

**REACH NEW HEIGHTS** 

EFFECTIVE DATE: 6.2.2024

# About 7k

**Thank you for being part of the 7k Family!** 7k is an online retailer of precious metals† based in Idaho Falls, Idaho. 7k offers physical gold and silver, numismatic (collectible) coins, jewelry, and other valuable collectibles to collectors and coin enthusiasts around the world.

### 7k's MISSION

Our goal is to give both the discerning collector and the average consumer easy access to precious metals and modern collectible coins at competitive prices.

Our mission is to empower a new generation of informed collectors with a convenient and affordable platform to purchase precious metals and collectibles, to acquire and preserve wealth, and to leave a legacy for their loved ones. You are likely reading this document because you are interested in earning a little extra money‡ by becoming an independent 7k marketing Associate. If you are already a 7k Preferred Customer, there is no additional cost to become an Associate. If you'd rather build a 7k side business without also being a 7k customer, you can separately purchase an annual 7k Sales Center Only license. Either way, this 7k Share Plan outlines how you can leverage your passion for precious metals into an opportunity to supplement your income by referring customers to 7k. You can also earn agency commissions by building a team of 7k Associates in your 7k Marketing Organization to accrue Points based on 7k's sales to the customers in your organization. The Share Plan rewards you for your efforts to lead, train, and help your team grow customer sales.

**NOTE:** Approximately 20% of 7k Preferred Customers (Members) apply to become 7k Associates, but the vast majority of Preferred Customers (Members) are not Associates and do not participate in the 7k Share Plan.



# **IMPORTANT LEGAL NOTICE:**



MPORTANT LEGAL NOTICE: This 7k Share Plan is part of the 7k Associate Agreement, which is a binding contract and your promise to actively share and promote 7k, follow all applicable laws, and honor the 7k Policies & Procedures. In return, 7k agrees to pay you commissions based on 7k's sales made to customers in your 7k Marketing Organization, as provided in this Share Plan. As a 7k Associate, you are an independent contractor and not an employee of 7k.

The 7k agreement also requires you to resolve all disputes through confidential, binding arbitration on an individual basis and not as part of a class, group, or as a private attorney general. As a 7k Associate, you also commit to avoid conflicts of interest and to not misuse 7k's intellectual property, proprietary information, and customer lists. 7k reserves the right to amend this Share Plan, the 7k Associate Agreement, the 7k Policies & Procedures, and the 7k Privacy Policy at any time, in its sole discretion. Your sole recourse upon publication of such an amendment is to cancel your 7k Agreement. Failure to cancel within 30 days of any amendment or continued purchases, access, or use of your 7k Back Office, participation

†Buying, collecting, and selling precious metals and numismatic coins can be fun and rewarding, but it carries risk and has legal and tax implications. The price and future value of precious metals and collectibles are based on many factors and are subject to market, economic, and political conditions. Past performance is no guarantee of future value. Consult your own legal, tax and financial advisors before purchasing precious metals or becoming a 7k Associate. **‡U.S. INCOME DISCLOSURE: For** residents of the U.S., gross median earnings for active 7k Associates are about \$500 USD per year, excluding taxes and customary business expenses. Results vary and success is not guaranteed. For more information, visit https://www.7kmetals.com/ resources/income-disclosures. This data does not apply outside the U.S. ©2016-2023 by 7k Metals, LLC. 7k®, 7k AutoSaver™, 7k Coin Drop™ and 7k GoldPay™ are trademarks, registered trademarks, and/or service marks of 7k Metals, LLC. Stack & Sell<sup>™</sup> is a trademark of Stack & Sell<sup>™</sup>, LLC, soundmoney® is a registered trademark of Sound Money, LLC, and VaultMax<sup>™</sup> is a trademark of Vault-Max<sup>™</sup>, LLC, used here by license. These marks may not be used or reproduced without the express permission of 7k Metals, LLC. All rights reserved.

# Getting Started

7k makes it easy to stack gold and silver assets and share the 7k story. Buy only the coins and collectibles you want for your collection – no inventory required. Preferred customers can also earn free product by participating in 7k's Customer Referral Program, 7k Instant GoldPay<sup>™</sup>, and earn free gold every time you refer a friend who becomes a Preferred Customer.

If you are interested in making a little extra money, become an independent 7k Associate and earn when customers you refer make qualifying purchases directly from 7k (see How to Earn section below). 7k has two types of customers. Getting started is as easy as choosing the right option for you.'



#### **GUEST CUSTOMERS (RETAIL)**

Guest Customers are casual customers who purchase 7k products using a unique affiliate link shared with them by a 7k Associate. Guest Customers pay retail prices and miss out on Preferred Customer Benefits.



#### PREFERRED CUSTOMERS (MEMBERS)

Preferred Customers have three options for access, depending on individual needs and budget. All three options give Preferred Customers (members) the option to earn free gold as a part of 7k's Customer Referral Program, 7k Instant GoldPay<sup>™</sup> (see plan for details), in addition there are other ways to earn precious metals through our customer loyalty rewards program.

Prices vary and specific offerings may not be available in every country, state, or province. Please visit https://www.7kmetals.com/ for current pricing and the options available in your market.



