



Wealth Plan Policies

1. Silver Cache closes its books on the 25th each month. New Plan orders and recurring funding payments must be received by the close of business on the 25th to be applied to that month's activity.
2. A new Wealth Plan may be rescinded without penalty within 3 days (5 days in Alaska) after it was authorized by the Client. A written rescission notice must be delivered to Silver Cache by mail, fax or email within this period. Any payments already processed will be sent back to the client within 21 days from receipt of such notice.
3. New Wealth Plan orders are processed when received, unless a later date is indicated in the Order Form. Initial funding will occur upon expiration of the rescission option period.
4. A new client Welcome Kit is sent within 72 hours after initial funding. The first Coin shipment and statement are sent about 2 weeks later.
5. Recurring monthly funding of Plans having a prepaid balance equal to or greater than the MPF are processed on the 1st of each month.
6. Recurring monthly funding of Plans that use an automated payment method are processed on the chosen cycle date (5th, 12th, 19th or 25th).
7. Funding by check or Money Order is processed in the next cycle after it is received. Amounts we receive after the 25th are applied to the following month's funding.
8. Shipments for prepaid Plans usually go out by the 10th of each month. All others are sent about two weeks after their cycle date.
9. If a credit card payment is rejected by the card issuer more than twice in a six month period, the Client may be required to convert to ACH or a cash payment option.
10. A \$10.00 service charge applies to all returned checks. Two returned checks in any six month period may cause cancellation of ACH and/or check payment privileges. Such action would require all future funding to be done by Cashiers Check or Money Order only.
11. A charge for Shipping, Handling, Insurance and Packaging (SHIP) applies to coin shipments. Coins are delivered via Priority Mail for \$6.95 per order plus \$.40 for each silver coin and \$10.00 per ounce for gold. Shipments to Vault Protective Services will be charged only the per coin fee.
12. All coin shipments are insured. Coins lost in transit will be replaced by the insurer, not the vendor. If needed, a shipment tracking number and claim forms can be obtained from Customer Service.
13. Clients may change their Plan options and/or information, including cancellation, by providing written notice via mail, fax or email to the Plan Administrator at least three business days prior to the next cycle date.
14. Recurring monthly Plan funding is considered final when payment is processed. Overpayments, if any, will be applied to future Client funding and/or coin orders.
15. The Volume component of monthly Coin Flow is based on the current month's funding.
16. The Method adjustment is based on the prior month's funding.
17. The Consistency adjustment is based on the comparison of current and prior months' funding.
18. The Longevity adjustment is calculated on the previous 3 to 12 consecutive months of funding.
19. Coin Flow dollars are immediately used to purchase silver American Eagle coins at market rates. Only complete coins are shipped. Partial coin values are carried forward and added to the next monthly coin shipment.
20. Clients elect to have their coins shipped entirely in Silver Eagles, automatically traded for Gold Eagles or a mix of both. The conversion ratio of silver to gold coins changes monthly based on current wholesale costs.
21. Cache Flow dollars have no cash value. They may only be used toward the purchase price of listed goods and services provided by approved vendors. They may not be used to pay for coins, shipping charges or taxes.
22. Travel items paid for with Cache Flow dollars become non-cancelable and non-refundable when the reservation is placed with Silver Cache.
23. Cache Flow dollars are non-transferable, non-convertible, and expire six months after the last Plan funding.
24. Wealth Plans remain active until no funding has been completed for six consecutive months.



Compensation Policies

1. Monthly processing closes on the 25th. All Plan funding payments must be received by the close of business on the 25th to be included in compensation calculations that month.
2. Although new Plan orders are processed when received, payments are deposited (or the credit card is charged) only after expiration of the rescission period, or later if requested on the Plan Order form.
3. Any changes to the upline positions of new Plan orders must be made by the 25th of the initial funding month.
4. Initial Funding Commission checks are mailed about 2 weeks after the initial funding is processed.
5. Sales Volume (SV) is the total MPF from new Plan initial fundings by an Affiliate's Direct Clients each month. Affiliates are required to have ongoing SV to earn or receive Revenue. In months without SV, Affiliates earn no Revenue, and any Revenue earned in the prior month is forfeited.
6. When an Affiliate has less than 1000 SV, MPF from their own Plan, if any, will be added to meet this qualification.
7. Excess SV beyond 1000 will be carried forward to succeeding months.
8. Revenue is earned each month from Bonuses calculated on recurring MPF. It is divided equally into Equity and Subsidy streams, which are paid out the following month.
9. The amount of MPF from an individual Wealth Plan used in the Bonus calculations is limited by the Affiliate's SV. For example, an Affiliate with 100 SV earns Revenue only on the first \$100 funded, regardless the actual MPF. Affiliates maximize earnings by ensuring their SV exceeds the MPF of their largest Clients.
10. Subsidy income checks are issued when the amount due is \$10.00 or more. Lesser sums will accumulate to the following month.
11. Affiliate agreements are effective for one year and must be renewed annually or they will expire. Upon expiration, the Affiliate's direct relationships will be deleted, and all Alliance positions will pass up to the next qualified Affiliate.
12. Affiliates cannot receive either Commissions or Revenue on the funding of their own Wealth Plan.
13. No Affiliate can earn compensation from more than one position in the upline of any particular Wealth Plan. When positions come into conflict with this provision by action of pass up or transfer, the lowest level position will be preserved and the higher level position will be passed up to the next Affiliate in the upline.
14. Affiliates are independent contractors, and are solely responsible for their own expenses. They cannot be considered employees nor agents of Silver Cache for any purpose. They must determine their own operational goals and schedules.
15. Affiliates are responsible for all representations they make to third parties about Silver Cache, this Compensation Plan or the American Eagle coins. Therefore, they should make no representations except those published in Silver Cache's printed materials, its audio and video presentations or on the website.
16. All conference calls, classes and meetings conducted by or including presentations and/or comments by officers or employees of Silver Cache are proprietary to Silver Cache. All rights to any recordings or other transcriptions of these events are reserved to Silver Cache. No such materials may be used by anyone for any purpose without the prior written consent of Silver Cache.
17. Participation in the above activities constitutes a grant of all rights to Silver Cache for the use of any recordings, transcriptions or images, whether edited or not, of such proceedings.
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19. No one is permitted to use the Silver Cache name, logos or trademarks in any literature, advertisements or other promotional materials without the prior written consent of Silver Cache.
20. Any promotion of the Silver Cache opportunity as any form of regulated investment, or security, by an Affiliate shall be considered a breach of ethical behavior. Such breach will be cause for immediate cancellation of Affiliate status and forfeiture of any pending compensation.