BUILDING YOUR SHOPPING ANNUITY

Convert spending into earning







WHAT IS AN ANNUITY?

An "Annuity" is a process by which a fixed payment is made to you at specified intervals for a specified length of time.

To fund the "Annuity" you must contribute a fixed sum payment before payouts to you may begin.

A SHOPPING ANNUITY WORKS THE SAME WAY WITH ONE MAJOR DIFFERENCE

A UFO's specified fixed sum payment is made not in legal tender, but in time & changed shopping habits.

You create your "fixed sum payment" by redirecting purchases you're already making to your own exclusive products & SHOP.COM to fund your Shopping Annuity.

TAKE THE MINI SHOPPING ANNUITY ASSESSMENT TO SEE IF YOU QUALIFY

Learn how much money are you already spending that could be converted into earning with The Shopping Annuity.

Take The Assessment

Learn More about the Shopping Annuity and UnFranchise Business



TRADITIONAL ANNUITY:



SHOPPING ANNUITY[®]:

You must have discretionary income to make fixed sum payments which fund your annuity. By redirecting money you are already spending to SHOP.COM and UnFranchise Business, you create your "fixed sum payment" to fund your Shopping Annuity.

SHOPPING ANNUITY = ECONOMIC ALCHEMY

THE SHOP.COM ADVANTAGE



- Exclusive products
- Other brands
- Coupon codes
- Promotions
- Exclusive savings
- Comparison shopping
- Hot deals
- Better products at better prices and a better way to shop.

THE REFERRAL TRACKING SYSTEM



Market Australia can track and capture all your purchases from our stores, brands and merchants.



When you or anyone you lead to directly or indirectly, makes a purchase you get credit in the form of a social currency called BV and IBV.



That currency accumulates and when it reaches certain thresholds, you earn a residual income through the MPCP.



IT'S AN IDEA WHO'S TIME HAS COME

BECAUSE OF THE REFERRAL TRACKING SYSTEM, WE CAN LEVERAGE OUR COLLECTIVE BUYING POWER TO:



Convert margins into an ongoing income



Force prices down

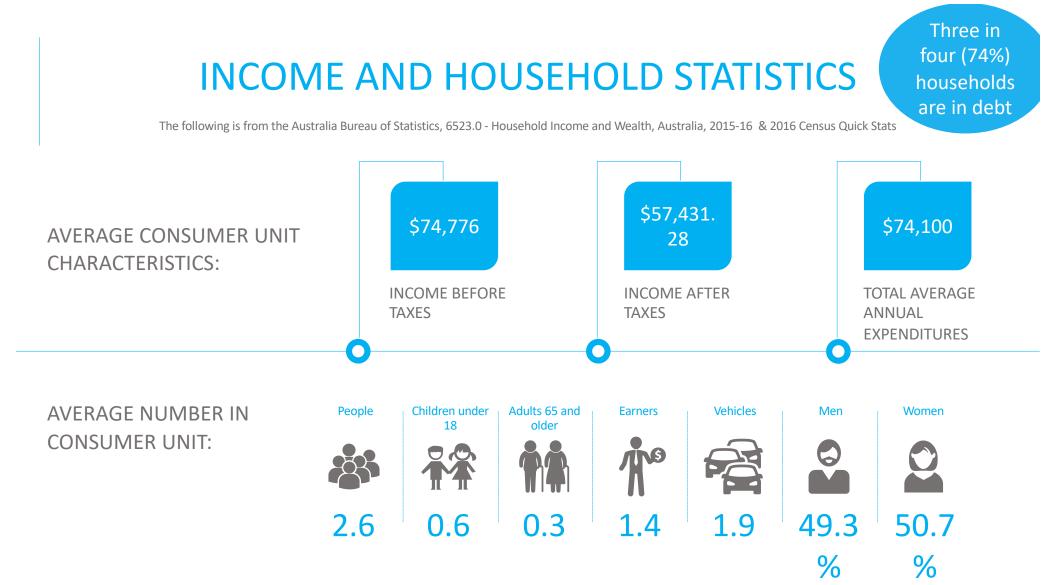


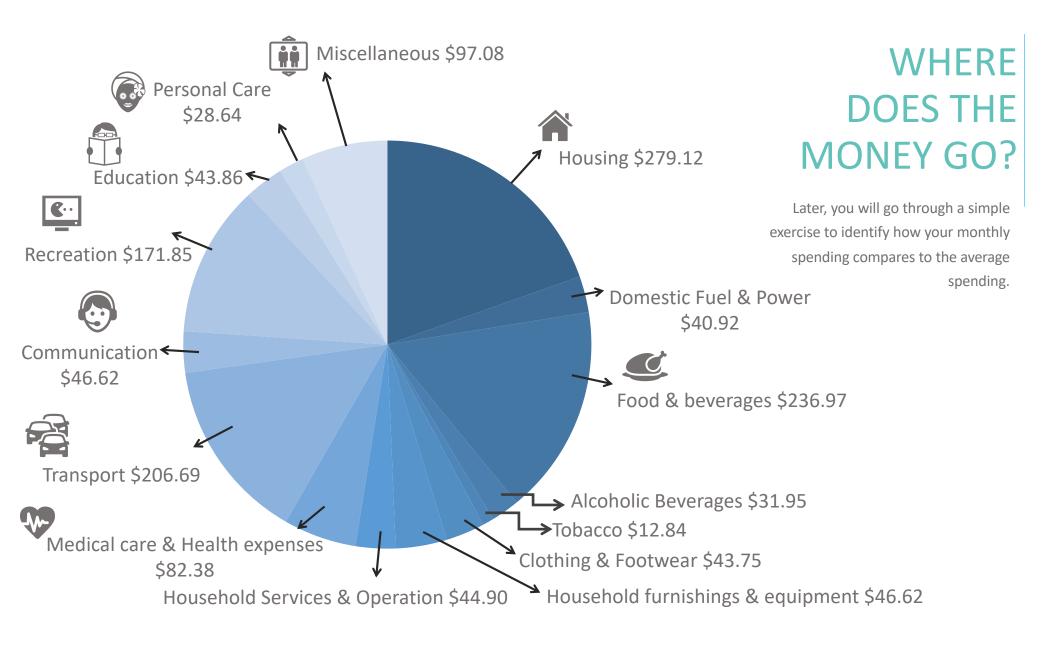
Give increased BV and IBV, thereby, increasing YOUR RESIDUAL INCOME

