



# Affiliate Compensation

## Affiliate Opportunity Overview

Successful wealth building requires the creation of new income streams. Silver Cache teaches its Clients how to switch from economic dependence on a job to the employment of their assets for income production. A family business has long been recognized as a great vehicle for generating both income and equity. Further, the best family businesses can be built primarily from personal effort, without a large capital outlay.

Silver Cache offers the opportunity to build an independent home based business around the promotion of the Plan 4 Wealth system. **Affiliates** earn cash payments (Commissions) from sales to new Clients. When those Clients fund their Wealth Plans in recurring months, Affiliates also earn **Revenue** in the form of bonus coins and cash. If they recruit and train other Affiliates, further revenue is generated from the recurring orders of Clients referred by the new Affiliates. As their business grows, Affiliates can receive even more benefits.

Plan 4 Wealth **Clients** are not required to become Silver Cache **Affiliates**, but it is a great way to both accelerate their asset accumulation and enhance their lifestyle.

## Basic Terms & Requirements

**Direct Client** – Clients personally enrolled in a Wealth Plan by an Affiliate.

**Alliance** – The group of Clients and Affiliates personally enrolled by an Affiliate, as well as the Clients and Affiliates they enroll, and the ones they in turn enroll, continuing through up to five generations.

**Monthly Plan Funding (MPF)** – The amount committed by a Client on a monthly basis to fund their own Wealth Plan. All Affiliate compensation and status level awards are based on the MPF generated each month by an Affiliate's Direct Clients and Alliance members.

**Initial Funding** – The first monthly funding of a new Wealth Plan. All compensation on Initial Funding is paid to the Affiliate who enrolled the new Client in the Plan 4 Wealth system.

**Recurring Funding** – All subsequent monthly funding of an active Wealth Plan. Multiple types of bonuses can be earned by Affiliates from Recurring Funding. Affiliate **Revenue** from these bonuses is divided equally into two dollar denominated streams. The **Equity Stream** consists of credits that are used to purchase silver American Eagle coins. The **Subsidy Stream** consists of direct cash income.

**Sales Volume (SV)** – The total Initial Funding of all new Wealth Plans sold by an Affiliate in a calendar month. SV is the amount on which Commissions are paid, and is also the maximum amount of recurring MPF from each Wealth Plan used to calculate Revenue earned from Bonuses. For example, if an Affiliate's SV were \$100 this month, only the first \$100 of Plan funding would be counted, regardless the actual MPF.

Affiliates earn maximum Revenue from every Client when their monthly SV is \$1000 or more. When monthly SV is less than \$1000, funding from an Affiliate's own Wealth Plan will be counted to supplement actual sales to meet this requirement. However, a personal Wealth Plan is **NOT** required to receive compensation.

## Compensation Descriptions

**Initial Funding Commission** – Affiliates are paid a cash commission on the Initial Funding of new Wealth Plans from Clients they bring to Silver Cache. The commission is 20% of the new plan's Monthly Plan Funding (MPF). It is paid by check about two weeks after the Initial Funding is processed.

Initial Funding Amount (MPF)	\$100	\$200	\$300	\$500	\$700	\$1000
20% Commission To Affiliate	\$20.00	\$40.00	\$60.00	\$100.00	\$140.00	\$200.00

The Commission is paid in addition to Revenue generated from the 6% Direct Bonus and the 4% Alliance Bonus described below. Bonuses are earned on funding in one month, and paid in the following month.



**Direct Client Bonus** – Affiliates earn Revenue on all the monthly recurring MPF of active Clients they directly enrolled. The rate for this Bonus starts at 6% of MPF, and can grow to 12%. Both measurements, the number of active Direct Clients and their total MPF must be met that month to qualify for each rate:

Required Active Direct Clients	1	3	6	10	25	50
Minimum Total MPF	\$100	\$900	\$1800	\$3,000	\$7,500	\$15,000
Earned Bonus Rate	6%	8%	9%	10%	11%	12%

**Client Bonus Override** – As their Direct Client Bonus rate increases, an Affiliate can receive a differential override on the MPF produced by the Clients of other Affiliates in their Alliance. For example, if an Affiliate is at the 12% rate, they could receive up to a 6% Override on the recurring MPF of the Clients of other Affiliates in their Alliance who earn lower Client Bonus rates (example: 12%-6%=6%).

**Alliance Bonus** – Affiliates are encouraged to recruit and manage new Affiliates. The Alliance Bonus pays for this activity with earnings from the MPF of Clients from those Affiliates. It is paid on the total MPF from up to 5 Alliance generations. The first three generations are included with the first Direct Client. The 4th and 5th generations are added as the Affiliate gains more Direct Clients, and higher total MPF:

<b>Qualified Alliance Generations</b>	<b>3</b>	<b>4</b>	<b>5</b>
Required Active Direct Clients	1	4	5
Minimum Total Direct Client MPF	\$100	\$1,200	\$1,500

The Alliance Bonus rate is 4%, and applies to the MPF in all qualified generations. For example, an Affiliate whose Alliance has \$5000 of MPF would earn \$200.00 in bonus Revenue each month (\$5000\*4% = \$200). There is no limit to how many Clients can be in each generation.

**Star Infinity Bonus** – Successful Affiliates set the example for everyone else. Silver Cache recognizes this leadership role by awarding membership in the Star Leadership Club. Benefits of this elite status include special awards, invitations to exclusive gatherings, and the Star Infinity Bonus.

This Bonus is paid on all the generations of Clients descended from an Affiliate, to Infinity. There are four levels of this Bonus. Qualification for each level is measured by accomplishment in three areas including the number of active Direct Clients, and the total MPF of all Direct and Alliance Wealth Plans:

<b>Star Qualification Level</b>	<b>Star Qualified</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Required Active Direct Clients	6	10	25	50
Minimum Direct Client MPF	\$1,800	\$3,000	\$7,500	\$15,000
Total Required Alliance MPF	\$5,000	\$10,000	\$25,000	\$50,000
Star Infinity Bonus Rate	1%	2%	3%	4%

Star Infinity Bonuses on the MPF of a particular Wealth Plan are paid only once, to the first qualified Affiliate in the Alliance upline.

**Additional Features**

**Annual Fees** – The initiation fee for the first year is \$200, which includes manuals, sales aids and a training workshop. Annual renewals are \$60. These fees are non-commissionable.

**Cache Flow Dollars** – All fees for business development and support materials may be paid with Cache Flow dollars accumulated from an Affiliate’s personal Wealth Plan, if any. A personal Wealth Plan is **NOT** required to receive Affiliate compensation.

**Changes To The Compensation Plan** – The Company may change or modify these provisions, and/or its corporate policies as it determines to be necessary. Such changes will be posted to the corporate web site at [www.silvercache.com](http://www.silvercache.com). By continuing their respective agreements with Silver Cache, and/or accepting any subsequent compensation from Silver Cache, Affiliates will be deemed to have accepted any such changes.