BUILDING YOUR SHOPPING ANNUITY

Convert spending into earning



CHANGE



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 & MY.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 MY.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



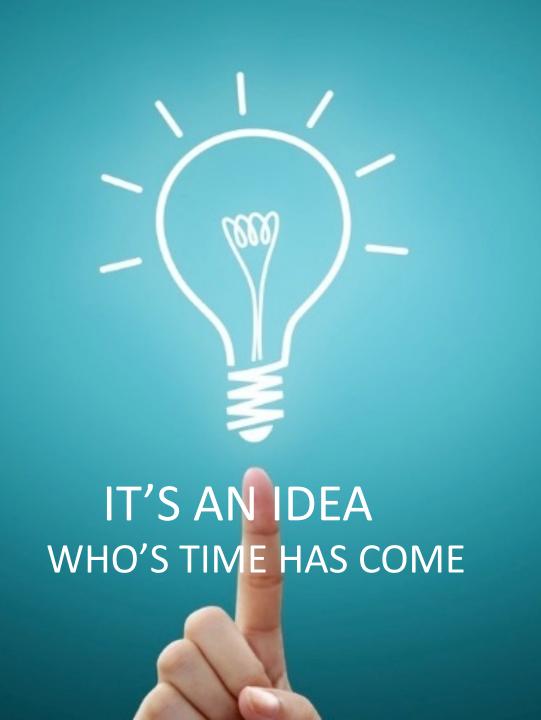
Market America can track and capture all your purchases from our stores, brands and merchants.



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.



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 MY.SHOP.COM advantage... it's time has come and it can't be stopped." – JR Ridinger, Chairmen & CEO



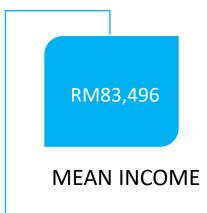
YOU'RE ALREADY SPENDING IT

Why not convert your spending into earning?

INCOME AND HOUSEHOLD STATISTICS

The following is from the Department of Statistics Malaysia, Official Portal, Report of Household Income And Basic Amenities Survey 2016, www.dosm.gov.my

AVERAGE CONSUMER UNIT CHARACTERISTICS:



AVERAGE NUMBER IN CONSUMER UNIT:

People

2.5

Children under

0.6

Adults 65 and older



0.3

Earners



L.3

Vehicles



L.9

Men

Women

47%

53%





Food RM1,363

WHERE DOES THE **MONEY GO?**

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

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.





Personal Care Product & Service



Apparel & Service



Entertainment



Reading



Healthcare



Housing



Transportation



Miscellaneous

RM48,396 ANNUAL TOTAL

RM4,033 **MONTHLY TOTAL**

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 SPENING THE MONEY ON MANY EVENTS WHETHER OR NOT YOU BUILD A SHOPPING ANNUITY?



CHRISTMAS

NEW YEAR

CHINESE NEW YEAR

HARI RAYA PUASA

DEEPAVALI

THAIPUSAM

GAWAI DAY

THANKSGIVING

GOOD FRIDAY

MOTHER'S DAY

FATHER'S DAY

WEDDINGS

ANNIVERSARY

GRADUATION

RELOCATION

MA EVENTS/TRAININGS

MID AUTUMN FESTIVAL FRIEND & FAMILY'S BIRTHDAYS

GIVE BIRTH

FAREWELL

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 BUILD YOUR SHOPPING ANNUITY?

