



At Cost Metals Rewards Program

Affiliate Compensation Plan | v.08262026

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

Getting Started

You can get started with At Cost Metals in one of two ways:

- Purchase a Metals Plus Membership, Metals Membership, or Intro Membership. Membership provides access to at-cost inventory, the Get-A-Head Program (Coin of the Month), Specialty Bullion, and exclusive offers described on the site.
- OR purchase the Affiliate Only Package for \$99/year for use of the marketing website, Backoffice Dashboard, and other tools provided. This option does not pay a 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

Unlimited 24/7 access to Member pricing on the ACM site.

Package	Price	Duration
Metals Plus Membership	\$299	24-month access to ACM shopping cart
Metals Membership	\$179	12-month access to ACM shopping cart
Intro Membership	\$99	6-month access to ACM shopping cart

Get-A-Head Program (Coin of the Month)

The standard Coin of the Month offering is a PCGS / NGC / ICE MS70 or PR70 graded coin. Premium bullion is also available. There are typically numerous options in the shopping cart at any time. Each Coin of the Month provides 10-30 Reward Points. The points are added to Team totals the same way Membership points are added.

Specialty Bullion

Another great feature of your ACM Membership is the Specialty Bullion section of the site. You can find a wide variety of exotic, rare, and collectible bullion. Pricing in this section is below typical retail, and qualifying items add points to Team totals in the same way as the Get-A-Head Program. This combines bullion pricing with collectible bullion.



Commissions - 4 Ways to Get Paid

A quick overview of the four primary reward methods

1	2	3	4
DIRECT	TEAM CYCLE	MATCH	GOLD BONUS
Qualifying personal sales	400 Left + 400 Right = \$400	10% for qualified Silver & Gold	First qualified Gold in sponsorship line

1. Direct Commissions

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

Product	Price	Direct Commission	Reward Points
Metals Plus Package	\$299	\$50	60
Metals Package	\$179	\$50	30
Intro Membership	\$99	\$10	15
Specialty Items	Varies	\$0.00-\$50 per unit	1-30
At-Cost Bullion	Varies	\$0.15-\$100 per unit	0

2. Team Commissions

In addition to Direct Commissions, ACM utilizes a binary commission structure. As an Affiliate, you start by making customer referrals. Those customers may also make referrals. Sales are assigned Reward Points that are tracked and accumulate collectively in either your Left or Right Basket, also called Teams. When a sale of an At Cost Metals Service occurs anywhere in your sales organization, you earn points in the Basket where the sale occurred, just as though you made the sale yourself.

LEFT TEAM	TEAM CYCLE	RIGHT TEAM
400	\$400	400
Reward Points	Commission	Reward Points

Beginning March 2, 2025, when your accumulated point totals reach at least 400 Reward Points in each Basket, you earn a Team Cycle of \$400. Extra points not used in a Cycle carry over to the following pay period. You can accumulate as many points as you are qualified to use for maximum Cycles.



Qualification & Rank

How qualification, rank, and weekly potential work together

QUALIFICATION

To earn Reward Points and Team Commissions, you must have at least 15 QV (Qualification Volume) within 32 days of the current date.

Rank	Weekly Potential*	Personal Customers Left & Right*	Team Requirements*
Copper Affiliate	\$2,000	1 Active Customer Left + Right	N/A
Silver Affiliate	\$10,000	3 Active Customers Left + Right	1 personally sponsored active, qualified Copper in Left + Right Teams
Gold Affiliate	\$30,000	6 Active Customers Left + Right	1 personally sponsored active, qualified Silver in Left + Right Teams

*Personal Affiliates Left and Right - To advance in Rank, it is necessary to enroll other Sales Affiliates who contribute to your group Sales Volume.

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

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

Point Accrual by Rank

Rank	Maximum Accrual - Left	Maximum Accrual - Right
Copper	2,000 points	2,000 points
Silver	10,000 points	10,000 points
Gold	30,000 points	30,000 points

3. 10% Matching Bonus - Silver and Gold Rank

When a Cycle occurs, a Matching Bonus 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 receives a 10% Matching Bonus on all 1st Generation Affiliate Team Commissions. Example: \$400 x 10% = \$40 per Matching Bonus.

Gold Bonus

The sponsorship-line reward for qualified Gold Affiliates

4. GOLD BONUS

When a qualifying sale occurs, the Gold Bonus is paid to the first qualified Gold-ranked Affiliate beginning at the point of sale and moving up the sponsorship line.

QUALIFYING SALE



Is the sponsoring Affiliate qualified Gold?