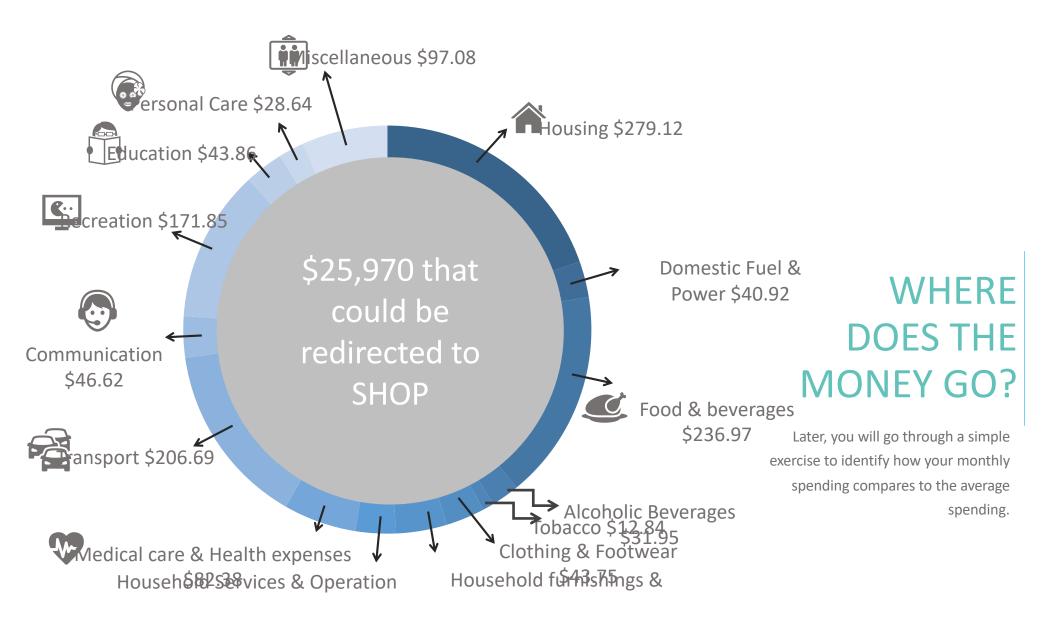
"With people power, the power of numbers, the referral tracking system, the MPCP, the SHOP.COM advantage... it's time has come and it can't be stopped." – JR Ridinger, Chairmen & CEO



YOU'RE ALREADY SPENDING IT Why not convert your spending into earning?

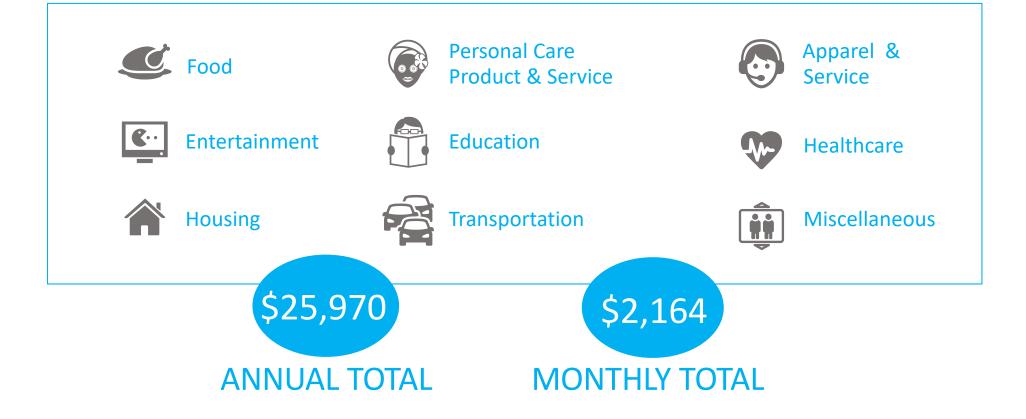






HOW DOES YOUR MONTHLY SPENDING COMPARE TO THE AVERAGE MONTHLY SPENDING?

Later, you will go through a simple exercise to identify how your monthly spending compares to the average spending.



Do you agree that you're already spending the money on these items whether or not you build a Shopping Annuity?

DO YOU AGREE THAT YOU'RE ALREADY SPENDING THE MONEY ON MANY EVENTS WHETHER OR NOT YOU BUILD A SHOPPING ANNUITY?



GOOD FRIDAY EASTER MOTHER'S DAY FATHER'S DAY HALLOWEEN CHINESE NEW YEAR AUSTRALIA DAY

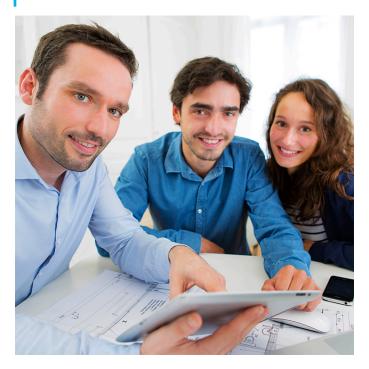
BLACK FRIDAY CYBER MONDAY CHRISTMAS NEW YEAR'S EVE WEDDINGS ANNIVERSARY GRADUATION RELOCATION MA EVENTS/TRAININGS FRIEND & FAMILY'S BIRTHDAYS PARTIES IF YOU'RE GOING TO SPEND THE MONEY ANYWAY, WOULDN'T YOU AGREE IT MAKES SENSE TO REDIRECT THAT SPENDING AND CREATE A SHOPPING ANNUITY?

HOW DO YOU FUND YOUR SHOPPING ANNUITY?