It begins by adjusting your

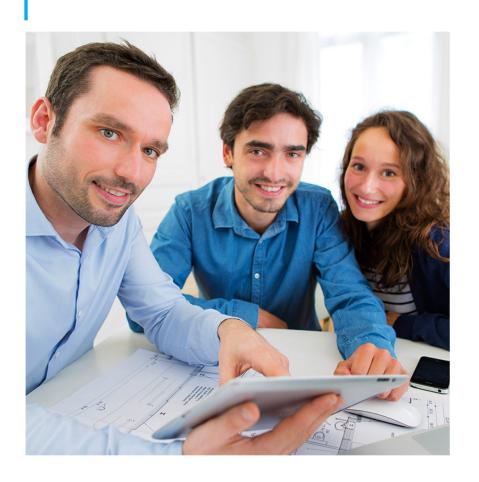
shopping behaviors







FOUR ACTIONS TO BUILD A SHOPPING ANNUITY®



1. Take the Shopping Annuity Assessment

2. Change your Shopping Habits

3. Automate your Shopping Annuity

Create Leverage

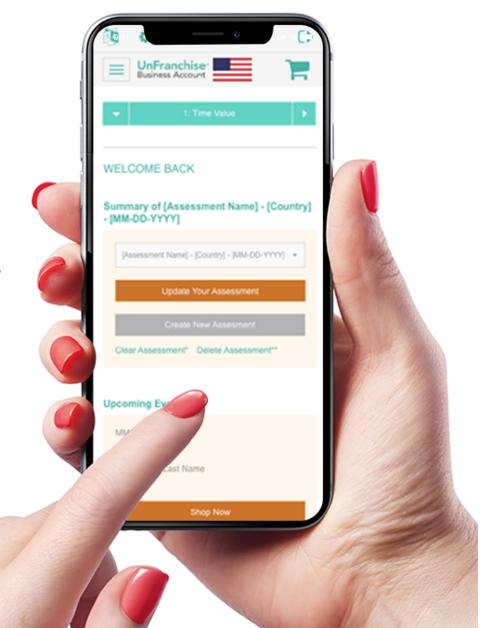
1

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

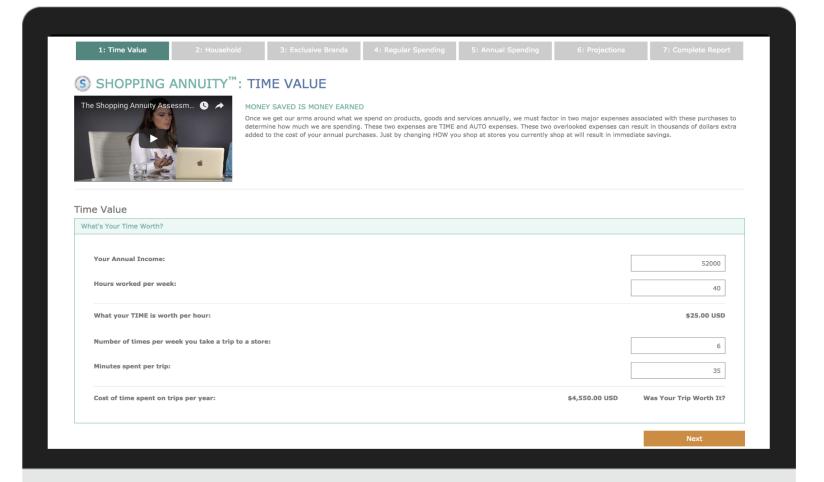


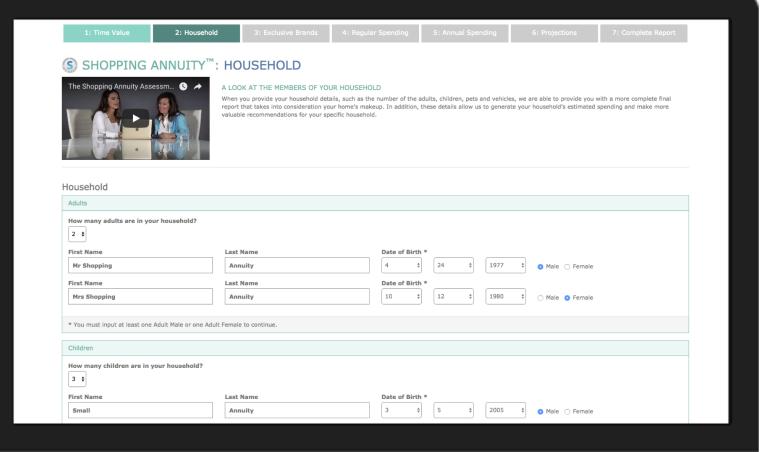
TIME VALUE

The Time Value Step in the Shopping Annuity Assessment assists you in quantifying what your time is worth.