#### **THE BASIC CUSTOMER**

The Basic Customer option gives you easy, starter access to most of 7k's precious metal products, with access to 7k's most popular offering: the "coin of the month" or 7k AutoSaver™ Program. With AutoSaver™, you can automate asset stacking through a monthly subscription to one of 7k's popular, modern collections. The AutoSaver™ takes the discipline out of stacking, but not the fun! While subscribed to the AutoSaver™, Basic Customers enjoy standard access to Stack & Sell® with full access to its secure coin marketplace (where available) but limited coin tracking.° Also while subscribed, Basic Customers get standard access to soundmoney®, an innovative online retailer offering non-collectible silver and gold bullion for immediate physical delivery to a third-party private vault with instant visibility and control via your soundmoney® dashboard. The Basic option also includes limited private vault storage at VaultMax<sup>™</sup> for your soundmoney® purchases.°

#### **VIP CUSTOMER ACCESS**

The VIP Customer option gives avid collectors one-year access to the most popular products, benefits, and features. Subject to an annual renewal, VIP customers get all the perks of the Basic option, plus premium access to Stack & Sell® with unlimited graded coin tracking, along with increased vault storage with VaultMax<sup>™</sup> for your soundmoney® purchases!°

#### **LEGACY CUSTOMER ACCESS**

The Legacy Customer option includes everything in the other access options, while giving serious collectors and loyal customers the best value with no annual renewal. Additionally, only 7k Legacy Customers have the option to participate in the soundmoney® metal bonus affiliate program, where you can receive free silver or gold from soundmoney® any time one of your personal 7k customers makes a qualifying purchase at soundmoney®!<sup>o</sup> Legacy—it's part of our mission

I Those not interested in becoming a 7k Preferred Customer can still participate in the 7k Share Plan by purchasing the Sales Center Only License, but they do not get any of the Preferred Customer benefits. (See Sales Center License section below). ° Subject to eligibility requirements. Standard transaction, currency exchange, storage, disbursement and dormancy fees may apply. See the terms and conditions of the soundmoney User Agreement at https://sound.money/ for more information.





#### ADDITIONAL PREFERRED CUSTOMER BENEFITS



All three Preferred Customer Access Options (above) include physical silver, to get you started, and access to 7k's online "Back Office" where you can manage and control your account, place orders, refer other customers, and access a suite of educational resources, including the Buyers and Collectors Certification programs and some other great benefits. Preferred Customers also receive special promotional offers from time-to-time.

Where available and while supplies last, the Basic Customer Option includes a silver coin, round, or bar; the VIP Customer Option includes collectible silver, and the Legacy Option includes a collectible silver coin or gold note.

While actively participating in the 7k AutoSaver<sup>™</sup> program, all three Preferred Customer options reward loyal customers with additional 7k benefits, including Loyalty Reward points that you can redeem for additional, select coins that ship with your next autosaver as well as access to 7k Advantage, a premium discount program that can save you money on everything from dining and retail to travel with more than 800,000 retailers around the world.

#### SALES CENTER LICENSE

For those only interested in participating in the 7k Share Plan (discussed below) without becoming a 7k Preferred Customer, 7k offers a separate Sales Center Only License, which gives access only to a 7k Sales Center, including a unique link to your own 7k Replicated Website and the ability to earn under the 7k Share Plan, but without any Preferred Customer benefits.

**PLEASE NOTE:** 7k waives the Sales Center License fee for Preferred Customers.

The 7k Sales Center License requires an annual renewal and payment of applicable license and technology service fees, which are not commissionable under the 7k Share Plan. The annual Sales Center License is not separately available in all markets and cost varies by market and can change from time to time depending on business needs and market conditions.

Visit www.7kmetals.com for the latest pricing.

**NOTE:** Consistent with the 7k Policies & Procedures, 7k Associates may be assessed monthly or annual service and technology fees, which may be offset or deducted against potential or earned commissions and assessed against your 7k Cash accounts receivable balance.

# GETTING STARTED

To get started, choose one of our starter options and an AutoSaver™. Each option includes our suite of customer benefits.

Additionally, each higher tier offers more benefits and expanded options.

Learn More at www.7kmetals.com



Fractional metals and quick liquidation with soundmoney<sub>®</sub>.

Stack & Sell for

tracking, buying

coins to complete

your sets, and

sellina.



Limited free storage for your soundmonev® purchases via VaultMax<sup>™</sup> vaults.



Your very own shopping portal for non-collectible and collectible coins.



Coin drops for those 7k exclusive coins only 7k stackers get.



Trainina for buyers, collectors, business builders and much more!



delivered monthly, and access to 7k Advantage + Loyalty Points!



Affordable health coverage for virtual visits, vision care, life-coverage, and pet insurance.



a selection of precious metals.

### **BASIC CUSTOMER**

Provides limited access to benefits, and we will send you some silver to get you started.

#### **Upfront Cost**

\$149 USD + (the following month) **Monthly AutoSaver** \$115 USD - \$179 USD

Store up to \$1000 USD . (held in VaultMax™) Track & store up to **10 coins** 

## **VIP CUSTOMER**

Everything from "Basic" plus I year access to benefits, and we will send you a nice **collectible coin.** 

### **Upfront Cost**

\$269 USD + (the following month) Monthly AutoSaver

\$115 USD - \$179 USD

#### \$50,000 USD (held in VaultMax™) Track & store

Store up to

Unlimited coins

## LEGACY CUSTOMER

Everything from "VIP" plus you get the complete package with no renewal! With full access, as well as a beautiful collectible coin.

