



At Cost Metals Affiliate Program

At Cost Metals, LLC (ACM) is determined to be a global leader in precious metals bullion. We'll accomplish by combining true at cost pricing on customary, highly sought after precious metals as well as a program that rewards Affiliates in simple, effective ways. Thank you in advance for sharing At Cost Metals. This Affiliate Program is outlined here.

You can get started with At Cost Metals by 1 of 2 ways.

1. Purchase either a Metals Membership or Metals Plus Membership. Either entitles you to the at-cost inventory and Get-A-Head Program also known as the Coin of the Month, and Specialty products and exclusive offers. All are described more on the site.
2. OR Purchase the Affiliate Only Package for \$99.00/year for the use of the Marketing website, Backoffice Dashboard and other tools provided. This option does not pay any commission to the sponsor and does not include at-cost pricing of precious metals. There is no monthly charge for the site or marketing material.

At Cost Metals Membership

Package Name	Price	Description
Metals Plus Membership	\$299	24 months access to our shopping cart.
Metals Membership	\$179	12 months access to our shopping cart.

Get-A-Head Program – (Coin of the Month) 1 oz Silver MS70

The standard offering of the Coin of the Month is \$40-\$80 over spot for a PCGS / NGC / ICE MS70 or PR70 graded coin or “gold backs”. There will be other similar options in the shopping cart available at any time. Each Coin of the Month provides 10-30 reward points. The points are added to the Team totals the same way the Membership points are added. There is one additional feature to help build points faster.

Specialty Bullion

Another great feature of your ACM Membership is the Specialty Bullion section of the site. You can find a wide variety of some of the more exotic, rare, and collectible bullion. The best part about this section is that it is not only the pricing which is below typical retail but items in this section of the site will add points to Team total as well. The Specialty Bullion adds points the same way as the Get-A-Head Program. This is the best of both worlds bullion pricing and collectible bullion.



Commissions – 4 Ways to Get Paid

Direct Commissions

When an Affiliate of any rank makes a sale of either Service or some of the items listed in the Specialty products section, there is a direct commission generated. This commission goes to the Affiliate that is responsible for that sale or referral. There are no qualifications for this other than having an account with At Cost Metals, agreeing to abide by the Terms of Use and this Affiliate Program Agreement.

<u>Product</u>	<u>Price</u>	<u>Direct Commission</u>	<u>Reward Points</u>
Metals Plus Package	299	\$50	60
Metals Package	179	\$50	30
Specialty Items	Varies	Varies (\$0.0 to \$50 per unit)	1-30
At Cost Bullion	Varies	Varies (\$0.30 to \$100 per unit)	0

Team Commissions

In addition to Direct Commissions, we utilize a binary commission structure. As an Affiliate, you start with making customer referrals. Those customers may also make referrals. Those sales are assigned points which are tracked and accumulate collectively into either your “Left or Right Baskets”, also called “Teams”. When there is a sale of an At Cost Metals Service by anyone in your sales organization, YOU earn points in that Basket where the sale occurred just as though you made the sale yourself. Typically, Cycles occur at 500 Reward Points in each basket for a \$500 Cycle and \$50 Matching Bonus. As a promotion beginning March 2, 2025, when your accumulated point totals tally at least 400 points on each Basket, you earn a TEAM BONUS of \$400. This helps Affiliates earn cycles faster. Ranks are used to potentially reward Affiliates that do more work with more commissions. As you increase in Rank, so does your commission potential. For those ranked as a Copper Affiliate there is a maximum accrual of 2,000 points in either team side total. Affiliates ranked at Silver can accrue up to 10,000 in either team total and Gold Affiliates can accrue up to 30,000 points in either team total. Extra Points that are not used in a cycle will carry over to the following pay period. You can accumulate as many points as you are qualified to use for maximum cycles.