It begins by adjusting your shopping behaviours



FOUR STEPS TO BUILD A SHOPPING ANNUITY[®]





1 THE SHOPPING ANNUITY ASSESSMENT

UNFRANCHISE: unfranchise.com Mini SAA on shoppingannuity.com

THE SHOPPING ANNUITY ASSESSMENT IDENTIFIES:

- Time Value
- Exclusive Brands
- Potential Spending that could be redirected on a regular and annual basis
- Your Shopping Annuity at Majority



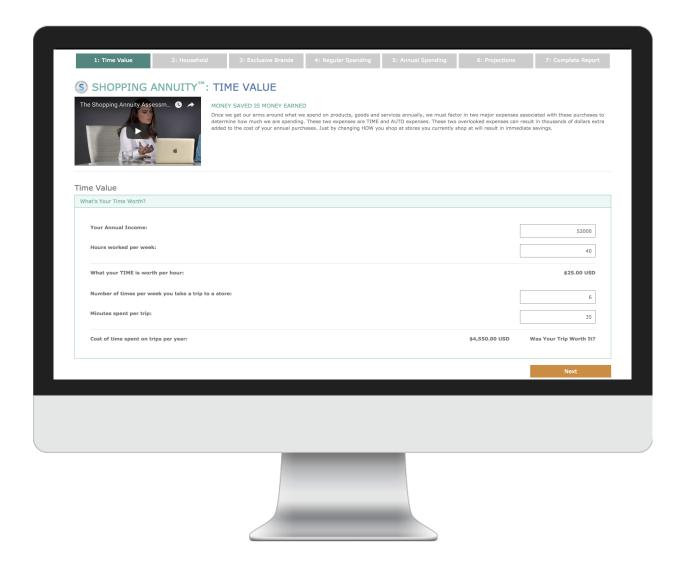
TIME VALUE

Are there certain shopping trips you make on a consistent basis?

Do generally buy 80% or more of the same stuff each week?

Why waste our time repeating actions that could be easily automated for us?

With that time back in your life, what could you get done instead?



2: Household	3: Exclusive Brands					
			or runnaar op	ending	6: Projections	7: Complete Report
NUITY [™] : HO	USEHOLD					
When y report t	vou provide your household detai that takes into consideration you	ils, such as the number of r home's makeup. In addit				
ousehold?						
Last M	∜ame	Date of I	irth *			
Anne	uity	4	\$ 24 \$	1977 \$	💿 Male Female	
Last N	Name	Date of I	irth *			
Ann	uity	10	\$ 12 \$	1980 \$	🔿 Male 💿 Female	
It Male or one Adult Female	to continue.					
household?						
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Ann	uity	3	\$ 5 \$	2005 \$	💿 Male 🔘 Female	
	when y report is valuable with the second se	Wen you provide your household deal report that takes into consideration you suluable recommendations for your spe	Image: Second	When you provide your household details, such as the number of the adults, children, pet report that takes into consideration your home's makeup. In addition, these details allow valuable recommendations for your specific household. oursehold? Last Name Date of Birth * Last Name Date of Birth * Industry 10 2 It Male or one Adult Female to continue. It Male or One Adult Female to continue.	When you provide your household details, such as the number of the adults, children, pets and vehicles, we report that takes into consideration your home's makeup. In addition, these details allow us to generate you valuable recommendations for your specific household. oursehold? Last Name Date of Birth * Last Name Date of Birth * Maile or one Adult Female to continue. these hold?	When you provide your household details, such as the number of the adults, children, pets and vehicles, we are able to provide your poper thint takes into consideration your household's estimate valuable recommendations for your specific household. ousehold? Last Name Date of Birth * Last Name Date of Birth * Inductor for the adult Female to continue.

HOUSEHOLD SIZE

By sharing details about your home's makeup, we can calculate the amount earning potential as well as make more relevant product and store recommendations



EXCLUSIVE BRANDS

What products are you already using on a regular basis?

Which of those could you replace with an exclusive brand?

Exclusive brands are the highest quality, available at wholesale to you and have the highest commissionable value

What are you looking for? All Departments • Q Image: Constraining My Account My Organization Downloads Help & Training Image: Constraining Im	Image: Wight of the state	Mun Eranch	ise 😹						
1: Time Value 2: Household 3: Exclusive Brands 4: Regular Spending 5: Annual Spending 6: Projections 7: Complete Report Image: Shopping Annuity TM: MARKET AUSTRALIA EXCLUSIVE BRANDS Health & Nutrition Image: Interpret to the State of th	1: Time Value 2: Household 3: Exclusive Brands 4: Regular Spending 5: Annual Spending 6: Projections 7: Complete Report Image: Shopping Annuity TM: MARKET AUSTRALIA EXCLUSIVE BRANDS Health & Nutrition Image: Interpret to the State of th	Business Acc	ount ·		What are you looking	g for?		All De	
Brands Spending Spending Report S SHOPPING ANNUITY [™] : MARKET AUSTRALIA EXCLUSIVE BRANDS Health & Nutrition Energy Isotonix® Advanced B-Complex Isotonix® Advanced Cleaning Needs, Kitchen & Bathroom	Brands Spending Spending Report S SHOPPING ANNUITY [™] : MARKET AUSTRALIA EXCLUSIVE BRANDS Health & Nutrition Energy Isotonix® Advanced B-Complex Isotonix® Advanced Cleaning Needs, Kitchen & Bathroom	*	Ordering	My Account	My Customers	My Organization	Downloads	Help & Training	1
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B-Complex C 31.50 Cleaning Needs, Kitchen & Bathroom	B-Complex 31.50 Cleaning Needs, Kitchen & Bathroom	Energy							
All Purpose Cleaner - Walls, Floors, Upholstery, Spot Cleaner	All Purpose Cleaner - Walls, Floors, Upholstery, Spot Cleaner	B-Con	nplex 1.50		oom				
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1: Time Value	2: Household	3: Exclusive Brands	4: Regular Spending	5: Annual Spending	6: Projections	7: Complete Report
SHOPPING	ANNUITY [™] : RE	GULAR SPEND	ING			
The Shopping Annuity Ass	For th	TTIFY YOUR REGULAR SPEND nose products that can't be replay ig Spending into Earning; chang on a monthly basis. Every UFO sh	ced, simply continue buying thos a from "Brick and Mortar" to "Clie	k and Order". The following bre	aks down the "shopping events	" every household is presented
Regular Spending				Avg. M	onthly	My Monthly