#### **Upfront Cost** \$599 USD

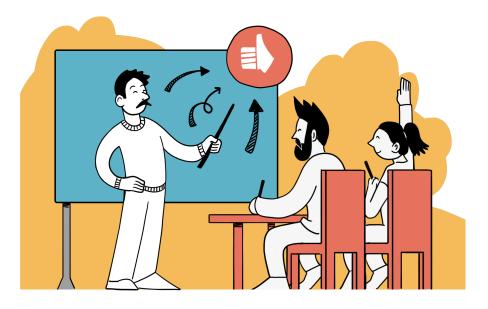
+ (the following month) **Monthly AutoSaver** 

\$115 USD - \$179 USD

Store up to \$50,000 USD (held in VaultMax™) become eligible for the soundmoney







## Participating in the 7k Share Plan

After acquiring a Sales Center license (waived for preferred customers), you can only become eligible to participate in the 7k Share Plan by separately:

- Signing in to the 7k Back Office and digitally signing and submitting a completed 7k Associate Application and Agreement;
- 2. Providing 7k with a unique and valid Tax ID;
- Satisfactorily completing required "Know Your Customer" due diligence ("KYC"); and
- 4. Refer two or more Preferred Customers to 7k who make a minimum qualifying purchase.

**NOTE:** 7k Preferred Customers (members) are customers and are not automatically participants in the 7k Share Plan. In some markets, local government licensing may also be required before participating or earning commissions. Consult your own attorney and local laws.

While you can start referring customers before completing all required application steps, potential commissions‡ are placed on hold because you are not eligible to earn commissions until you have submitted, and 7k has accepted your 7k Associate Agreement, verified your Tax ID, and reviewed your completed KYC due diligence.

# **IMPORTANT NOTE:** Potential commissions lapse and are forfeited if you do not accept the Associate Agreement, provide a valid Tax ID, complete required KYC, and refer at least two Preferred Customers within 30 days of the commissionable activity.

7k does not sell inventory for resale and does not require any product purchases to participate in the 7k Share Plan. However, to remain active and continue earning Agency commissions (see Associate Agency Commissions section below), you must have and maintain at least two active, personal Preferred Customers and generate at least fifteen Personal Volume Points ("PV") each month.

PV can be generated by Guest Customer purchases on your 7k Replicated Website, or by your personal purchases made directly from 7k for your own collection. 7k reserves the right to cancel or suspend your 7k Associate Agreement due to inactivity, as provided in the 7k Associate Policies & Procedures, including if you:

- Fail to personally generate at least fifteen (15) PV (or retail volume) or fail to refer at least one new Preferred Customer for three (3) consecutive months,
- Do not earn a commission for six (6) consecutive months,
- Fail to pay the annual Sales Center Only license fee (if not a Preferred Customer) or do not maintain an active 7k Preferred Customer account;
- Fail to pay any required technology or service fees when due for three (3) consecutive months.

**NOTE:** Don't worry. Cancellation of your Associate Agreement does not affect your Preferred Customer status or Customer Account.

Once your 7k Associate application is submitted and accepted by 7k, you can start earning when the customers you refer make qualifying purchases. There are two ways to earn: (I) Direct (Retail) Sales through your replicated 7k Website, and (2) Agency commissions generated by Points from Preferred Customer sales.

# HONTO EARN

#### DIRECT (RETAIL) COMMISSIONS

The simplest way to earn under the 7k Share plan is by sharing the unique link to your 7k Replicated Website with others. Anytime a Guest Customer makes a purchase directly from 7k using your 7k Replicated Website (a "Retail Sale"), you earn a Direct Commission, sometimes referred to as an "E-Commerce Sales Commission" or "Retail Sales Commission." The Direct Affiliate Commission rate varies by product and is only paid to you for your personal, guest customers (single level) who purchase through your 7k Replicated Website.

NOTE: Guest Customers access many of 7k's product offerings through your 7k Replicated Website, but they may pay higher prices and typically do not get access to exclusive 7k offerings. They also miss out on the amazing 7k Preferred Customer benefits, such as discounted pricing, 7k AutoSaver™, 7k Coin Drops™, 7k Bullion, 7k Buyer/Collector Certification, Stack & Sell®, soundmoney®, 7k Advantage, 7k Protect (where available), and private vault storage credits from VaultMax<sup>™</sup>. Some customer benefits or functionalities may not be available in every country, state, or province. Please visit www.7kmetals.com for current pricing and the options available in your market.

#### PREFERRED CUSTOMER ACQUISITION

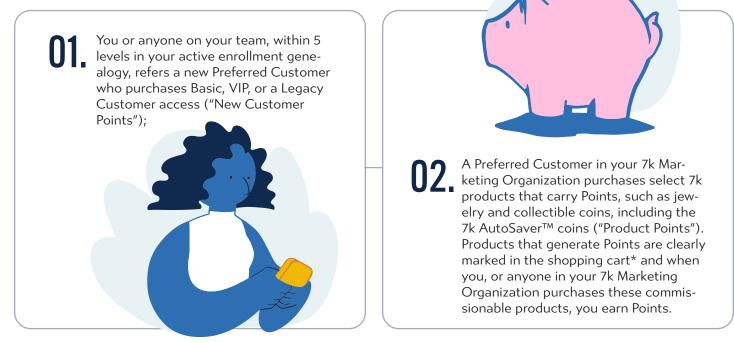
You also earn when you personally refer a new Preferred Customer who purchases a qualifying Basic, VIP, or Legacy customer option. You accrue New Customer Points on each sale of a new customer option referred by you, by your Preferred Customers, and by your personally enrolled Associates through five generations among your active Personal Enroller Group. You can grow your 7k Marketing Organization by personally referring new Preferred Customers, or helping your Preferred Customers become 7k Associates by making their own customer referrals. New Customer Points translate into agency commissions based on your ongoing efforts to find and refer new Preferred Customers and grow sales.