Qualification: To earn the Team Commissions, you must qualify by being the enroller of at least the required sales volume which is 15 QV (Qualification Volume (QV) within 32 days of the current date. Each Rank is outlined here. See further definitions at the end of this document.

<u>Ranks</u>	<u>Weekly Potential*</u>	<u>Personal Customers Left and Right*</u>	<u>Team Requirements*</u>
Copper Affiliate	\$2,000	1 Active Customer Left and Right	N/A
Silver Affiliate	\$10,000	3 Active Customer Left and Right	1 Personally sponsored active, qualified Copper in the Left and Right Teams
Gold Affiliate	\$30,000	6 Active Customer Left and Right	1 Personally sponsored active, qualified Silver in the Left and Right Teams

*Personals Affiliates Left and Right - In order to advance in Rank, it is necessary to enroll other Sales Affiliates that contribute to your group Sales Volume.

*Weekly Potential - this is the maximum commission amount available at the given Rank.

Team Requirements - In order to advance to the next Rank, it is necessary to help those on your team to also advance. The Ranks listed in the section above show the minimum requirements. Example: To be a Silver Affiliate, you will need to have personally enrolled at least 3 Active customers in your Left and Right Teams AND be the sponsor of a qualified Copper Affiliate (someone that has referred 1 Active Customer in their Left and Right Teams). Your referrals may also graduate to a higher Rank than you.

10 % Matching Bonus

When a Cycle occurs there is a matching bonus that is paid to Qualified Silver or Gold Affiliates. A Matching Bonus occurs when a personally sponsored Affiliate (of any rank) earns a Team Cycle. A qualified Silver or Gold Affiliate will receive a 10% Matching Bonus on all of your 1st Generation Affiliate Team Commissions. Example (\$400 x 10%) = \$40 per Matching Bonus.

Pot of Gold Bonus

ACM pays a unique bonus to our Gold Affiliates for their extra effort. As the first Affiliate account at the very beginning of the genealogy / referral network earns commissions, 50% of the total commission is paid equally to all Gold Affiliates for that pay period. The other 50% is used to offset marketing costs, promotions, giveaways and events.

Definitions

- ❖ ACCRUE / ACCUMULATE: Sales Points are assigned to Memberships and some other products like the Coin of the Month or Specialty Bullion. These points are used to earn commissions / cycles. The total numbers of points that can accrue in your sales organization are based on your rank. Copper can accrue 2,000 on either side, Silver can accrue 10,000 on either side and Gold Affiliates can accrue 30,000 point on either side.
- ❖ ACTIVE: Generating at least 15 pts within the most recent 32 calendar-days. Anyone can generate points by making a referral of a new Customer OR purchasing / selling graded numismatic coins from the shopping cart.
- ❖ AFFILIATE: Any person that chooses to participate in the At Cost Metals Compensation and has received the company's Terms and Conditions and agrees to the Affiliate agreement. Affiliates can graduate through Ranks (Copper, Silver, and Gold).
- ❖ BUSINESS CENTER: This is the Affiliates' Account in the Affiliates Network/Genealogy that is used to track points and



commissions.

