



## At Cost Metals Affiliate Program

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At Cost Metals, LLC (ACM) is determined to be a global leader in precious metals bullion. We'll plan on accomplishing this goal by this by combining true at cost pricing on customary, highly sought after precious metals as well as a program that rewards Affiliates in a 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 an annual At Cost Metals, LLC Membership either Metals Package or Metals Plus Package. Either entitles you to the at-cost inventory, Digital and Physical "DAP" Vault and Get-A-Head Program also known as the Coin of the Month. (All are described more on the site.)
2. OR Purchase the Affiliate 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 Packages

Package Name	Price	Description
Metals Plus Package	\$399	18 months of at cost pricing of bullion and waived set up fees of the DAP Vault plus 3 premium MS70 numismatic coins. (Best Value)
Metals Package	\$149	12 months of at cost pricing of bullion and waived set up fees of the DAP Vault.

### Get-A-Head Program – (Coin of the Month) \$75 1 oz Silver MS70

The standard offering of the Coin of the Month is \$75 for a PCGS / NGC MS70 grade or PR70 1 oz Silver Eagle. There will be other similar options in the shopping cart available at anytime. Each Coin of the Month provides 20 points or more. 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. If you have already purchased a Coin of the Month, any subsequent graded coins within a 30 day period will added to the side you select in your default settings for placement.

### 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.

### At Cost Metals Vault Trading

Each of the Metals Packages provides our customers with access to trade tangible precious metals with or without shipment. This means that you can buy any amount (even fractional amounts as low as \$1) and have them stored at a secure vault and available 24/7 for you. At any point, you can buy more, sell some or all or have them shipped to you. The DAP Vault usage is provided at cost and is less than the typical charges of precious metal ETF maintenance fees. See details on the site for additional storage fee information.



# Commissions – 4 Ways to Get Paid

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## Direct Commissions

When an Affiliate of any rank makes a sale of either Membership, there is a direct commission generated. 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.

Package Name	Price	Direct Commission	Points
Metals Plus Package	\$399	\$50	100
Metals Package	\$149	\$25	30

## 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 Package by anyone in your sales organization, YOU earn points in that Basket where the sale occurred just as though you made the sale yourself. When your accumulated point totals tally at least 500 points on each Basket, you earn a TEAM BONUS of \$500 (also known as a Cycle). 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 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. 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>
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 Affiliate 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 Affiliates in your Left and Right Teams AND be the sponsor of a qualified 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 (\$500 x 10%) = \$50 per Matching Bonus.



## Definitions

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- ❖ **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. Affiliates 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 20 pts within the most recent 32 calendar-days. Anyone can generate points by making a referral of a Membership sale OR purchasing / selling a graded numismatic coins OR 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. They will not receive commissions or other bonuses until they accumulate at least 500 points on both teams and have at least 1 personally enrolled active Member or Active Affiliate on each team. Affiliates can graduate to Ranks (Affiliate, 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.
- ❖ **CYCLE:** When a person has qualified as an Affiliate or a higher Rank, the commission generated from sales Volume creates a \$500 commission known as a Cycle. The sales volume requirement is 500 pts on both teams.  
Example: If you are qualified and 750 pts in your left team and 500 pts on your right team, At Cost Metals will pay you a commission of \$500. Your remaining points would be 250 Left and 0 Right. A cycle uses / reduces 500 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 20 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.
- ❖ **MEMBER:** Someone that has purchased an At Cost Metals Membership. They are entitled to unlimited at-cost transactions, a high "buy back" price and other offers from time to time. The Membership sales carry either 30 points or 100 points used to calculate commissions.
- ❖ **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 10 days after the end of each pay period which is Sunday morning through Saturday night Eastern US Time.
- ❖ **PERSONAL POINTS:** 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.
- ❖ **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.

- ❖ **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.

An Affiliate has 1 personally enrolled active Customer on the Left and Right Team as well as a total of at least 20 pts generated by your personals in the left and right teams and 20 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 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.

**NO RESET:** Points do **NOT** reset. If you use them in a cycle the Team totals decrease by 500 but if you do not use them the points carry over to the next pay period. You do NOT have to continue to make sales personally in order for your points to carry over. This definition is added for clarity and is the answer to a commonly asked question.

Quick Notes:

- If you are not qualified to earn a team cycle bonus, the points remain until you are qualified or expire. The points do NOT reset to 0 if you are not qualified.
- Get-A-Head (Coin of the Month) is worth at least 20 points per Graded Coin. Some bigger options will be available from time to time.
- Smaller Metals Package is worth 30 points. The bigger package is worth 100 points.
- We use "Compression" to make sure Direct Commissions and Matching Bonuses always pay out to the Sales Network. This means that if for some reason the sponsoring Affiliate is not qualified for a Direct Commission or Matching Bonus (renewals, etc.) then we go up the Sales Network through the line of sponsorship and pay the first/next available Affiliate that is qualified for that commission.
- There is a cap of 75% of the total commission pay out relative to the commissionable revenue generated per week. At Cost Bullion sales do not contribute to this revenue total.
- 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 all investors. 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 a At Cost Metals Affiliate that appear are just examples and should not be construed as typical or average. Income level achievements are dependent upon the individual Affiliate's business skills, personal ambition, time, commitment, activity, and demographic factors.**