#### ASSOCIATE AGENCY COMMISSIONS

The real earning potential‡ comes with qualifying product purchases made by customers in your 7k Marketing Organization. You accrue Product Points for qualifying purchases made within either Team, by anyone in your 7k Marketing Organization, regardless of who their sponsor is. Product Points also translate into agency commissions based on your ongoing efforts to lead, train, and help your team grow sales.

## Earn Points on Preferred Customer Purchases

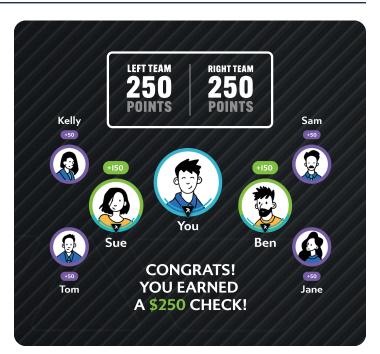
## You accumulate Points when



\*Pricing and Points may vary by country, state, or province and can fluctuate based on legal requirements and market conditions. Please visit www.7kmetals.com for current pricing and Points in your market. Some products offered by 7k do not carry Points and are non-commissionable. You cannot earn Points for recruiting other 7k Associates.

Associates can accumulate Points as long as your account remains active and until you accumulate enough Points to "cycle." An earnings "cycle" occurs when your left team and right team have each accumulated the minimum cycle Points required by a commission payout date. For Max Pay up to \$12,500, Regular Cycles require 500 Points on both your Left and Right Teams (see below). For max pay levels above Presidential Gold, payouts occur on a total Volume Cycle at the max payout for each Achievement Level. To get you started, 7k pays your Starter Cycle when you accrue at least 250 Points (but below 500) on both your Left and Right Teams.

Points attributable to the purchase of your own Preferred Customer Option do not count towards your accrued Points. However, Points from the commissionable products you purchase do accumulate to your lesser Team point totals, meaning that you earn Points when you buy a 7k AutoSaver,<sup>™</sup> jewelry, or any other item that carries Points. If both Teams are equal, then your Points from your purchase will be added to your left Team (i.e., they cannot be split).

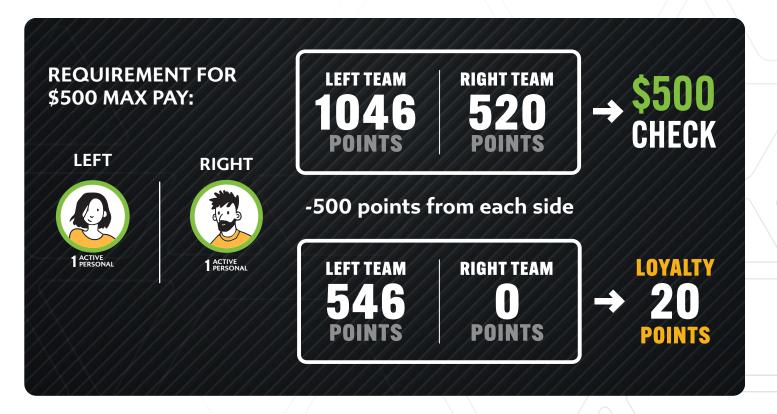


## Understanding Commission "Cycles"

When your accumulated Points reach at least the Minimum Cycle Points on both your Left and Right Teams, you earn a "Cycle". Upon cycling, the Minimum Cycle Points are: (1) deducted from each Team's accumulated Points, (2) converted to a Cycle Payout, (3) accrued in your 7k Cash accounts receivable (available in the 7k Back Office) as potential or earned commission, (4) and are held subject to a 6-day audit period. Cycle Payouts accrue and are held in your 7k Cash accounts receivable until you request a physical check or ACH disbursement by having linked your 7k Cash account to your bank account (e.g., through Payquicker, Finicity, or other methods offered by 7k).

On a Cycle commission payout date, you can earn as many cycles as you have Points accumulated in your smallest volume team, up to your current Max Pay (see below). The Team with the smallest point volume is sometimes referred to as your "lesser leg" or "pay leg." The larger Team is sometimes referred to as your "strong leg" or "non-pay leg".

After Cycling, if you remain Active and in good standing, any Points in your strong leg roll over and continue to accrue, while any remaining Points in the lesser leg not Cycling ("non-Cycling Points") (up to the maximum Max Pay Points) are converted to Loyalty Reward points (if you are also a Preferred Customer), resetting the pay leg to zero Points. That is, after Cycling Points are deducted from both Teams, remaining Points in your strong leg carry over, the non-Cycling Points in the lesser leg convert to Loyalty Reward points and the lesser leg resets to zero. After achieving a Max Payout in a single period, excess Points reset and do not convert to Loyalty Rewards for that period.



**NOTE:** Disbursements of earned commissions may be subject to applicable fees, including those charged by your bank or third-party processors. 7k deducts a \$5 USD processing fee for each direct ACH or physical check 7k processes. If you are a Preferred Customer, you can use your accrued 7k Cash accounts receivable balance to pay for your own personal 7k purchases. 7k reserves the right to push earned commissions to you via any available method of payment if your accrued 7k Cash accounts receivable exceeds \$2,000 USD and to assess and deduct monthly dormancy fees for balances held if you become Inactive. 7K Cash balances are held in 7k's custodial bank account and are **not separately fdic insured.** 

# Loyalty Reward Points & Leadership Rollover Perks

#### LOYALTY REWARD POINTS

For Associates who are also Preferred Customers, not only can your non-Cycling Points convert to Loyalty Reward points, but you also earn additional Loyalty Reward points by maintaining an active 7k AutoSaver™ subscription or each time you refer a new Preferred Customer. Loyalty Reward points can be redeemed for selected collectible coins shown in the 7k Loyalty Shopping Cart on the 7k Website. Loyalty Reward points are non-transferrable, not redeemable for cash, and expire and are forfeited when you become inactive, cancel your AutoSaver™ subscription, and when your 7k Account is cancelled, suspended, or terminated for any reason. Redeemed Loyalty Rewards products ship with your next AutoSaver as a bundled shipment. Loyalty Reward points are only available to Preferred Customers, and not for Associates purchasing the Sales Center Only License.



