolah Wireless





### **AGENT ONBOARDING STEPS**

For those interested in becoming Distribution Agents, here are the onboarding steps:

1. Fill out and return the completed agreement to Moolah Wireless.
2. Attend a Moolah Wireless training web meeting.
3. Complete and pass online testing regarding the ACP program.
4. Apply and Receive a Valid RAD ID from the USAC program
5. Order your starter marketing supplies and tablets.
6. Start distributing!

### **AGENT TYPES:**

#### **Master Agent**

As a Master Agent, your primary responsibility is to drive maximum distribution profitability, growth, and market penetration in your assigned territory or market segment. You will achieve this by efficiently and effectively distributing Moolah Wireless ACP wireless products and related services. This includes personally reaching out to customers, distributing free mobile tablets, and closing deals with key partners. Without the assistance or services of Moolah's corporate staff. You have the autonomy to hire staff, arrange transportation for events, and complete signups within your ecosystem without relying on support from the Moolah Wireless corporate team.

However, if you organize events that require assistance from the Moolah Wireless executive team, those events will be considered *referral events*, and the payment structure will align with that of a *Referral Agent*.

#### **Referral Agent**

As a Referral Agent, your focus is on driving maximum distribution profitability, growth, and market penetration in your assigned territory or market segment. Your role involves bringing partners to the table and initiating the relationship with Moolah Wireless. Once the initial relationship is made, you will transfer the relationship to the Moolah Wireless executive team, who will execute and manage the entire process. Both Master Agents and Referral Agents play crucial roles in the success of Moolah Wireless.

### **CORE FUNCTIONS:**

- Act as a referral agent or master agent to promote, sell, and secure orders from customers through a mass distribution approach.
- Distribute ACP, broadband service within the assigned territory to generate new business.
- Research potential sources for distributing ACP services to prospective customers.
- Identify advantages and compare Moolah Wireless's products and services to competitors.
- Develop and implement a personal distribution strategy to maximize the Return on Time Investment for the team.
- Provide oral and written reports to management regarding customer needs, problems, interests, competitive activities, and potential for new products and services.
- Maintain strict inventory controls and stay updated on products, technical services, market conditions, competitive activities, and advertising and promotional trends.



## REPORTING:

Agents report directly to the Moolah Wireless Sales Department.

Branding plays a crucial role in the success of any business, including Moolah Wireless. Our brand is our promise to our customers, community, agents, and employees. It sets expectations for our products, services, and differentiates us from competitors. The Moolah Wireless brand is shaped by who we are, who we aspire to be, and how others perceive us. The most significant contribution to representing our brand is pride. When we take pride in our organization and its mission, positive representation comes naturally. Creating a productive and effective company environment that upholds our brand requires a partnership between agents, employees, marketing, and executive management. We value organizational pride and strive to foster it throughout all levels of the company.

## STANDARDS

At Moolah Wireless, we uphold high standards of ethical behavior outlined in our Code of Ethics and Conduct. This code applies to directors, officers, independent contractors, vendors, and employees. Violations of this code may result in disciplinary action, including suspension or termination.

Our core values guide our ethical standards:

1. **Honesty and Integrity:** We prioritize honesty and integrity in all aspects of our business, ensuring trust and consistency in our actions.
2. **Customer Satisfaction:** Our focus is on serving our customers and exceeding their expectations. Customer satisfaction drives our success.
3. **Individual Initiative + Teamwork:** We recognize the importance of both individual initiative and teamwork in achieving successful results. We reward excellence and responsibility.
4. **Accountability:** We hold ourselves accountable to our commitments and strive to fulfill them promptly.

Moolah Wireless Is Only as Good as Its People: Our people are the key to our success. We value their ingenuity, diversity of perspective, and commitment to continuous improvement.

*Note: This Code of Ethics and Conduct applies to all internal and external relationships, including customers, suppliers, shareholders, and third parties. Adherence to these guidelines is expected from all employees and directors. Any concerns or potential violations should be addressed with the appropriate managers or superiors. We maintain a zero-tolerance policy for violations that may jeopardize involvement or employment within Moolah Wireless.*



## **Moolah Wireless Principles:**

To ensure Moolah Wireless becomes one of the leading companies to distribute for, it is imperative that all distributors and employees adhere to the following principles outlined in our Code of Ethics and Conduct:

1. **Respect:** We will treat each other with respect, valuing diversity and promoting a positive work environment.
2. **Honesty and Fairness:** We will engage in reasonable and honest dealings with those affected by our actions, treating others as we would expect to be treated.
3. **Legal Compliance:** We will avoid any business opportunities that require the violation of laws or these principles, recognizing that such actions can damage relationships and the integrity of our services and overall business structure.
4. **Conflict of Interest:** We will disclose any conflicts of interest that may compromise our responsibilities to Moolah Wireless and take necessary steps to resolve them.
5. **Ethical Judgment:** We will refrain from engaging in any activity that raises doubts about its legality or ethical appropriateness.
6. **Professional Conduct:** We will conduct our work activities in a professional manner, upholding the highest standards of personal integrity and professionalism.
- 7.