When factoring the time spent shopping into the cost of your purchases, it helps to put the **real** cost in perspective and what could be saved when changing how you shop.

The Shopping Annuity saves you time and money.





HOUSEHOLD SIZE

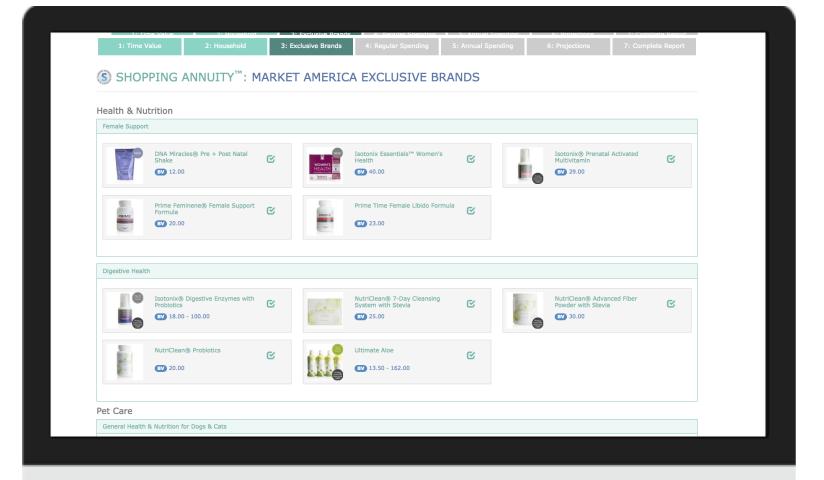
Next, you will be asked to provide more specific information about your household, such as the number of the adults, children, pets and vehicles, so that The Shopping Annuity Assessment can provide you with accurate results.

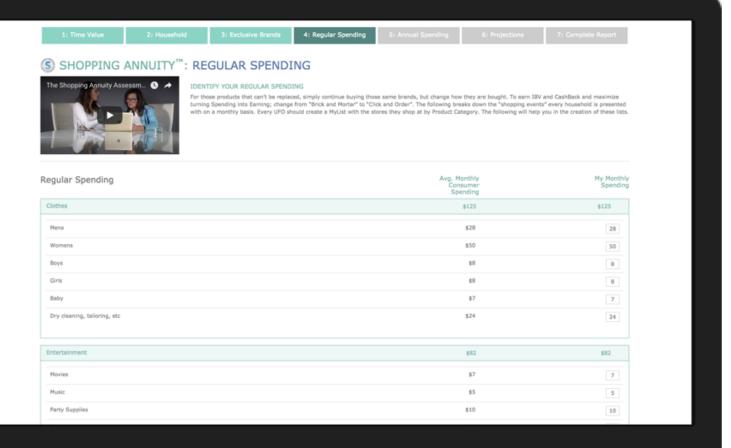
Taking into consideration your size of household will determine your periodicity and usage.

EXCLUSIVE BRANDS

Now, simply select the types of products you use on regular basis in order to view the exclusive brands that are available as an alternative to your current brands.

The greatest contribution you can make to your Shopping Annuity is to convert your current brands to exclusive brands.





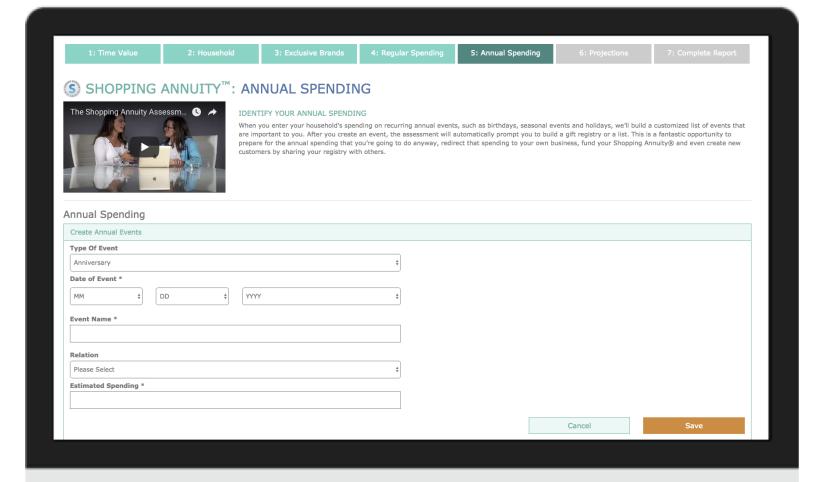
REGULAR SPENDING

In addition, when you provide details regarding where your money is spent on a regular basis, The Shopping Annuity Assessment is able to make better store and product recommendations.