Regular Spending	Consumer Spending	Spending
Clothes	\$125	\$125
Mens	\$28	28
Womens	\$50	50
Boys	\$8	8
Girls	\$8	8
Baby	\$7	7
Dry cleaning, tailoring, etc	\$24	24
Entertainment	\$82	\$82
Movies	\$7	7
Music	\$5	5
Party Supplies	\$10	10

REGULAR SPENDING

Consumables and partner stores will be recommended to you based on the regular spending you are already doing

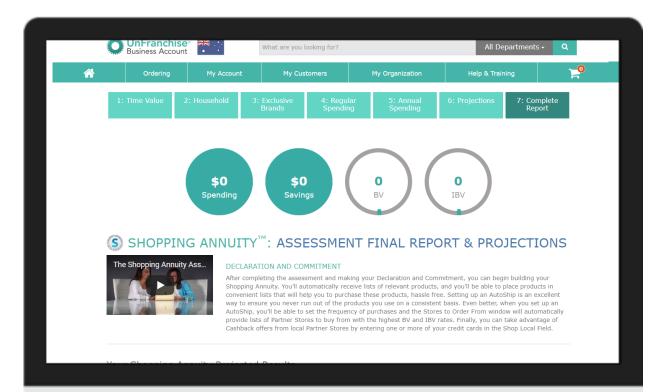


ANNUAL SPENDING

Which holidays, seasonal or annual events will you celebrate this year?

The SAA will remind you of upcoming events so you don't miss an opportunity to fund your Shopping Annuity

The Shopping Annuity A		IDENTIFY YOUR ANNUAL SPEN When you enter your household's sy are important to you. After you cree prepare for the annual spending the customers by sharing your registry	pending on recurring annual even te an event, the assessment will t you're going to do anyway, red	automatically prompt you to bu	uild a gift registry or a list. This	is a fantastic opportunity to
nnual Spending						
Create Annual Events						
Type Of Event Anniversary			\$			
Date of Event *						
MM \$	DD \$	YYYY	\$			
Event Name *						
Relation						
Please Select			\$			
Estimated Spending *						
					Cancel	Save





FINAL REPORT & PROJECTIONS

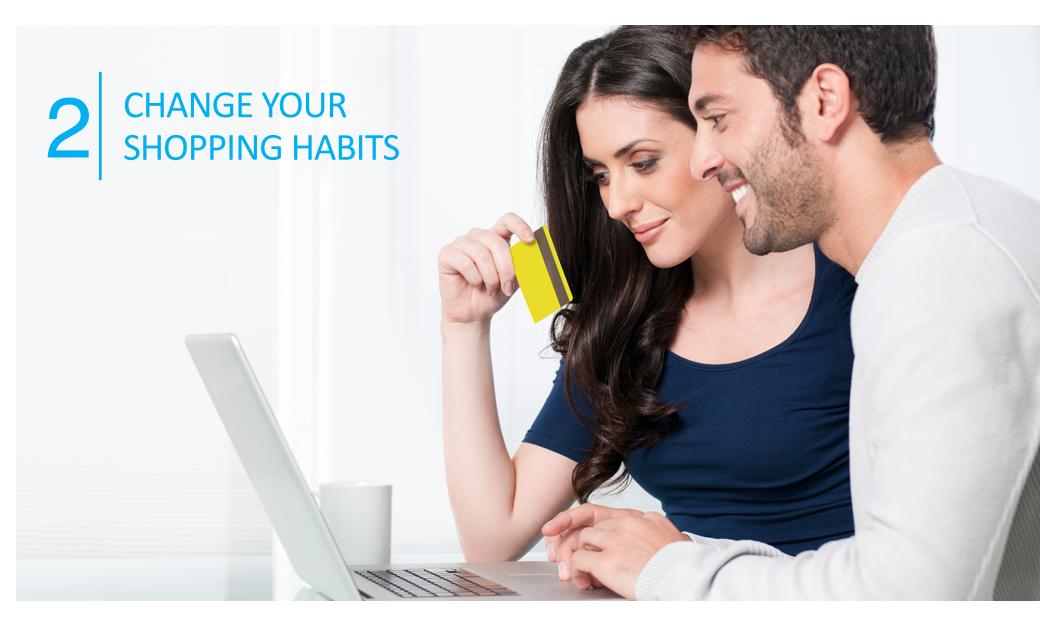
Projected earning and savings

Upcoming events and links to shop

Exclusive product recommendations

Partner store and other product recommendations

Create lists and autoships



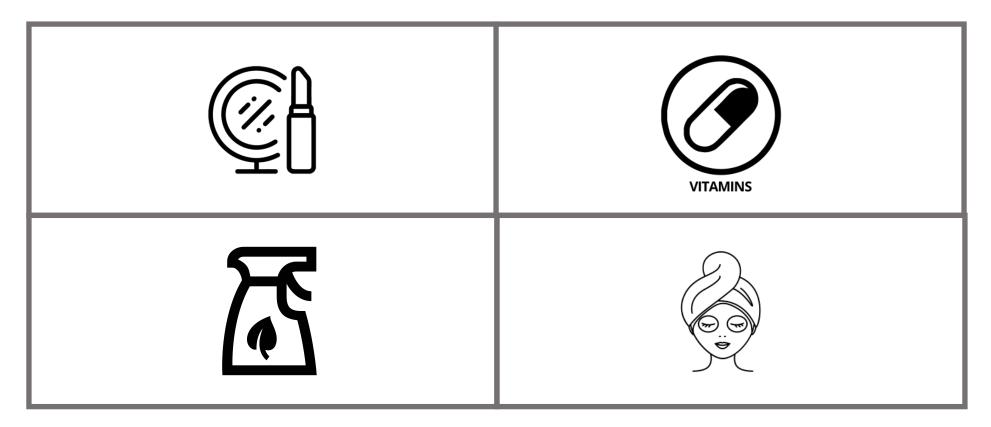
EXCLUSIVE BRANDS

Start identifying which of the company's exclusive brands you could use instead of other brands to fund your Shopping Annuity[®].