#### LEADERSHIP ROLLOVER PERK

For each week in which you demonstrated leadership by personally enrolling a new Preferred Customer, you earn the New Customer Rollover Perk (sometimes referred to as Leadership Status). With Leadership Status, instead of converting to Loyalty Reward points, the non-Cycling Points up to your maximum Max Pay in your pay leg are retained in your lesser leg and carried forward for the next weekly Cycle. Leadership Status is not transferable, not redeemable for cash, expires weekly, and may be modified or discontinued by 7k at any time and for any reason.



## The Comission Cycle Process

7k currently pays commissions weekly, at the end of each week on Saturday, on or around II:59 PM Mountain Time. \*Depending on your Max Pay, your Points can accumulate and earn up to a maximum of 25 Cycles per week at \$500 USD per Cycle, which means you can earn up to \$12,500 USD per week. ‡For Achievement Levels above 25 commissions cycles, or \$12,500 USD, cycles are paid at only the Max Payout volumes when all criteria are met for the specific Max Pay specified further below. At the time of each Commission Cycle, 7k's proprietary Commission Engine software takes the following actions:

#### 01.

The Commission Engine calculates the number of cycles you achieved. The Starter Cycle is earned when you accrue at least 250 Points on each Team, but less than 500 Points. A Regular Cycle starts once you have accrued at least 500 Points on each Team. For example, if you accrue 250 Points on each team, you have earned only the Starter Cycle of \$250. If you achieve 500 Points on each Team, you have earned one Regular Cycle of \$500. If you achieve 750 Points on each Team, you have earned one Regular Cycle of \$500. If you achieve I,250 Points on each Team, you have earned two Regular Cycles of \$500 each, and so on.

#### 02.

The Commission Engine then verifies your Max Pay after considering the number of your active, personally enrolled Preferred Customers ("Personals"), the Group Growth factor within five active levels in your Personal Enroller Group, and the aggregate Sales Volume for your entire 7k Marketing Organization. Your eligibility and maximum weekly commission are determined by your Max Pay, as provided further below.

### 03.

For each cycle that occurs, the Minimum Cycle Points are deducted from each side of your team. So, if you earned only the Starter Cycle, 250 Points are deducted from each side. If you earned a Regular Cycle by having at least 500 Points on each Team, then 500 Points are deducted from each Team. If you earned two Regular Cycles by having at least 1,000 Points on each Team, then 1,000 Points are deducted from each side of your 7k Marketing Organization. Points are deducted and "Cycle" at all Regular Cycles EVEN IF YOU DO NOT OTHERWISE QUALIFY for the commission (e.g., due to your Max Pay).

Until you earn at least the First Cycle of 250 Points on each Team, your non-Cycling Points in both legs will rollover and remain until you achieve either the First Cycle or a full Regular Cycle, provided you are Active and in good standing. IF YOU FAIL TO MAINTAIN ACTIVE STATUS OR DO NOT ACHIEVE AT LEAST ONE CYCLE EVERY SIX (6) MONTHS, YOUR ASSOCIATE ACCOUNT MAY BE DEEMED INACTIVE, YOUR 7K ASSOCIATE AGREEMENT MAY BE CANCELLED OR SUSPENDED, AND ANY ACCRUED POINTS (INCLUDING LOYALTY REWARD POINTS) WILL BE FORFEITED AND IMMEDIATELY EXPIRE.

After becoming an Associate, to continue to qualify for commissions, you must remain active and in good standing, maintain at least two personally enrolled Preferred Customers (one on each Team), and have a current Achievement Level of at least "Associate." You can maintain active status by generating at least 15 PV every 36 days, which can be achieved through Guest Customers purchases made on your 7k Replicated Website, by personally referring a new Preferred Customer, or by your personal purchases made directly from 7k for your own collection, including personally participating in the 7k AutoSaver™ Program.

\* 7k disclaims all liability for any damages, lost profits, consequential damages, or any other losses, fees, or expenses resulting from any delay in the payment of commissions. 7k reserves the right to change the day, time, and/or frequency of its commission payouts at any time for any convenience or any business reason.

# **7 SHARE PLAN**

UNDERSTANDING CYCLE POINTS

After cycles are calculated, equal points

are reduced in each leg for payments.

Points remaining in the strong leg are

maintained and continually carry over.

preferred customer, we allow points to

roll over from the lesser leg into the next

any weekly cycle(s) are achieved.

Inside of a week, if you refer a new

pay period.

Points in the lesser leg reset to zero after

#### **1. WHAT IS A CYCLE?**

For every 500 points achieved weekly on both your left and right teams, you could earn \$500.

To get you started, we will payout \$250 through a Starter Cycle of 250 points, if you're not able to hit that first 500.

Depending on the size of your organization and **the requirements you've met**, you could earn multiple Regular Cycles within one week.

#### **HOW DO I EARN POINTS?**

New Preferred Customer Sales\* Recurring Sales from your Team

+150 Legacy +50 VIP

+20 Basic



Additional Points can be earned from purchases on your E-commerce Website, Coin Drops, Customer Benefits, & more!