YES → Gold Bonus paid here | **NO → Move up sponsorship line**

First qualified Gold Affiliate → GOLD BONUS

If the sponsoring Affiliate is already Gold-ranked and qualified, that Affiliate receives the Gold Bonus in addition to the applicable Direct Commission. If not, the Gold Bonus is paid to the first qualified Gold Affiliate.

IMPORTANT DISTINCTION

The Gold Bonus follows the sponsorship line, not the binary genealogy used to track Reward Points and Team Commissions. The Gold Commission is based on your referrals, their referrals, their referrals, etc.

Definitions - Core Terms

ACCRUE / ACCUMULATE

Sales Points are assigned to Memberships and some other products such as Coin of the Month or Specialty Bullion. These points are used to earn commissions / Cycles. Point accrual is based on Rank: Copper up to 2,000 on either side, Silver up to 10,000, and Gold up to 30,000.

ACTIVE

Generating at least 15 points within the most recent 32 calendar days. Anyone can generate points by referring a new Customer OR purchasing / selling graded numismatic coins from the shopping cart.

AFFILIATE

Any person who chooses to participate in the At Cost Metals Compensation Plan, 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

The Affiliate's account in the Affiliate Network / Genealogy used to track points and commissions.

COMPENSATION PLAN

Also referred to as the Marketing Plan, Commission Plan, or Affiliate Program. It is the official set of performance requirements, commissions, and definitions as published on the website. At Cost Metals sells Memberships and precious metals to customers through Affiliates.

COMPRESSION

If the sponsoring Affiliate is not qualified for a Direct Commission for a Membership or Membership Renewal, ACM uses the line of Sponsorship in the Sales Network to pay the first / next available Affiliate who is qualified for that commission.

Definitions - Plan Mechanics

Reference definitions for commissions, points, genealogy, and Rank

CUSTOMER

Someone who has purchased an At Cost Metals Service. Customers are entitled to unlimited at-cost transactions, a high “buy back” price, and other special offers.

CYCLE

Beginning March 2, 2025, when an Affiliate has qualified as Copper or a higher Rank, sales Volume can create a \$400 commission known as a Cycle. The sales volume requirement is 400 points on both Teams. Example: If you are qualified and have 750 points in your Left Team and 400 points in your Right Team, ACM will pay a \$400 commission. Remaining points would be 350 Left and 0 Right. A Cycle uses / reduces 400 points from each Team total. Commissions are paid based on Achievement Level / Rank. Unused points carry over to the next week.

INACTIVE

Any Affiliate or Member who does not personally generate at least 15 points in a 32-day period. Selling a Membership or purchasing Coin of the Month / Graded Coins generates personal points. Inactive Affiliates do not continue to accumulate points.

NETWORK / GENEALOGY

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 and one on the left. Thereafter, each can have two other Business Centers attached. Your Binary Network can extend to an unlimited number of Affiliates in depth. Your position in the Binary Team is referred to throughout the plan as a Business Center.

PAY PERIOD

Commissions are calculated and paid weekly with a one-week delay. Commissions are paid 8 days after the end of each pay period, which runs from Sunday morning through Saturday night, Eastern U.S. Time. Commission payments are one 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

Points generated on sales of At Cost Metals Memberships, Graded Numismatic Coins, and other products / services introduced from time to time. Points accumulate from sales in your Network / Genealogy. You can accrue up to 30,000 points on either Team side based on Rank. NO RESET: Points do not reset because of a Cycle. A Cycle reduces Team totals by 400 points on each side; unused points carry over to the next pay period.

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.



Quick Reference

A one-page summary of the ACM Rewards Program

QUALIFICATION 15 QV within the most recent 32 days	TEAM CYCLE 400 Left + 400 Right = \$400
MATCHING BONUS Qualified Silver & Gold: 10%	GOLD BONUS First qualified Gold Affiliate in the sponsorship line
COIN OF THE MONTH 10-30 Reward Points	PAY PERIOD Sunday-Saturday; commissions paid one week in arrears

Rank Requirements

Rank	Personal Customers	Team Requirement	Weekly Potential
Copper	1 Left + 1 Right	N/A	\$2,000
Silver	3 Left + 3 Right	1 qualified Copper in each Team	\$10,000
Gold	6 Left + 6 Right	1 qualified Silver in each Team	\$30,000

Quick Notes

- Get-A-Head (Coin of the Month) is worth 10-30 Reward Points per Graded Coin.
- There is a cap of 75% of the total commission payout relative to the commissionable revenue generated per week.
- All commissions are accumulated from 12:00 a.m. Sunday morning to 11:59 p.m. Saturday night and then made available for withdrawal after a one-week delay.

Income / Investment Disclosure

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 average. Income level achievements are dependent upon the individual Affiliate's business skills, personal ambition, time, commitment, activity, and demographic factors.