Moolah Wireless values diversity and is committed to complying with equal employment opportunity laws. This commitment extends to all aspects of the employment relationship, including recruitment, hiring, promotion, training, compensation, discipline, and termination.

We expect employees to dress professionally, maintaining a clean, pressed appearance without rips, tears, or stains. Clothing should be suitable for one's body type, neither too tight nor revealing. A company shirt (polo or t-shirt), khakis, or jeans are appropriate for most events. Excessive use of cologne or perfume should be avoided, and grooming should be maintained at all times. Sagging or unkempt attire is strictly prohibited.

## **Drug-Free and Safe Workplace**

Moolah Wireless maintains a drug-free and safe workplace. We do not condone drug use or alcohol consumption on company premises. Agents representing our organization should be clear-minded, energized, focused, and ready to excel in their daily fieldwork. The use, possession, sale, or transfer of illegal drugs will not be tolerated and will result in immediate termination. Alcohol should only be consumed during company-sponsored or approved events and should not be brought onto company property.

Resolving Workplace Conflicts

## **Payout and Fee Policies**

Payout Policies:

1. Payouts will be made monthly on the 5th business day of each month. The commission period will include all accounts purchased between the 1st and 31st of the previous month.
2. Draws may be available at management's discretion for qualified sales.
3. Payout signup bonuses will only be paid on approved signups.
4. Your first payment will be available 60-90 days after initial sign up.





#### Signup Bonus Schedule:

Plan	Customer Price	Activation Fee	Agent 1-Time Signup Bonus	Recurring Payouts (Master Agents Only )
Highspeed Broadband Internet (w/ or w/out a Tablet)	\$25	\$20	\$5	\$2
Free Moolah Mobile Tablet	Free	0	\$5	\$2

#### STARTUP AND SUBSCRIPTION FEES:

Your startup fee covers administrative costs, background checks, and starter supplies.

Start-up Fees:

- **Referral Agent: \$500.00**
- **Master Agent: \$25,000.00**
  - Fees above \$5,000 may be paid from earned commissions if Moolah Wireless has no fees associated with assisting agents in gaining customers.

#### **Referral Agent Starter Kit: \$50 (required)**

- 2 T-Shirts
- 1 Flyer
- 2 Badges
- Marketing Kit

#### **Master Agent Starter Kit: \$1,250 (optional)**

- 1 Tent
- 2 Banners
- 2 Polo Shirts
- 10 T-Shirts
- 2 Posters
- 1 Media Kit
- 250 Brochures
- 10 Badges

#### **Signups**

The online agent tracking portal for Moolah Wireless is <https://Moolahwireless.com/agents>. Agents can enter their agent code and track subscribers who have signed up with their code in real time. All sales agents must have an agent code on file before they start distributing.





## **Distribution Training**

During the distribution training, agents will learn that they are not selling anything but rather helping people while also earning income. The focus is on giving away free tablets and free minutes every month. Agents are encouraged to distribute 15 tablets per day with ease by following a simple 1, 2, 3 approach.

All agents are required to attend distribution training before they receive a QR code for signing people up. It is essential to schedule this training with your distribution coordinator.

## **Distribution Activity Questions and Tips**

### **How do I find people that qualify for ACP service?**

Start by going through your contacts and identifying those who may have the necessary documentation to qualify. Friends, family members, neighbors, church members, school communities, and local businesses are potential sources. Be a scout and actively seek out qualifying customers to maximize your earnings.

### **How do I set up in a location?**

To set up in a specific location, approach the person in charge or, if available, speak directly to the owner. Present the media kit included in your training packet and explain the ACP program's benefits to the community. Emphasize how their involvement can facilitate reaching neighbors in need of ACP services.

### **What is required to maintain service?**

Customers simply need to use their tablet regularly. Remind them that failure to use the tablet may result in termination of service.

### **What should I say to convince people to sign up for service?**

Utilize your sales training and customer care skills. Highlight the fact that they can receive a free tablet through the ACP program, emphasizing the usefulness and benefits it can provide to them or their children. Exchange a couple of minutes of their time for a valuable free tablet.

### **What do I do if I want to set up in a store, shopping center, food stamp office, etc.?**

Approach the person in charge at the desired location, show them the media kit, and explain the ACP program's purpose and benefits for the community. Emphasize how their location can support efforts to reach neighbors in need of ACP services.