The Shopping Annuity
Assessment <u>matches</u> you with
the <u>best choices</u>, saving you time
and money.

ANNUAL SPENDING

When you enter your annual spending on recurring events such as birthdays, anniversaries, seasonal purchases and holidays, the assessment will build a customized list of dates that remind you of upcoming events, so you don't miss an opportunity to fund your Shopping Annuity.



1: Time Value

2: Household

3: Exclusive Brand

4: Regular Spending

6: Project

7: Complete Report

S SHOPPING ANNUITY™: ASSESSMENT FINAL REPORT & PROJECTIONS



DECLARATION AND COMMITMENT

After completing the assessment and making your Declaration and Commitment, you can begin building your Shopping Annuity. You'll automatically receive lists of relevant products, and you'll be able to place products in convenient lists that will help you to purchase these products, hassle free. Setting up an AutoShip is an excellent way to ensure you never run out of the products you use on a consistent basis. Even better, when you set up an AutoShip, you'll be able to set the frequency of purchases and the Stores to Order From window will automatically provide lists of Partner Stores to buy from with the highest BV and IBV rates. Finally, you can take advantage of Cashback offers from local Partner Stores by entering one or more of your credit cards in the Shop Local Field.

Your Shopping Annuity Projected Results







FINAL REPORT & PROJECTIONS

Finally, the results provided in the final report of the assessment is personalized and interactive. You can:

View graphs that depict your estimated savings and earnings Add products to a cart, Lists or Collections and/or Shopping Annuity autoship and View store and product recommendations with the highest BV and IBV values