## 2. WHAT ARE THE REQUIREMENTS

"Active Personal Customers" are people you brought into the organization.

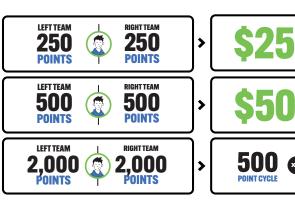
**"Personal Group Growth"** are the new members added to your personal enrollment group (by any of your personals, in a 4-week rolling period) within **5 active levels** from you.

#### 3. HOW TO RANK+UP

When you receive the income associated with a Rank (earned from cycle points in a cumulative 4-week rolling period), you will be recognized as a member of that Rank starting the next week.

#### WHAT IS AN "ACTIVE CUSTOMER?"

Personal Qualifying Volume (PQV) is earned through personal product purchases, preferred customer membership sales, or e-commerce sales. Must have minimum I5 PQV every 36 days for active status. All accumulated cycle points will be forfeited if not qualified in 45-day period.



#### LOYALTY POINTS

Business Builders and Preferred Customers may use these to claim selected products. Starting at \$500 max pay, points in your lesser leg that are under your max pay potential, but fall between cycles, convert to loyalty points. You will earn 50 Points by Onboarding a New Customer, 30 Points for each of your own AutoSaver orders, and new customers receive I00 points for choosing an AutoSaver for the first time.

CHECK

CHECK

THAT WEEK

**S2.000** 

CHECK THAT WEEK

ACTIVE PERSONAL CUSTOMERS	PERSONAL GROUP GROWTH	MAX WEEKLY Payout
1L   1R	-	\$500
2L   2R	1L   1R	\$1,000
3L   3R	2L   2R	\$2,000
5L   5R	5L   5R	\$3,500
8L   8R	10L   10R	\$7,000
10L   10R	20L   20R	\$10,000
14L   14R	40L   40R	\$12,500

See the Legacy Builder document for additional levels.

RANK	CUMULATIVE 4-WEEK Rolling income	RANK	CUMULATIVE 4-WEEK Rolling income
<b>V</b> ASSOCIATE	\$500	🐼 GOLD	\$15,000
🛕 COPPER	\$1,000	֎ EXE.GOLD	\$30,000
A BRONZE	\$2,000	📀 PRES. GOLD	\$42,500
SILVER	\$5,000		

DISCLOSURE:

The information presented here is for informational purposes only. Success as a 7k Associate is not guaranteed and requires hard work and skill. Median gross earnings for an active 7k Associate is \$500 per year, excluding taxes and expenses. Results vary.

Please review our Income Disclosure Statement at www.kutt.it/VAdHM3. Details presented here are subject to change at any time. Preferred Customer Sales only apply within 5 active levels from you.

## Glossary

"7k ASSOCIATE" OR "ASSOCIATE" "7k Associate" or "Associate" means an individual who acquires a Sales Center license, submits a signed 7k Associate Application and Agreement that is accepted by 7k, provides 7k with a unique and valid tax ID, satisfactorily completes required Know Your Customer due diligence, personally refers at least two Preferred Customers who make qualifying purchases, and participates in the 7k Share Plan by (a) referring customers to their unique retail 7k replicated website and /or (b) by accruing enough Points from Preferred Customer purchases to Cycle and earn a commission. Associates are not required to purchase or carry any inventory and can qualify to earn commissions without becoming a Preferred Customer (or Member) or making any product purchases to earn commissions. Roughly 20% of 7k Preferred Customers (Members) apply to become 7k Associates, but most Preferred Customers (Members) are not Associates and do not participate in the 7k Share Plan.

"7K ADVANTAGE" is a discount rewards program offered to 7k Preferred Customers who maintain an active 7k AutoSaver™ subscription. The program gives Preferred Customers incredible savings and discounts on travel, entertainment, food, shopping, and other products and services at more than 800,000 participating retailers around the world (where available).

"7K AUTOSAVERTM" is a subscription program available to all Preferred Customers and includes a "coin of the month" selected by and shipped to the customer each month. AutoSaver can be cancelled at any time but is required to access certain 7k customer benefits.

**"7K BULLION"** is IRA-eligible, non-collectible precious metal coins, rounds, and bars sold by 7k and generally only available to 7k's Preferred Customers. 7k Bullion is offered at competitive market prices but does not generate Points under the 7k Share Plan. 7k Bullion is also offered to third-party IRA custodians for self-directed IRAs belonging to 7k Preferred Customers. 7k does not provide IRA custodial services or offer any tax, legal, or financial advice. Consult your own financial advisor.

**"7K BUYER/COLLECTOR CERTIFICATION"** are training programs available to Preferred Customers through the 7k Training Center, available through the Back Office. The Training Center is a valuable subscription to an online training and educational platform, with high quality videos, articles, and other resources to help Members become skilled collectors and informed buyers of gold and silver. The Training Program is available exclusively to Preferred Customers.

**"7K CASH"** is an internal ledger account reflecting an individual Associate's earned commissions. 7k Commissions are held in the 7k Cash account and are accessible only to "spend back" or

offset against purchases from 7k or to disburse at the Associate's request either to a linked bank account (through a third-party processor) or by check to the physical mailing address on file for the 7k Associate (subject to applicable fees).

**"7K COIN DROPS™**" are special events giving early or exclusive access to Preferred Customers for highly collectible and low mintage coin collections, usually graded at mint or near mint condition.