CREATE BV WITH THE COMPANY'S EXCLUSIVE BRANDS

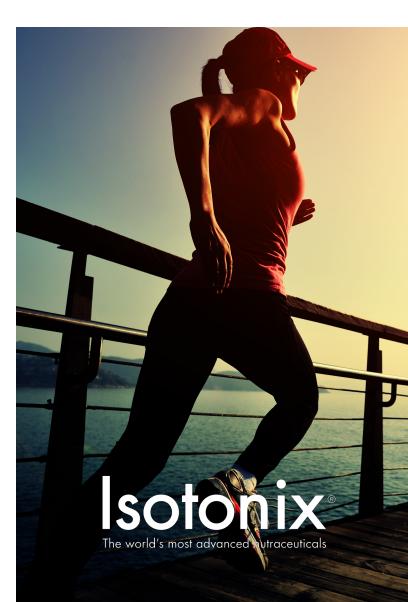
Change the brands of products you are currently buying for your household to the company's exclusive brands.



CREATE BV WITH THE COMPANY'S EXCLUSIVE BRANDS

Change the brands of products you are currently buying for your household to the company's exclusive brands.





SHOP • COM powered by marketaustralia	All Departments 🗸 🗸	2		Shop 🗸 💄 Sign in 🗸 🛒 Cart 🗸
Clothes Beauty Home Electronics Health & Nutrition Kids Travel	All Departments All Stores Hot Deals	Exclusive Brands		
SHOP.COM > Health & Nutrition > General Health Supplements	ExpressPay makes chec	sking out easy! - <u>Learn More</u>	8	
		Free Shipping on orders of	AUDS1.71 Cashback \$130 or more from Market Australia acce details	Add to MyLists t Trend S Price Alerts Catt Registry Save for Later
Ingredients	Market Australia Isotonix OPC-3®	Now Foods® Pycnogenol*	Natural Factors® Pycnogenol®*	GNC Pycnogenol®*
Pine (Pinus pinaster) bark extract Pycnogenol®†	~	~	V	\$
Bilberry Extract	~	8	8	8
Citrus Extract (Bioflavonoids)	~	v	8	8
Grape Seed & Skin Extracts	~	8	8	8
Delivery	Isotonic Form	Pill Form	Pill Form	Pill Form
	s listed below are not mar Il associated trademarks			





Free Shinning	on orders of \$130 or more from Ma	arket Australia
	see details	
ngle Bottle (1.18	3 L)	

Express Pay

Ground (1 to 6 days): AUD\$7.00 More info

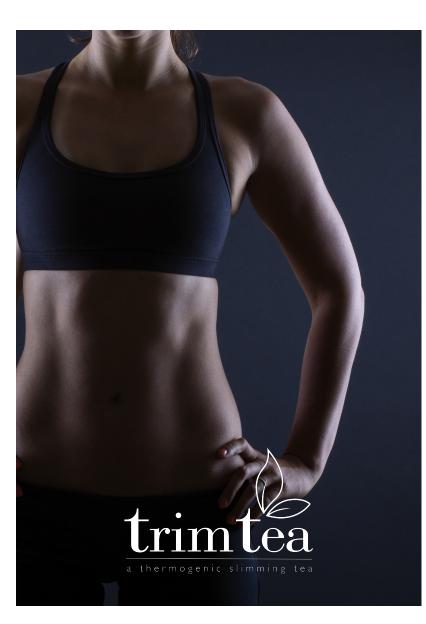
Snap® Triple Enzyme 3X Laundry Detergent Sold by Snap®

Snap®

4.7 ★★★★ (115) Write a Review

Product	Cost	Size		ficiency Machines
Snap [®] Triple Enzyme Laundry Detergent	\$20.00	1.183 L	# of Loads 80	Price per load \$0.25
Dynamo Laundry Liquid*	\$17.50	1.8 L	36	\$0.48
Bio Zet Attack Laundry Powder*	\$10.99	1 L	20	\$0.54
Radiant Laundry Liquid*	\$6.99	1.25 L	22	\$0.31
Surf Laundry Detergent*	\$10.99	2 L	40	\$0.28

*These products are not manufactured or distributed by Market Australia, Inc., and all associated trademarks are the property of their respective owners.





Sold by TLS®	utrition Shakes		
5.0 ***	🗙 🛨 (2) Write a Review		
AUD\$	54.00 / + AUD\$0.98 SCashback		
	\$6.97 SCashback available for your purch	ase.	
Free SI	hipping on orders of \$130 or more from Market see details	Australia	
Please Select	*		
Cause 604 b	y adding to AutoShip [<u>details]</u>		
Save 5% D	y adding to AutoShip (<u>details</u>)		
1 ~	Add to Cart	2572	Calculate
	Express Pay	Ground (1 to 6	6 days): AUD\$7.00 More info

Product	Fibre per serving	Protein per serving	Sugars per serving	Servings
Market Australia - TLS® Nutrition Shakes	10-11 g	18 g	1-2.2 g	14
Amway® - NUTRIWAY® Protein Powder Berry*	n/a	8 g	9 g	21
Herbalife® - Formula 1*	2.3 g	9 g	n/a	30
Tony Ferguson® Shake - Single Serve*	4.1 g	19 g	18.6 g	1
Celebrity Slim Shake - 7 Day Pack *	2.1 g	18.7 g	24.6 g	14
Isagenix® IsaLean® Shake (Vanilla)*	6 g	23 g	16 g	14

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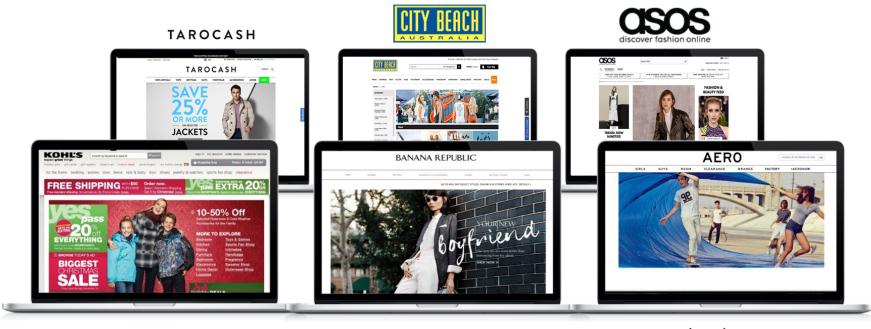
For everything you can't replace with an exclusive brand

Build a Shopping Annuity with ease by:

Changing the brands of products you are currently buying every four to 12 weeks for your household to Market Australia's exclusive products.