EXCLUSIVE BRANDS



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



BETTER QUALITY



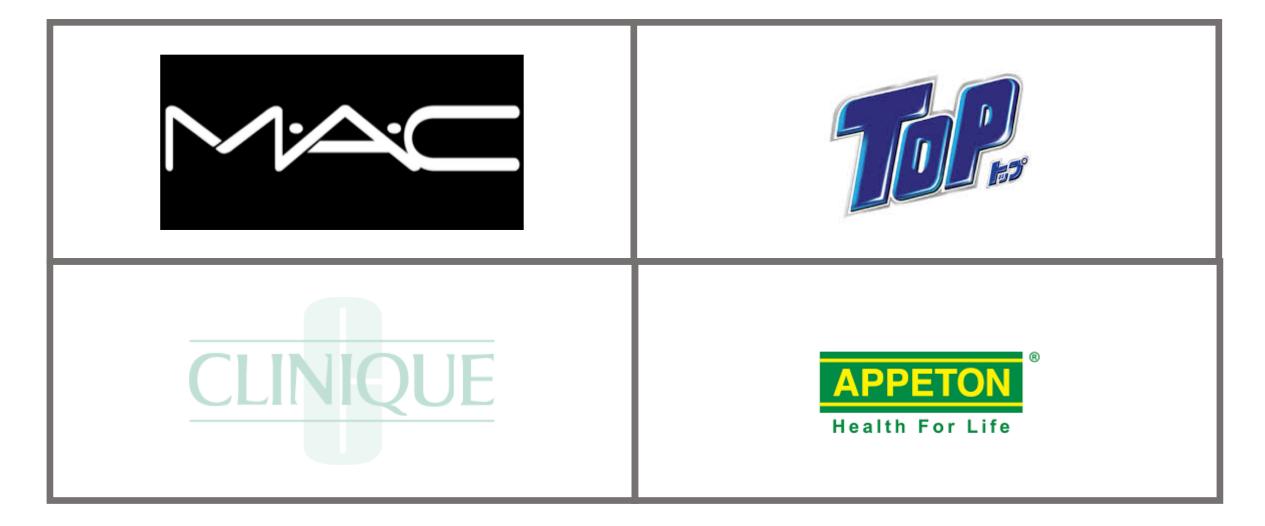
BETTER VALUE



HIGHER COMMISSIONS

CREATE BV WITH THE COMPANY'S EXCLUSIVE BRANDS

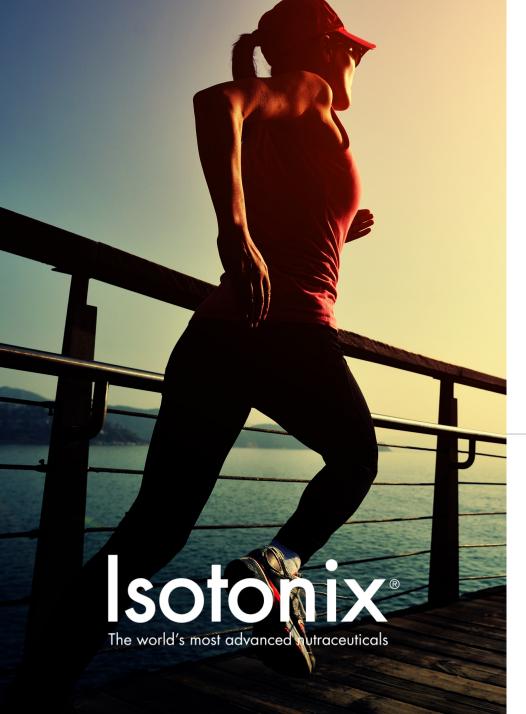
Change the brands of products you are currently buying for your household to the company's exclusive brands.



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.









Isotonix OPC-3 Plus is an isotonic-capable health supplement that is made from a combination of bilberry, grape seed, grape skin, pine bark extracts and citrus bioflavonoid complex. Oligomeric proanthocyanidins (OPCs) are bioflavonoids (complex...

Product	Isotonic	Pycnogenol®	Bilberry	Natural Flavor
Isotonix OPC-3®	<	✓	<	✓
Super OPC 7*	8	8	8	8
O.P.C100 TM *	8	8	8	8
OPC150*	8	8	4	8

Click for larger image





Click image to zoom

Snap™ Essentials Kit Sold by Snap™

5.0 *****(1) Write a Review

RM191.51 /+3.83 Sepoints

Redeem with 191.51 S Points

Includes All-Purpose Cleaner(3 packs); Sanitary Bathroom Cleaner(3 packs); All Fresh™(3 packs); Stain Remover(3 packs); Dishwashing Liquid(3 packs); 5 labeled bottles- 4 32oz spray bottles; 1 26oz foam spray bottle; 1 container

Save 5% by adding to AutoShip [details]

Buy Now Calculate 59200

Ground (1 to 6 days): RM18.87 More info

	Snap Essentials Laundry Packs - Fresh Scent	Tide Pods 3-in-1	Gain Flings Original Scent	Arm & Hammer 2-on-1
Tough on Stains	②	②	~	②
Contains nature-derived ingredients	②	8	8	8
Sulfate-free	②	8	8	8
Phosphate-free	©	②	©	②
Coated in Bittering Agent for child safety	②	8	8	8

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 Malaysia'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 MY.SHOP.COM site.



WHY SHOP ON SHOP?

SAVE AND EARN MONEY
HOT DEALS, PRICE ALERTS,
COMPARISON SHOPPING
SHOP DIRECT

A BETTER WAY TO SHOP MOBILE SHOPPING ESSENTIALS EGIFTS, AUTOSHIP



MONEY SAVED — MONEY EARNED

THAT'S A LOT OF SAVINGS!