### **What documentation is required for enrollment?**

**Program Eligibility Verification:** Acceptable documentation includes the current or prior year's statement of benefits from a qualifying program, notice letter of participation in a qualifying program, program participation documents, or other official documents of a qualifying program.

**Income Eligibility Verification:** Acceptable documentation includes the prior year's tax return, current income statement, Social Security statement of benefits, Veterans Administration statement of benefits, retirement or pension statement, unemployment or workers' compensation statement, federal or tribal notice letter of participation in General Assistance, or divorce decree/child support award with income information. All program eligibility can be found at [www.acp.org](http://www.acp.org).

Customers must present the same type of documentation covering three consecutive months within the previous 12 months if the documentation does not cover a full year of income.



### **How do I sign them up?**

Once you have the necessary technology device, completed product/sales training and field training, you can process orders for qualifying customers through any tablet. Tablets and data plans will be available for purchase when ready. Visit <https://moolahwireless.com/tablet-signup>, enter the qualifying customer's data, and provide them with their free tablet.

Remember: The name on the portal, photo ID, and proof of benefits must all match. This applies to all forms of government assistance and verification, except for children qualifying for the National Lunch Program.

### **What if I receive more than one ACP service?**

Households with duplicate ACP services must choose a single provider and de-enroll from other ACP programs. Violating the one per household rule may result in criminal and/or civil penalties.

### **Do I need to verify my eligibility?**

Yes, you must verify your eligibility when you first enroll and annually while having ACP-supported service. If you become ineligible for the benefit, you must contact Moolah Wireless immediately to de-enroll from the program to avoid penalties.

### **Why would customers sign up?**

Customers would sign up because they qualify for a free tablet. Emphasize the benefits and usefulness of the ACP program, explaining how it can meet their communication and technology needs.

All accounts require photo ID from a government-issued document such as a driver's license, identification card, or passport.

For proper customer sign-ups and exceptional product knowledge, remember the 7 IF's:

1. If photo ID is not a government-issued ID, additional proof of residence is required.
2. If Third Party Identity Verification (TPIV) error occurs, attach a picture of their Social Security card.
3. If a duplicate subscriber is identified after the first screen, do not process the order.
4. If a duplicate name appears in an active order, do not process the order.
5. If a unit sold is indicated, label it accordingly and separate it from other orders.
6. If NLAD, Duplicate Subscriber, or Duplicate address appears, do not process the order.
7. If the address on ID differs, a piece of mail with the correct name and address is necessary for identification and completing the application process correctly. Remember to capture pictures of all acceptable documentation.

### **Where and how to get accounts?**

DO's:

- Explore particular bus routes.
- Engage with low-income housing communities.
- Visit food stamp offices, SSI offices, and WIC offices.
- Target busy gas stations in low-income areas.
- Utilize bilingual agents to cover the Hispanic market.
- Focus on all low-income areas.
- Set up at main bus depots.
- Engage with disabled and elderly communities.
- Check with schools, churches, and businesses where you have permission to be.



DON'Ts:

- Avoid dressing unprofessionally.
- Avoid acting unprofessionally.
- Do not process orders without proper ID and government assistance verification.
- Do not frequently use curse words around customers.
- Do not process duplicate orders.

When interacting with people in the field, engage in conversations and use your customer service skills. Probe for information about their church, workplace, and places they frequent where others might qualify for the ACP program. Constantly brainstorm and explore various venues to expand your network and find potential customers.





## Agent Contracy

I, [\_\_\_\_\_] (Agent Name)], hereby acknowledge and agree to abide by the following statements. I understand that any violation of these statements may result in legal consequences, including federal investigation and prosecution.

1. I am currently working as an Independent Contractor to promote the ACP program offered by Moolah Wireless.
2. I acknowledge that I will be using Moolah Wireless's ACP qualification portal, and I will not share my user ID and password with anyone else. Any sharing of login credentials may result in immediate termination.
3. I understand that each qualified household is entitled to only one ACP account, and I will not encourage individuals to seek multiple ACP accounts from different service providers.
4. When promoting the ACP program, I ensure that the consumer possesses proof of eligibility and a valid photo ID. The acceptable proof of eligibility varies by state and typically includes a SNAP card, Medicaid card, or other government assistance program documents.
5. I initiate the enrollment process by accurately entering the customer's data into the carrier's portal. I never alter customer data or manipulate the system to gain approval for an applicant. I only use legitimate information provided by the customer. I verify that the physical address entered into the portal matches the address on the customer's photo ID.
6. I upload a digital image of the customer's proof of eligibility and photo ID, linking it to the order.
7. If the customer's order is approved, I select a tablet from my inventory and associate it with the order.
8. I understand that I am not authorized to enroll myself or any of my immediate relatives into the Moolah Wireless ACP program without written consent from an officer of Moolah Wireless.
9. I acknowledge that the cost for a lost or stolen tablet is \$75.
10. I will never charge consumers any fees, including application fees or processing fees.
11. I will never sell or attempt to sell free ACP handsets, whether individually or in bulk.
12. I understand that I am not authorized to speak to the press. If approached by the press, I will refer them to the Moolah Wireless corporate office.

