



# The Plan 4 Wealth System

## Overview – How The System Works

The Silver Cache Plan 4 Wealth System was designed to reliably build family wealth by accumulating financial knowledge, success skills and a treasury of tangible asset based money. This process features monthly funding of an easy to follow Wealth Plan.

First, one of six dollar amounts, called **Monthly Plan Funding (MPF)**, is chosen with which the plan will be funded each month. These payments are converted into two dollar denominated currencies dedicated to different Plan purposes. The currencies are called Coin Flow dollars and Cache Flow dollars.

**Coin Flow** dollars are used to purchase silver American Eagle coins each month at current market rates. This tangible asset based money becomes the core of a family Treasury. Clients are taught how to use a Treasury to protect their purchasing power from inflation, and to multiply the returns they get from their investments.

**Cache Flow** dollars accumulate in a private account from which they are drawn to purchase financial products, services, education and travel from a variety of vendors. They operate like a store credit or gift card.

When a new Wealth Plan is funded for the first time, the funding amount is split evenly between Coin Flow dollars and Cache Flow dollars. In future months, the amounts are adjusted based on how well the Client applies four behaviors that have long benefited wealthy families. They are called **Volume, Consistency, Longevity and Method**. Following these behaviors consistently over 12 consecutive months will yield up to 80% of their funding going into Coin Flow dollars, and 20% being received in Cache Flow dollars each month.

The convenient **Plan 4 Wealth Order Form** is used to establish each Client’s personalized plan. In addition to selecting the Monthly Funding Level, Clients get to choose the cycle date each month when their payment will be processed, the funding method and the type of coins they wish to receive. As needs change, the plan can be modified at will.

A new client Welcome Pack is mailed within 72 hours of Silver Cache receiving a new Plan 4 Wealth Order Form and processing the first payment. The first coins are shipped in about two weeks. In future months, recurring funding payments are automatically processed on the cycle date selected by the Client, with coins and detailed monthly statements sent about 10 business days later. Cycle dates are the 5<sup>th</sup>, 12<sup>th</sup>, 19<sup>th</sup> or 25<sup>th</sup> of the month.

The targeted result of the Silver Cache experience is the creation of a secure asset base along with the skills and knowledge required to manage it. This empowers Clients to enjoy of the benefits of their financial success.

## Coin Flow & Cache Flow Calculations

**Volume Base** – Wealthy people benefit from the efficiency of larger transactions. Thus higher plan funding levels will yield greater percentages of the MPF going into Coin Flow dollars every month. The applicable rate, and the resulting dollars applied, increase dramatically with higher funding levels as shown:

Monthly Plan Funding (MPF)	\$100	\$200	\$300	\$500	\$700	\$1000
Coin Flow Volume Rate	25%	30%	35%	40%	45%	50%
Coin Flow Base Amount	\$25.00	\$60.00	\$105.00	\$200.00	\$315.00	\$500.00

The base amount of Coin Flow dollars is increased by adjustments for the other behaviors described below, and the total is subtracted from MPF. The difference is allocated to Cache Flow dollars for that month. Every month Coin Flow & Cache Flow dollars combine to return 100% of MPF value to the Client.

**Consistency Adjustment** – Wealth building is a process that requires consistent application of successful habits month after month. So each month we add a 10% Consistency Adjustment to Coin Flow dollars based on the lower of the current and the prior month’s MPF.

For example, if both this month and last month the MPF was \$500, the Consistency Adjustment would be \$50.00 (\$500 \* 10%). If last month’s MPF was \$500, but this month’s funding was reduced to \$200, the Adjustment would be \$20.00 (\$200 \* 10%).



**Longevity Adjustment** – Every month Silver Cache creates a pool of extra Coin Flow dollars equal to 10% of the total funding of all Wealth Plans from the prior month. These dollars are then allocated to reward Clients who participate month after month without interruption. A proprietary algorithm based on MPF and the number of consecutive months funded, determines how many shares a Client earns in the current pool.

Clients first earn the Longevity Adjustment in the 3rd month of consecutive funding. The number of shares earned increases with each consecutive monthly funding, reaching the maximum in the 12th month and continuing at the maximum level thereafter. Clients who skip a monthly funding forfeit their current earned shares, and their qualification process restarts with their next funding.

To meet the needs of Affiliates, 50% of their Longevity Adjustment is allocated to Cache Flow dollars.

**Funding Method Adjustment** – Clients earn extra Coin Flow dollars every month based on the method they use to fund their Wealth Plan. The Method Adjustment rewards Clients for their financial wisdom as they avoid debt and make their plan completely automatic:

Funding Method Used By Client	Credit Card	Check/M.O.	ACH
Method Coin Flow Adjustment Rate	0%	3%	5%

For example, if this month’s MPF is \$500 and payment is made by ACH, the Funding Method Adjustment would add \$25.00 in Coin Flow dollars to next month’s Coin Flow tally. Wealth Plans at the highest funding levels receive up to \$50.00 in extra Coin Flow every month.

**Treasury Accelerator Option** – When their Wealth Plan is funded at the maximum MPF (\$1,000), Clients may elect to accelerate coin accumulation by increasing their monthly funding in \$100 increments. These extra amounts are directly added to their regular Coin Flow dollars to purchase additional coins. Silver Cache matches this extra funding with a 5% credit, up to \$100 monthly.

**Endorsement Discount** – Silver Cache encourages our Clients to tell others about the benefits they enjoy from their Wealth Plans. When such an endorsement results in a new Wealth Plan, we reward the referring Client with a monthly discount of up to 10% applied to their own Plan funding. Discounts are cumulative up to 100% of their MPF. Thus, a Client could cover the entire monthly funding of their Plan by endorsing Silver Cache to as few as 10 other people.

Individual endorsements generate a 10% discount calculated on the Client’s MPF or the MPF of their referral, whichever is lower. The total of all discounts a Client receives cannot exceed 100% of their MPF. They may recover excess discounts by increasing their MPF. Some Clients will choose to become Affiliates, and earn unlimited business revenue instead.

**Additional Features:**

**Prepayment Credits** – Clients who prepay the monthly funding of their Wealth Plans receive credits which reduce their monthly funding cost. Prepayments of at least three months at a Client’s current MPF earn credits at 5% APR. Prepayments of at least six months receive 7% APR. Prepayments for twelve months or more earn credits at 9% APR. These rates may vary as conditions change. Prepaid amounts are non-refundable, but may be applied at any time to increase the MPF or to purchase any other products we offer at our currently published market prices. Total credits earned monthly from prepaid amounts cannot exceed the highest MPF.

**Collateral Financing** – When our Clients need cash for investment opportunities or emergencies, they can access the equity in their coins without having to sell them. Collateral loans can be arranged through the Silver Cache Funding Group, without credit checks or other complications. This protects the growing equity value in the coins while making available the needed funds.