**"7K GETAWAYS"** are perks offered only to 7k Preferred Customers and their families, giving them the option to purchase curated vacation packages at 7k's group pricing to visit amazing places, share experiences with likeminded individuals, and create memories together. 7k Associates can earn discounts to participate in Getaways through various sales promotions or incentives, but the Getaways are available to all Preferred Customers. Earning discounts to 7k Getaways is not typical, and fewer than 1% of active 7k Associates qualify for trip incentives.

**"7K PROTECT"** is a benefit offered exclusively to 7k Preferred Customers, giving Preferred Customers access to purchase affordable health care, life-coverage, pet care, and other benefits offered by a licensed, third-party insurance provider at 7k's group pricing (where available). 7k Protect requires additional purchase and is subject to eligibility requirements and limitations in plan documents. Neither 7k nor its Associates offers or sells insurance. Visit http://www.7kprotect.com/ for more information.

"ACCRUE" means to accumulate Points on a Team within a 7k Marketing Organization on the sale of commissionable 7k products to Preferred Customers on that Team. Points "accrue" but are not earned until an active Associate meeting all eligibility criteria achieves one or more Cycles. For Associates failing to meet eligibility requirements, accrued points cycle without generating any commission.

"ACTIVE ASSOCIATE" means an Associate who maintains at least two active, personally enrolled Preferred Customers, and generates at least 15 PV every 36 days, which can be achieved through Guest Customers' purchases made on their 7k Replicated Website, by purchases made by their friends or household members (who are not also 7k Preferred Customers or Associates) who are authorized to make purchases on their account, by personally referring a new Preferred Customer, or by an Associate's personal purchases made directly from 7k for their own collection, including personally participating in the 7k AutoSaver™ Program.

"ASSOCIATE AGENCY COMMISSIONS" refers to the commissions based on Points earned by Associates under the 7k Share Plan on the aggregate sales volume of an Associate's downline 7k Marketing Organization and calculated by the number of Cycles earned on the Associate's lesser leg Team. Agency Commissions are calculated based on actual product sales to Guest and Preferred Customers within the downline Marketing Organization (including eligible New Customer Points), but Agency Commissions are earned and paid because of an Associate's efforts to build, lead, train, motivate, and/or inspire their 7k Marketing Organization by helping other 7k Associates grow sales.

**"BASIC CUSTOMER"** is a Preferred Customer that purchased the Basic Customer Option when they enrolled. Basic Customer access offers 7k's preferred pricing but requires an active AutoSaver subscription to continue accessing 7k Preferred Customer benefits.

"CONVERTED POINTS" refers to non-Cycling Points in an Associate's pay leg that are short of achieving the next Cycle up to their maximum Eligible Cycle that are not paid out, and which are converted to Loyalty Reward points.

"CROSS-MARKET" means to encourage, solicit or facilitate a 7k Customer or Associate to purchase a competing product or enroll with a competing company, or to join any other network marketing or direct selling business with an affiliate, multi-level marketing, or similar compensation business model, as defined and prohibited in Section 5.6.6 in the 7k Associate Policies & Procedures.

"CYCLE PERIOD" means the regular commission period that currently begins Sunday at I2:00 AM Mountain Time and ends Saturday at II:59 PM Mountain Time. Commissions are calculated and paid weekly with a six-day delay.

"DIRECT AFFILIATE COMMISSIONS" are those commissions earned by an Associate when a Guest Customer makes a retail purchase directly from 7k through the Associate's 7k Replicated Website. Direct Affiliate Commissions are single level commissions, sometimes referred to as "Retail Commissions" and are paid as a percentage of the sale price.

"GENEALOGY" (also referred to as a 7k Marketing Organization) refers to the relationships reflected in 7k's database when Associates personally refer Preferred Customers (members) or personally sponsor other Associates (collectively "Personals"), as well as those referred by their Personals, and so on, down to the newest customer. It can also refer to an Associate's Sponsor and their upline Support Team, up to the Company.

"GUEST CUSTOMER" is a customer who elects to make a retail product purchase directly from 7k through an Associate's unique link to a 7k Replicated Website without creating a 7k Account or purchasing a 7k Preferred Customer Starter Option. Guest Customers are sometimes referred to as "Retail Customers" and sales to Guest Customers are included in "Retail Sales."

"INACTIVE ASSOCIATE" means an Associate who fails to maintain at least two personally enrolled Preferred Customers (one on each Team) and does not generate at least 15 PV for 36 days, or who fails to Cycle and earn a commission at least once every six months. Inactive Associates may be suspended or cancelled, with forfeiture of all accrued Points after 45 days from last date of qualifying activity. **"INACTIVE CUSTOMER"** means a Preferred Customer with no activity, purchases, or AutoSaver subscription for 36 days.

"LEGACY CUSTOMER" is a Preferred Customer that purchased the Legacy Customer Option when they enrolled. The Legacy Customer access requires no renewal and continues until cancelled or suspended due to inactivity.

"LOYALTY REWARD POINTS" are credits that Preferred Customers earn for maintaining an active AutoSaver subscription and personally referring new Preferred Customers. Non-Cycling Points up to the Max Pay in pay legs also convert to Loyalty Reward points. Loyalty Reward points are not transferrable, not redeemable for cash, and expire if an account becomes inactive, discontinues their AutoSaver, or is cancelled for any reason. Loyalty Reward points can only be redeemed for specified 7k products when used before expiration.

"MAX PAY" means the current maximum payment level achieved by an Associate, based on the number of their personally enrolled Preferred Customers, the total Points accumulated in their left and right teams, and the cumulative growth of their teams inside of their Personal Enrollee Genealogy for five active levels, and the total sales volume on each team.