### For AGENTS:

During the Marketing Period and as long as the agreement continues, the Master Agent, at its own expense, will establish advertising displays in various locations to promote Moolah Wireless's services. Moolah Wireless will provide approved marketing and sales materials to the Master Agent for use in soliciting customers. The Master Agent is not Moolah Wireless's agent and cannot make any representation or warranty beyond what is provided in the marketing and sales materials.

The Moolah Wireless will ensure that each prospective customer referred by the Agent is identified as a Referral. The Agent will receive compensation for each Referral as outlined in the agreement. Moolah Wireless reserves the right to accept or reject any customer referred by the Agent. The agreement shall continue for a specific term and may be terminated by either party with prior written notice.

Compensation for Referrals will be paid according to the terms specified in the agreement. Monthly statements will be provided, and Moolah Wireless will maintain books and records to facilitate accurate calculations of amounts due to the Agent. The Agent acknowledges that they are an independent contractor and not Moolah Wireless's agent for any other purposes.





The agreement is governed by the laws of the State of Georgia, and the prevailing party in any legal action related to the agreement may be entitled to attorneys' fees. This agreement represents the entire agreement between the parties, and no prior agreements shall be effective unless specifically mentioned. Failure to enforce any breach or default immediately does not waive such breach or default. All notices regarding the agreement shall be sent in writing to the specified addresses.

#### Dispute Resolution

In the event of a dispute that cannot be resolved through good faith communication, Moolah Wireless provides a dispute resolution forum through the Organization Effectiveness department.

Dress Professionally

Termination of service includes deactivating logins and returning all Moolah Wireless equipment.

I declare under penalty of perjury that the above statements are true and correct to the best of my knowledge and belief. I have attached a photocopy of my valid driver's license or state-issued ID.

7/28/2023

Executed on [Date] \_\_\_\_\_

Printed Name Nadir Jabbar Evening Phone 470-818-8257 Daytime Phone 470-838-5334

Street Address: 2548 Pendergrass Court, Ellenwood City, \_\_\_\_\_ State GA ZIP 30294

Driver's License State & Number 036503168 Georgia

Email Address Manager's Name coachnatej@icloud.com

Agent Type (Referral or Master)

Agent Signature Nadir Jabbar

Effective Date 7/28/2023

\*\*\* AS A LEGACY AGENT YOU WILL MAINTAIN YOUR REOCCURRING \$5 PAYOUTS IN ADDITION TO THE \$5 SIGNUP BONUS FOR EACH SIGNUP. LEGACY AGENTS WILL ALSO NOT PAY ANY ADDITIONAL FEES TO REENGAGE WITH MOOLAH WIRELESS. \*\*\*





## Chain of Command

A well-established chain of command promotes efficiency and effective communication within our organization. It ensures that individuals at all levels can address problems, provide suggestions for improvement, and receive direction from the corporation. It is crucial to follow the chain of command to maximize success and support our supervisors and managers in their roles.

## Corporate Contacts and Information

### Distribution Agent Coordinator:

Jernise Mitchell - Email: [jernise@moolahwireless.com](mailto:jernise@moolahwireless.com)

### ACP Director:

Niki Stewart - Email: [niki@moolahwireless.com](mailto:niki@moolahwireless.com)

### Operations Director:

David Tapscott - Email: [dtapscott@moolahwireless.com](mailto:dtapscott@moolahwireless.com)

### Customer Service:

All Customer Relations Email: [support@MoolahWireless.com](mailto:support@MoolahWireless.com)

### Industry Terms:

DOB: Date of Birth

ESID: Electronic Serial ID Number

ESN: Electronic Serial Number

FCC: Federal Communications Commission

FIFO: First In First Out

IMEI: International Mobile Equipment Identity

MCO: Managed Care Organizations

MDN: Mobile Device Number

MEID: Mobile Equipment Identifier

NLAD: National ACP Accountability Database

PCP: Primary Care Moolah Wireless

POB: Proof of Benefits

PSC: Public Service Commission

PUC: Public Utility Commission

QCCO: Quality Control Completed Orders

RMA: Return Merchandise Authorization

SIM: Subscriber Identity Module

SNAP: Supplemental Nutrition Assistance Program

SSI: Supplemental Security Income

SS: Social Security

TPIV: Third Party Identification Verification

USAC: Universal Service Administrative Corporation

USF: Universal Service Fund

WIC: Women, Infants, and Children (federal assistance program)





Moolah Wireless Termination of Service