



Estimated Total Return for the Silver Investment Certificate Holder

{based on \$1,000 Investment Contribution over the eight (8) year period}

*Amount received from Profit Sharing Plan: \$43,000**

Return of an initial investment contributions: \$1,000

*Total return on \$1,000 investment contribution: \$44,000**

*Calculation of Estimated Total Return from Profit Sharing Plan**

Assumptions:

- *The size of the average store 3,000 sq. ft.*
- *90 sales days in the first year of business (year 2016)*
- *300 sale days / year in the next consecutive years of business*
- *\$2,000 in sales/day/store in the first year and 3% increase thereafter*
- *Annual Gross Profit equals to 40% of Annual Gross Revenue*
- *Annual Net Income (before taxes) equals to 50% of Annual Gross Profit*
- *Total amount of expected investment contributions: \$500,000*

Year 1 Number of DolarPlus® stores: 4

Annual Gross Revenue:

\$2,000 in sales/day/store x 90 sale days/year x 4 stores = \$720,000

Annual Gross Profit = \$288,000

Annual Net Income = \$144,000

Year 2 Number of DolarPlus® stores: 9

Annual Gross Revenue:

\$2,060 in sales/day/store x 300 sale days/year x 9 stores = \$5,562,000

Annual Gross Profit = \$2,224,800

Annual Net Income = \$1,112,400

Year 3 Number of DolarPlus® stores: 21

Annual Gross Revenue:

\$2,120 in sales/day/store x 300 sale days/year x 21 stores = **\$13,356,000**

Annual Gross Profit = **\$5,342,400**

Annual Net Income = **\$2,671,200**

Year 4 Number of DolarPlus® stores: 47

Annual Gross Revenue:

\$2,185 in sales/day/store x 300 sale days/year x 47 stores = **\$30,808,500**

Annual Gross Profit = **\$12,323,400**

Annual Net Income = **\$6,161,700**

Year 5 Number of DolarPlus® stores: 106

Annual Gross Revenue:

\$2,250 in sales/day/store x 300 sale days/year x 106 stores = **\$71,550,000**

Annual Gross Profit = **\$28,620,000**

Annual Net Income = **\$14,310,000**

Year 6 Number of DolarPlus® stores: 238

Annual Gross Revenue:

\$2,320 in sales/day/store x 300 days/year x 238 stores = **\$165,648,000**

Annual Gross Profit = **\$66,187,200**

Annual Net Income = **\$33,093,600**

Year 7 Number of DolarPlus® stores: 445

Annual Gross Revenue:

\$2,390 in sales/day/store x 300 days/year x 445 stores = **\$319,065,000**

Annual Gross Profit = **\$127,626,000**

Annual Net Income = **\$63,8133,000**

Year 8 Number of DolarPlus® stores: 635

Annual Gross Revenue:

\$2,460 in sales/day/store x 300 days/year x 635 stores = **\$468,630,000**

Annual Gross Profit = **\$187,452,200**

Annual Net Income = **\$93,726,000**

Estimated Cumulative Total Gross Revenue, Profit & Net Income
{after eight (8) years}

Cumulative Gross Revenue: **\$1,075,339,500**

Cumulative Gross Profit: **\$430,138,000**

Cumulative Net Income before taxes: **\$215,067,900**

Estimated total amount payable to all Investment Certificates Holders during a period of eight years Calculation Formula: (10% of Cumulative **DolarPlus®** Net Income) x (Investment Contribution Ratio). This calculation assumes Investment Contribution Ratio equals to 1.0 (\$500,000 of Actual Total Investment Contributions) ÷ (\$500,000 of Expected Total Investment Contributions).

\$21,506,800*

Estimated Total Amount Payable to a Holder of Silver Investment Certificate during a period of eight years including Return of \$1,000 of Initial Investment

\$44,000*

Formula for Calculation of DolarPlus® Profit Sharing Plan: {Certificate Holder's Investment Contribution ÷ Actual Total Investment Contributions} x (Estimated Total Amount Payable to Investors)

Note: (*) This amount could be higher or lower depending of the future gross sales revenue and the number of years needed to reach 500 **DolarPlus®** stores.

Additional Note:

- The holders of the Investment Certificates are entitled to participate in **DolarPlus® Profit Sharing Plan** until the end of the year when the number of stores exceeds 500. The **Profit Sharing Plan** will be payable to all Certificates holders on the annual basis.
- The Investment Certificates are transferrable to the third party upon a written request from an existing Certificate holder. Such a request must be notarized and include a full legal name of a new Certificate holder.
- The Investment Certificates cannot be used as collateral or sold to a third party.
- In the event of a premature death of a holder of the Investment Certificate(s), a new Certificate(s) would be issued according to a Last Will of its holder. If there is no Last Will, a new Investment Certificate(s) will be issue to a surviving spouse and/or children. The total amount of investment contribution(s) on the newly issued Investment Certificate(s) cannot exceed the amount of contributions made by a diseased holder of an existing Certificate(s).