RM4,500

Wear and tear on your vehicle



RM1,548
(RM2.20/litre)
40% of Fuel
\$2,912
(RM11,648)





RM5,800

Value of Your time



RM11,848

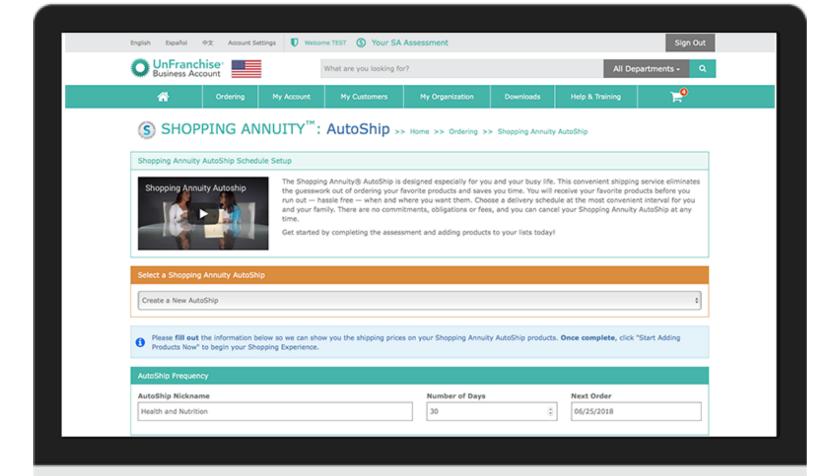
Per Year

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

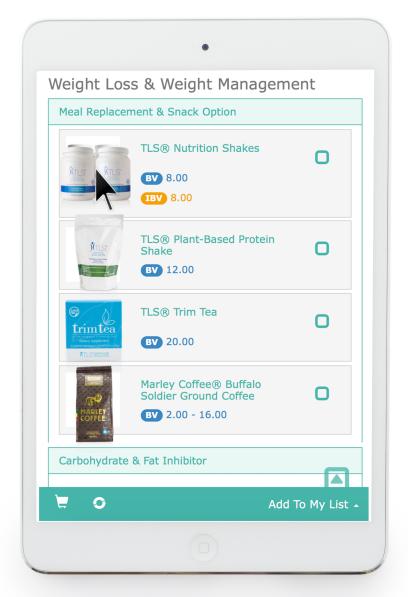
Complete the Shopping Annuity® Assessment to identity your personal potential savings.