Changing how your household buys all other products every month, quarter, occasion or season from "brick-and-mortar" establishments to "click and order" through your SHOP.COM site.





THEICONIC

SurfStitch

TWENTYPOUR | SEVEN | FASHION

APPAREL* EARN CASHBACK AND IBV

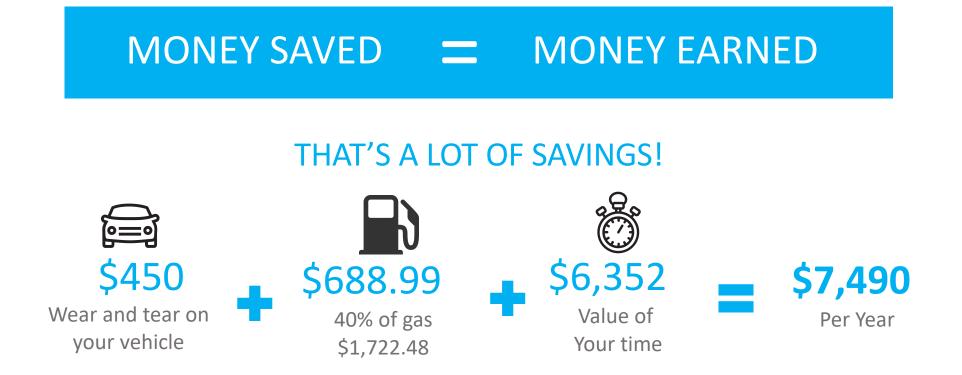
*Stores subject to change

WHY SHOP ON SHOP?

SAVE AND EARN MONEY HOT DEALS, COMPARISON SHOPPING

A BETTER WAY TO SHOP MOBILE AUTOSHIP





Those savings don't include price savings on purchases or duplicating with your team!

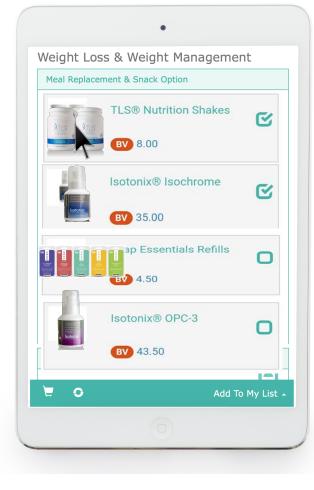
Complete the Shopping Annuity[®] Assessment to identity your personal potential savings.

3 AUTOMATE YOUR SHOPPING ANNUITY

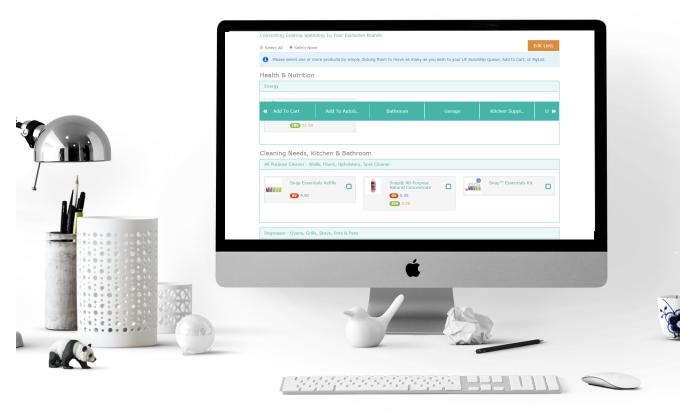
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Shopping Annuity Autoship The Shopping Annuity@ AutoShip is designed especially for you and your busy life. This convenient shipping service eliminates the guessnork out of ordering your favorite products and saves you time. You will receive your favorite products before you not — hassle free — when and where you want them. Choose a delivery schedule at the most convenient interval for you out out — hassle free — when and where you want them. Choose a delivery schedule at the most convenient interval for you not — hassle free — when and where you want them. Choose a delivery schedule at the most convenient interval for you not — hassle free — when and where you want them. Choose a delivery schedule at the most convenient interval for you not — hassle free — when and where you want them. Choose a delivery schedule at the most convenient linerval for you not — hassle free — when and where you want them. Choose a delivery schedule at the most convenient linerval for you not — hassle free — when and where you want them. Choose a delivery schedule at the most convenient linerval for you out out a choose a delivery schedule at the most convenient linerval for you and your favorite products before you must out a choose a delivery schedule at the most convenient linerval for you and your favorite products before you ready for you and your favorite products before you must other at the products to your lists today!	Shopping Annuity Autoship The Shopping Annuity@ AutoShip is designed especially for you and your busy life. This convenient shipping service eliminates the guessnork out of ordering your favorite products and saves you time. You will receive your favorite products before you not — hassle free — when and where you want them. Choose a delivery schedule at the most convenient interval for you out out — hassle free — when and where you want them. Choose a delivery schedule at the most convenient interval for you not — hassle free — when and where you want them. Choose a delivery schedule at the most convenient interval for you not — hassle free — when and where you want them. Choose a delivery schedule at the most convenient interval for you not — hassle free — when and where you want them. Choose a delivery schedule at the most convenient linerval for you not — hassle free — when and where you want them. Choose a delivery schedule at the most convenient linerval for you not — hassle free — when and where you want them. Choose a delivery schedule at the most convenient linerval for you out out a choose a delivery schedule at the most convenient linerval for you and your favorite products before you must out a choose a delivery schedule at the most convenient linerval for you and your favorite products before you ready for you and your favorite products before you must other at the products to your lists today!	SHOPPING ANN	UITY [™] : AutoShip →	Home >> Ordering >:	 Shopping Annuity 	AutoShip	
Stopping Annuity AutoShip the guessiowic out of ordering your favorite products and saves you time. You will receive your favorite products before you and your favorite products before you and your favorite products before you and your family. There are no commitments, obligations or fees, and you can cancel your Shopping Annuity AutoShip at any time. Cet started by completing the assessment and adding products to your lists today! Steet: a Shopping Annuity AutoShip Create a New AutoShip o Prease fill out the information below so we can show you the shipping prices on your Shopping Annuity AutoShip products. Once complete, click "Start Adding Products Now" to begin your Shopping Experience. AutoShip Frequency AutoShip Nickname Number of Days	Suppoint Annuity AutoShip the guessiowic out of ordering your favorite products and saves you time. You will receive your favorite products before you and your favorite products before you and your favorite products before you and your family. There are no commitments, obligations or fees, and you can cancel your Shopping Annuity AutoShip at any time. Get started by completing the assessment and adding products to your lists today! Select a Shopping Annuity AutoShip Create a New AutoShip • Prease fill out the information below so we can show you the shipping prices on your Shopping Annuity AutoShip products. Once complete, click "Start Adding Products Now" to begin your Shopping Experience. AutoShip Frequency AutoShip Nickname Number of Days	Shopping Annuity AutoShip Schedule 5	Setup				
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Please fill out the information below so we can show you the shipping prices on your Shopping Annulty AutoShip products. Once complete, click "Start Adding Products Now" to begin your Shopping Experience. AutoShip Frequency AutoShip Nickname Number of Days Next Order	Please fill out the information below so we can show you the shipping prices on your Shopping Annulty AutoShip products. Once complete, click "Start Adding Products Now" to begin your Shopping Experience. AutoShip Frequency AutoShip Nickname Number of Days Next Order	Select a Shopping Annuity AutoShip					
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Health and Nutrition 30 © 06/25/2018	Health and Nutrition	AutoShip Nickname		Number of Days		Next Order	
		Health and Nutrition		30	8	06/25/2018	