- ❖ **COMPENSATION PLAN:** Also referred to as the “Marketing Plan” or “Commission Plan” or Affiliate Program. It is the official set of performance requirements, commissions and definitions as published on the website. At Cost Metals sell Memberships and precious metals to customers through Affiliates.
- ❖ **COMPRESSION:** If for some reason the sponsoring Affiliate is not qualified for a Direct Commission for a Membership or Membership Renewal, then we use the line of Sponsorship in the Sales Network to pay the first/next available Affiliate that is qualified for that commission.
- ❖ **CUSTOMER:** Someone that has purchased an At Cost Metals Service. They are entitled to unlimited at-cost transactions, a high “buy back” price and other special offers.
- ❖ **CYCLE:** (Promotion Cycle beginning March 2, 2025) When an Affiliate has qualified as a Copper or a higher Rank, the commission generated from sales Volume creates a \$400 commission known as a Cycle. The sales volume requirement is 400 pts on both teams.
Example: If you are qualified and have 750 pts in your left team and 400 pts on your right team, At Cost Metals will pay you a commission of \$400. Your remaining points would be 350 Left and 0 Right. A cycle uses / reduces 400 points from each team’s total. Commissions are paid out based on Achievement Level / Rank. Unused points carry over to the next week.
- ❖ **INACTIVE:** Any Affiliate or member that does not personally generate at least 15 points in a 32 day period. Selling a membership or purchasing Coin of the Month / Graded Coins will generate personal points. Inactive Affiliates do not continue to accumulate points.
- ❖ **NETWORK / GENEALOGY:** This is a series of relationships of Business Centers that determine the flow of points and commissions. A maximum of two Business Centers can be placed directly to any given Affiliate below you on your Binary Team: one on the right side, and one on the left side. Thereafter, each one of them can have two other Business Centers attached. Your Binary Network can go to an unlimited number of Affiliates in depth. Your position in the Binary Team is referred throughout the plan as a Business Center.
- ❖ **PAY PERIOD:** Commissions are calculated and paid weekly. with a one-week delay. Commissions are paid 8th days after the end of each pay period which is Sunday morning through Saturday night Eastern US Time. (Commission payments are a week in arrears.)
- ❖ **PERSONAL POINTS / Qualification Volume:** Points that you personally generate by selling a Package or purchasing Coin of the Month / Graded Coins. This information is tracked to ensure accurate commissions.
- ❖ **REWARD POINTS:** These are points generated on sales of At Cost Metals Memberships, Graded Numismatic Coins as well as other products/services that will be introduced from time to time. Points accumulate from sales in your network / genealogy and begin to accumulate with any sale in your network with points attached to it. You can accrue up to 30,000 pts on either team side based off ranking. **NO RESET:** Points do NOT reset because of a cycle. If you use them in a cycle the Team totals decrease by 400 (promotion period) but if you do not use them the points carry over to the next pay period. This definition is added for clarity and is the answer to a commonly asked question.



- ❖ **RANK / ACHIEVEMENT LEVEL:** Your rank is based on Membership sales and Graded Numismatic Coin sales. As you increase in Rank, so does your commission potential.

Copper Affiliates has 1 personally enrolled active Customer on the Left and Right Team as well as a total of at least 15 pts generated by your personals in the left and right teams and 15 points that may come from your own transactions in the last 32 days.

Silver Affiliates have at least 3 personally enrolled active Customers on the Left and Right Team as well as 1 personally sponsored, qualified Copper Affiliate in both Teams.

Gold Affiliates have at least 6 personally enrolled active Customers on the Left and Right Team as well as 1 personally sponsored, qualified Silver Affiliate in both Teams.

Quick Notes:

- Get-A-Head (Coin of the Month) is worth 15 to 35 points per Graded Coin.
- There is a cap of 75% of the total commission pay out relative to the commissionable revenue generated per week.
- All commissions are accumulated from 12:00am Sunday morning to 11:59 pm Saturday night and then made available for withdraw after a 1 week delay.

The services offered by At Cost Metals, LLC may not be suitable for everyone. You should seek financial / investment advice from your own independent financial advisor about your specific goals and situation. Nothing on our site or any marketing by an At Cost Metals Affiliate should be considered investment advice to you specifically. Any purchases (including memberships, at cost bullion, graded bullion or specialty bullion) should only be made after consulting with your own financial advisor. There are no guarantees regarding income in the At Cost Metals opportunity. The success or failure of each Affiliate, as in any other business, depends upon each Affiliate's skills and personal effort. Earning levels for an At Cost Metals Affiliate that are shown or discussed are examples for explanatory purposes and should not be considered typical or as an average. Income level achievements are dependent upon the individual Affiliate's business skills, personal ambition, time, commitment, activity, and demographic factors.