"NEW CUSTOMER ROLLOVER PERK", OR "LEADERSHIP STATUS" is a special status granted to 7k Associates each week they personally enroll a new Preferred Customer, which allows the Associate to carry forward non-Cycling Points (up to the Max Pay) in their pay leg for one additional weekly Cycle Period. Status is earned only by personally referring a new Preferred Customer and the status is non-transferable, not redeemable for cash, and expires weekly.

"NEW CUSTOMER POINTS" are Points assigned to qualifying Preferred Customer options (memberships). New Customer Points are awarded and cycle for the Associate who makes the Preferred Customer membership sale and flow up five levels within their active Personal Enroller Group.

"PERSONAL ENROLLER GROUP" refers to an Associate's personally referred, active Preferred Customers (members) and personally sponsored, active Associates (collectively "Personals"), as well as those personally referred by their active Personals, within five active levels.

"PERSONAL VOLUME" (PV OR PERSONAL POINTS) are Points that an Associate personally generates from Guest Customers purchases made on their 7k Replicated Website, by purchases made on the Associate's account by their friends or household members (who are not also 7k Preferred Customers or Associates), by personally referring new Preferred Customers, or by an Associate's personal purchases made directly from 7k for their own collection, including personally participating in the 7k AutoSaver™ Program.

"POINTS" (ALSO KNOWN AS "COMMISSIONABLE VOLUME" OR

**CV**) are value assigned to commissionable products which accrue for all purchases made by Preferred Customers in a 7k Marketing Organization, and which are used to calculate earned commissions for active 7k Associates with minimum Achievement Levels and meeting required eligibility criteria. 7k reserves the right to change or modify the Points allocated to its products and services for any business reason, including but not limited to managing inventory, changes in costs of goods or overhead, or to account for other market conditions. Some products offered by 7k do not carry Points and therefore do not generate Associate Agency Commissions, including non-collectible silver and gold bars, rounds, and other similar precious metal items (bullion). Additionally, Associates cannot earn Points for recruiting other 7k Associates or for 7k Sales Center licenses, sales tools, marketing supplies, sales training resources, and event tickets.

"PREFERRED CUSTOMER" is any committed customer choosing to purchase one of 7k's Preferred Customer starter options, including the Basic, VIP, or Legacy Customer access. Preferred Customers are also sometimes referred to as Members. Preferred Customers are not participants in the 7k Share Plan unless they separately apply to become an Associate, refer at least two qualifying customers, sign the Associate Agreement, provide a valid Tax ID, and complete required KYC customer due diligence.

"PRODUCT POINTS" are Points assigned to qualifying 7k products (e.g., numismatic coins, jewelry, AutoSaver coins, etc.). Product Points are awarded to the Associate who referred the customer making the purchase and up the 7k Genealogy without limit.

"RESET" means the resetting of pay leg volume to zero after earning a Cycle.

"SALES CENTER LICENSE" is a license granted by 7k to those wanting to participate in the 7k Share Plan, authorizing them to promote 7k and 7k products, use certain 7k trademarks and intellectual property, and access the 7k Back Office, including use of a unique link to a 7k Replicated Website for e-commerce, as well as the ability to participate in the 7k Share Plan. Sales Center licenses are not commissionable. The Sales Center license fee is waived (no cost) for Preferred Customers. A Sales Center Only license is separately available for purchase (where permitted) to non-customers wanting solely to participate in the 7k Share Plan without becoming a 7k Preferred Customer.

"SOUNDMONEY®" is a third-party digital SaaS platform and non-collectible precious metal dealer, offering physical gold and silver bullion at affordable prices exclusively for immediate delivery to a third-party private vault for secure storage on behalf of its customers. 7k Preferred Customers get access to soundmoney®, which offers quick and easy access to purchase fractional gold and silver, monitor, sell back or request physical disbursement of vaulted holdings. 7k Preferred Customers electing to use soundmoney® services must separately agree to the terms of the soundmoney® User Agreement. Soundmoney® is a separate company with distinct management but is affiliated with 7k through overlapping beneficial owners. Use of the soundmoney® website, and maintaining an account with them, is subject to separate terms and conditions.

"STACK & SELL®" is a third-party digital tool for collectors to catalog graded coins they own; manage their collection; monitor current market value; and buy and sell graded, collectible coins through a secure online marketplace. Membership to Stack & Sell is included in all Preferred Customer Starter options, with varying access. Stack & Sell is a separate company with distinct management but is affiliated with 7k through overlapping beneficial owners. Use of the Stack & Sell website, and maintaining an account with them is subject to separate terms and conditions.

**"STARTER CYCLE"** is a singular commission Cycle that occurs only if an Associate accumulates less than the first regular 500 Point cycle, but at least 250 Points on each Team, and results in a commission of \$250 USD.

"VAULTMAX™" is a third-party private vault available to 7k Preferred Customers. 7k Preferred Customers receive limited free storage with the purchase of their Basic, VIP, or Legacy customer access for all metals purchased directly from soundmoney®. VaultMax™ is a separate company from 7k and soundmoney®, with separate management, but is affiliated through overlapping beneficial ownership. VaultMax customers must sign or agree to a separate VaultMax Private Vault Custody Agreement.

"VIP CUSTOMER" is a Preferred Customer that purchased the VIP Customer Starter Option when they enrolled. VIP Customer access is a one-year membership that must be renewed annually.

**"VOLUME CYCLE"** is a payout applicable to any cycles above the 25th cycle, or \$12,500, based on meeting all eligibility requirements for the Max Pay and only paying the Volume Cycle commission at the associated Max Payout level when achieving the total volume required for each Team at the specified Achievement Level.