CREATE LISTS: DRAG & DROP FROM YOUR CART TO YOUR PANTRY



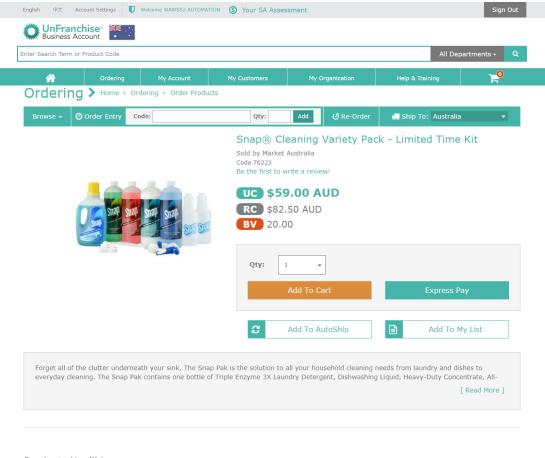




CREATE LISTS

Drag and drop product recommendations from your Shopping Annuity Assessment into convenient lists and/or autoships

You can add to your lists from your Assessment or from Ordering on UnFranchise.com





ORDERING MADE SIMPLE

- Add to Cart
- Express Pay
- Add to Lists
- Add to AutoShip
 - Create multiple AutoShips
 - Choose different frequencies
 - Will be notified when shipped
 - Can add to your AutoShips directly from ordering, my list or the Shopping Annuity Assessment

4 CREATE LEVERAGE

Identify individuals committed to improving their financial situation by performing Steps 1-4.

Complete the Shopping Annuity[®] Assessment with Business Partners and Prospects

Work together to change shopping habits and create massive BV & IBV.

A FORCED MULTIPLIER FOR STRONGER RESULTS



The Shopping Annuity acts as a forced multiplier to accelerate a residual income generated by the MPCP.



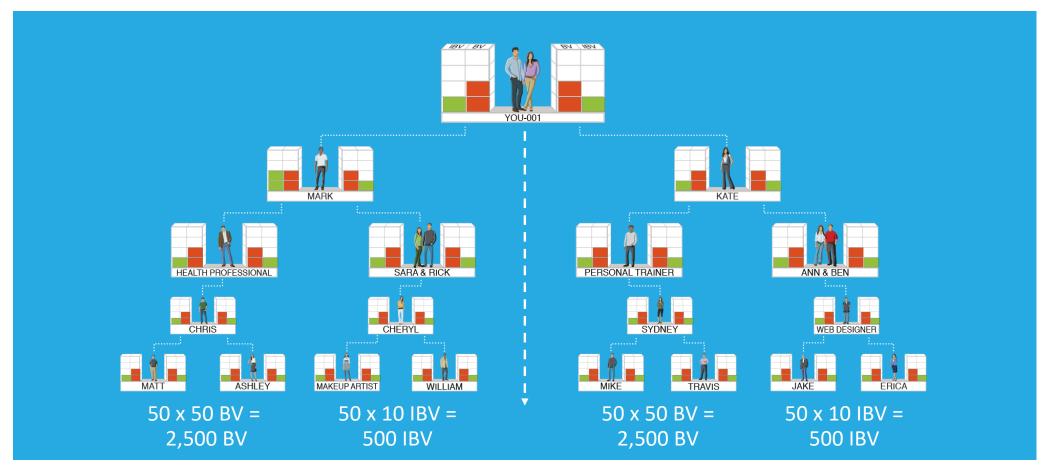


Current UFOs earning commissions can increase their income 50% to 100% from their existing business. New UFOs will earn commissions and achieve new UnFranchise Levels faster by leveraging the Shopping Annuity.

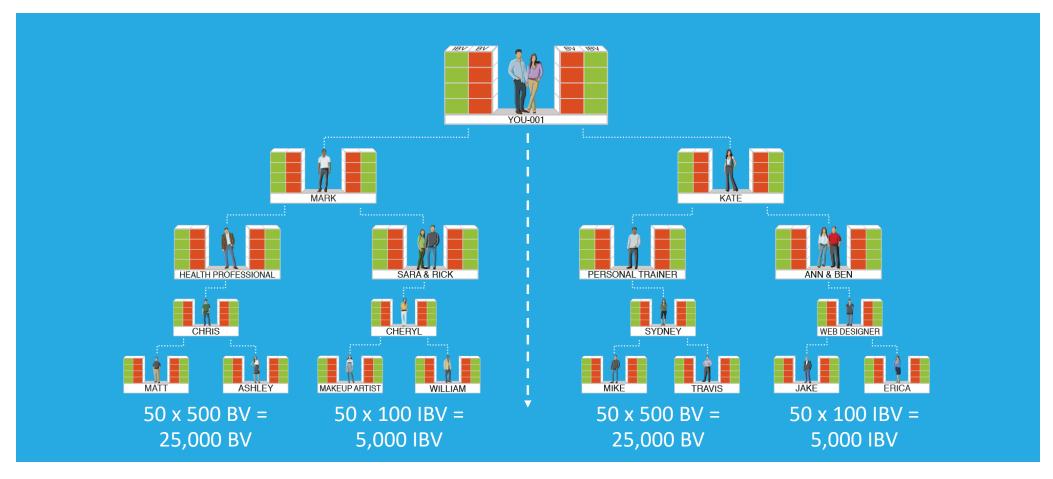


The Shopping Annuity is rocket fuel for the MPCP, helping you and your team generate a residual income of \$187,000 per year.

