

# Executive Summary | as of December 31, 2025

## Dollars and Sense Growth Fund, LP (the “Fund”)

### THE INVESTMENT ADVISORY FIRM

Profits Plus Capital Management LLC (PPCM), founded in 2001, is an investment advisory firm located in Idaho that provides portfolio management services in financial securities and physical commodities. PPCM is the general partner of the Fund.

### STRATEGY

The Fund’s investment objective is to seek substantial capital appreciation through the purchase of physical precious metals; however, the Fund, in PPCM’s sole discretion, may also invest in and trade equities and other securities, instruments and hard assets. Currently, the Fund is focused on physical assets held outside the financial system and its primary assets are physical gold and physical silver. With this focus, the Fund seeks to directly address and reduce counterparty and systemic risk and to provide long-term total returns which may neutralize currency debasement and potential risks in the banking system.

### PPCM’s Advantage

Our advantage includes a vertically integrated structure of buying, transporting, insuring, and storing physical assets. PPCM has strong relationships in the metals industry and can transact and secure large quantities of metals at what we believe to be very competitive prices. To our knowledge, the Fund is the only fund that:

- 1) Buys gold and silver in small deliverable form
- 2) Holds all physical assets outside the financial system in secure and insured vaults\*
- 3) Allows redemptions in the form of cash, physical gold or silver, or other hard assets of the Fund

\*The Fund is an insured party on an all-risk insurance policy along with the storage facility.

### The Fund’s Approach

The Fund seeks to increase value by growing net ounces in the Fund through various trading techniques and arbitrage opportunities. By using economies of scale and trusted relationships, the Fund seeks to reduce trading costs while increasing product availability. The Fund allows qualified institutional and high net worth investors to consider large physical positions in gold and silver in an organized and secure manner where direct investment may be too cumbersome.

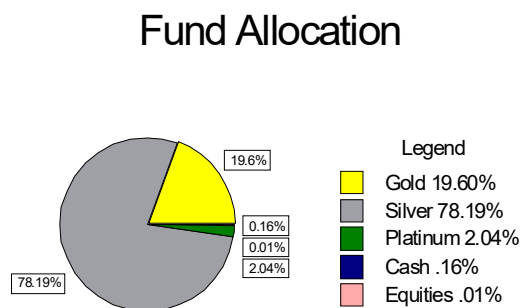
### INVESTMENT TYPES

- Primarily physical precious metals in good delivery bar or coin form
- Equity positions in mining related ETFs
- Cash
- Comex futures for the purpose of taking delivery of physical metals

### Year Audited Investment Returns

2016	10.5%
2017	9.24%
2018	-7.16%
2019	15.98%
2020	39.04%
2021	-12.67%
2022	1.21%
2023	2.52%
2024	20.10%
2025	113.40%

### PORTFOLIO CONSTRUCTION (as of December 31, 2025)



## **PORTFOLIO MANAGEMENT**

Bob Coleman is the President and sole member/owner of PPCM.

Mr. Coleman holds a Bachelor of Science degree in Accounting and Finance from Towson University.

Mr. Coleman has provided investment management services since 1992 with prior experience at firms such as Dean Witter and Morgan Stanley.

## **FUND DETAILS**

Assets: Approximately US\$245,530,954

Inception Date: November 2000

Minimum Investment: \$100,000

Management/Incentive Fees: 1.5% / 20% (after watermark)

Liquidity: Redemption Fee of 3% for redemptions within the first year of investment. Redemptions may generally be made monthly thereafter.

Administrator: RRBB [www.rrbb.com](http://www.rrbb.com)

Auditor: PKF O'Connor Davies, LLP [www.pkfod.com](http://www.pkfod.com)

## **THE FUND'S OPPORTUNITY**

Increasing leverage within the global financial system combined with indebted fiscal and monetary policies, geo-political and social concerns, aging demographics, and undercapitalized government programs provide a framework for dislocations that may not be diversifiable through conventional investment strategies. Governments may become more reliant on longer term inflationary strategies or currency debasement to avoid potentially debilitating effects of perpetual deleveraging in their economies. Negative or low real yields may impact consumer and investor confidence and create a breeding ground for financial market volatility. Hard assets may be a choice investment in times of uncertainty and precious metals have a long history as money.

## **CONTACT INFORMATION**

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## **RISK INFORMATION**

This Executive Summary only provides certain limited information about the Fund and PPCM. It should be read in conjunction with, and is qualified in its entirety by, the detailed information appearing elsewhere in the Fund's offering materials. An investment in the Fund is speculative and involves substantial risks. There is no guarantee the Fund's investment strategy will be successful and an investor in the Fund could lose the entire investment. The investment returns are calculated for the Fund as a whole and an individual investor's returns may vary. Past performance is no guarantee of future results. Additional fees and expenses may apply. This Executive Summary is not an offer or solicitation in any state or other jurisdiction in which, or to any person to whom, such an offer or solicitation is not authorized or is unlawful. The Fund is limited to accredited investors only.