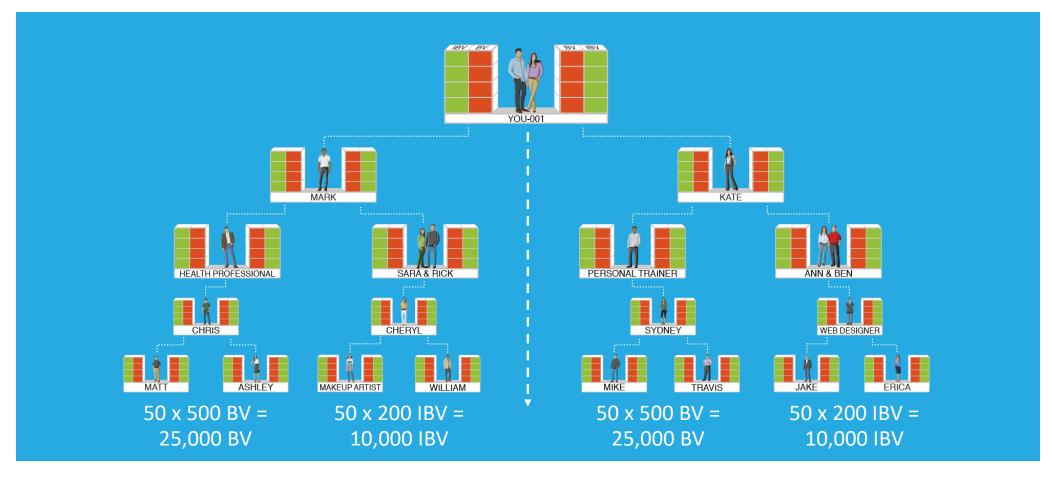
ORGANISATION SATISFYING THE MINIMUM ACTIVITY REQUIREMENTS \$600 EACH MONTH (BV) & \$300 EVERY THIRD MONTH (IBV)



ORGANISATION SATISFYING THE SHOPPING ANNUITY ACTIVITIES \$7,500 EACH MONTH (BV) & \$1,500 EVERY MONTH (IBV)



ORGANISATION SATISFYING THE SHOPPING ANNUITY ACTIVITIES \$7,500 EACH MONTH (BV) & \$3,000 EVERY MONTH (IBV)



THE SHOPPING ANNUITY® TAKES 75% FEWER PEOPLE TO EARN THE SAME AMOUNT OF COMMISSIONS!

WILL YOU HAVE THIS CASH INVESTED IN THE BANK AT TODAY'S RATES ?

UNFRANCHISE® INCOME VS. THE 4% RULE INVESTMENT

UNFRANCHISE [®] ONGOING	EQUIVALENT INVESTMENT EARNING AT 4%
\$1,500 / Month (Executive coordinator/ Master)	\$450,000
\$5,000 / Month (Professional coordinator)	\$1,600,000
\$10,000 / Month (National supervising)	\$3,200,000
\$18,000 / Month (Director)	\$5,850,000
\$36,000 / Month (Field Vice President)	\$12,000,000

WILLABLE ASSET

You can will this asset to family and generations to come.

You can reasonably expect to earn \$1500 - \$3600 or more per week in perpetuity.

Your earning potential is unlimited.



CHANGING THE ECONOMY

We are creating the economy of the future with The Shopping Annuity and including customers, where they were once excluded, in the economics of shopping.

There are five critical components why the Shopping Annuity will be the economy of the future.

Digital Aggregation

Information on shopping habits is collected and characterized to match people to products and products to people.

2

The coming together of consumers to force prices down and increase the margin in the form of social currency, BV and IBV

Collective Buying Power Referral Tracking System

A system that tracks and captures what each customer and UnFranchise Owner buys individually and collectively from each of our stores, brands and merchants. МРСР

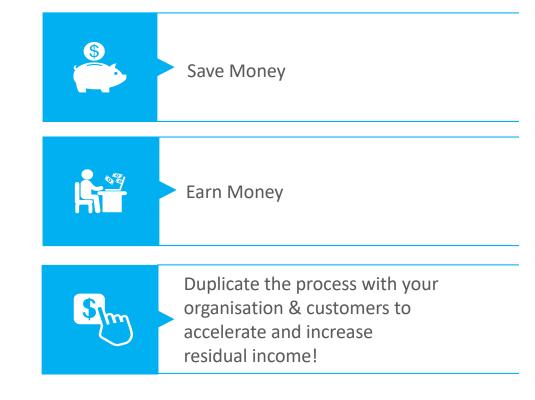
The Management Performance Compensation Plan (MPCP) rewards each UnFranchise Owner with BV and/or IBV for shopping and sales created individually and collectively and then pays commissions based on group business volume.

5

Shared Ownership

The Shopping Annuity has something that stores do not- loyal customers, a profitable business opportunity and a sharing economy that includes its customers in the profit.

The Shopping Annuity®Creates Economic Synergy





Create your "Fixed Sum" Payment using your current spending to create a residual income for yourself

IT'S YOUR CHOICE

YOU CAN CONTINUE TO SPEND MONEY AND MAKE OTHER COMPANIES AND PEOPLE MONEY



YOU CAN CONVERT YOUR SPENDING INTO EARNING WITH THE SHOPPING ANNUITY[®] AND HELP MAKE YOURSELF MONEY?

WHICH DO YOU PREFER?