3

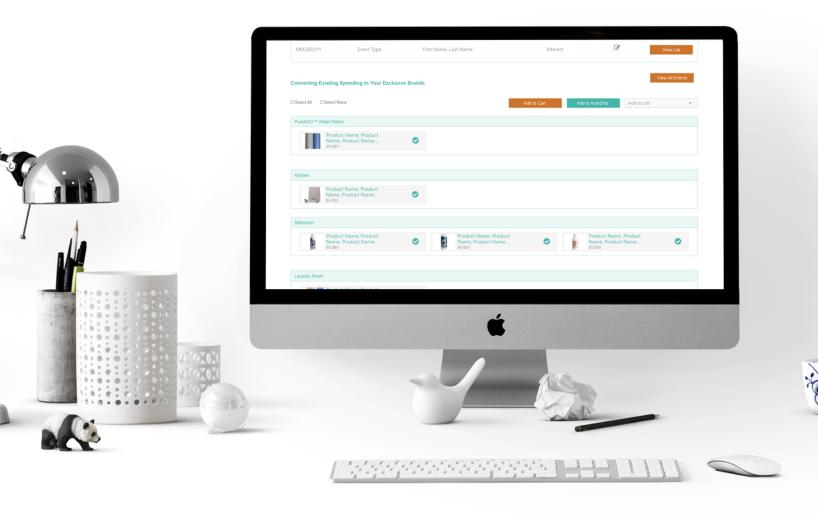
AUTOMATE YOUR SHOPPING ANNUITY



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



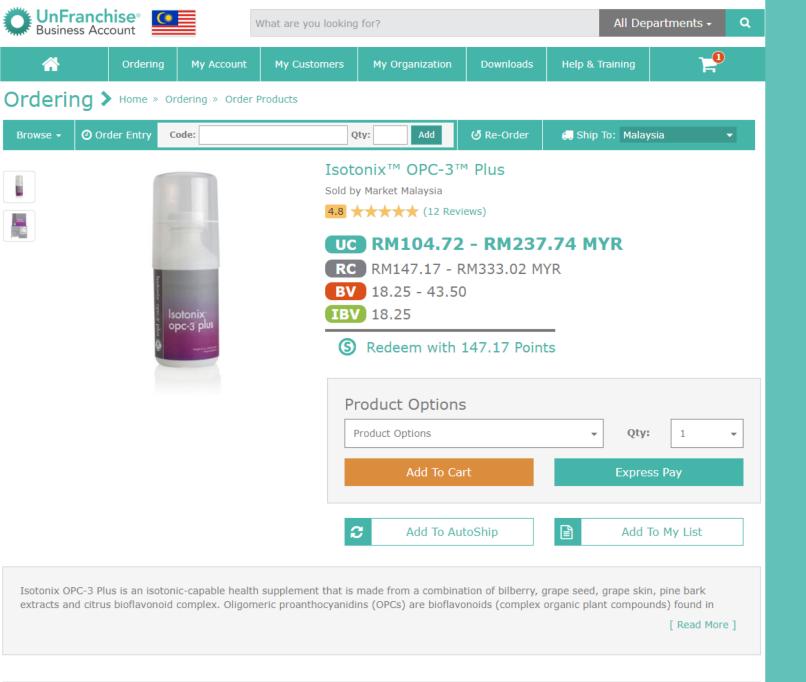




CREATE LISTS

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

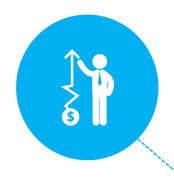


ORDERING MADE SIMPLE

- 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



A FORCED MULTIPLIER FOR STRONGER RESULTS



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

The Shopping Annuity® takes 75% fewer people to earn the same amount of commissions.





Current UFOs earning commissions can increase their income 50% to 100% from their existing business.

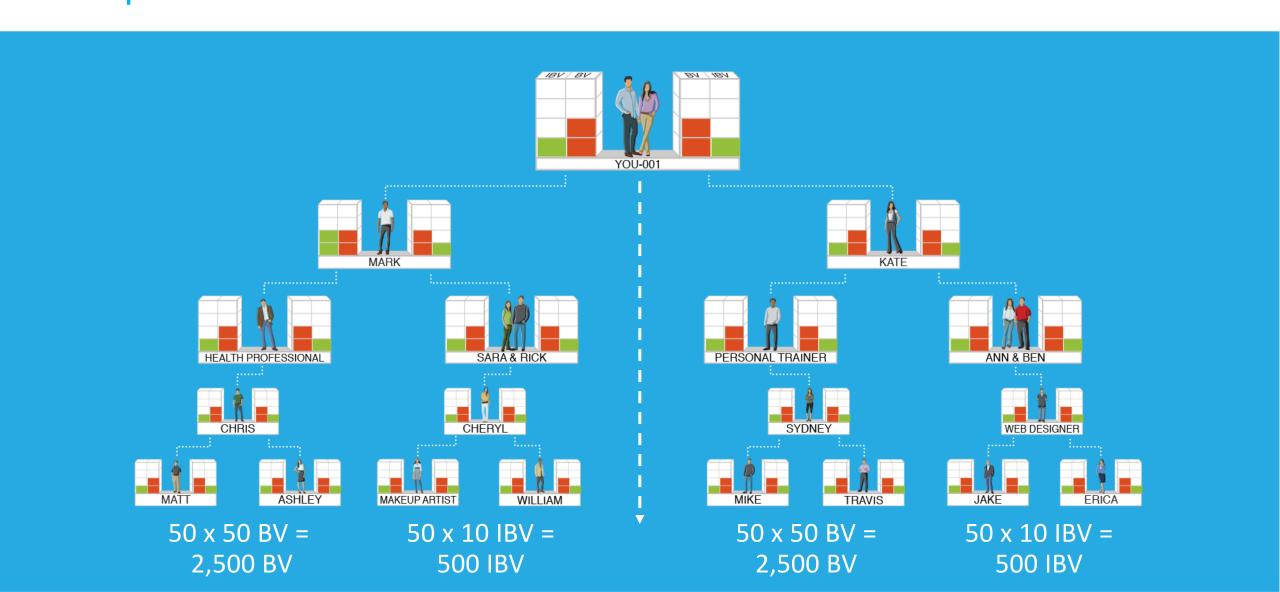




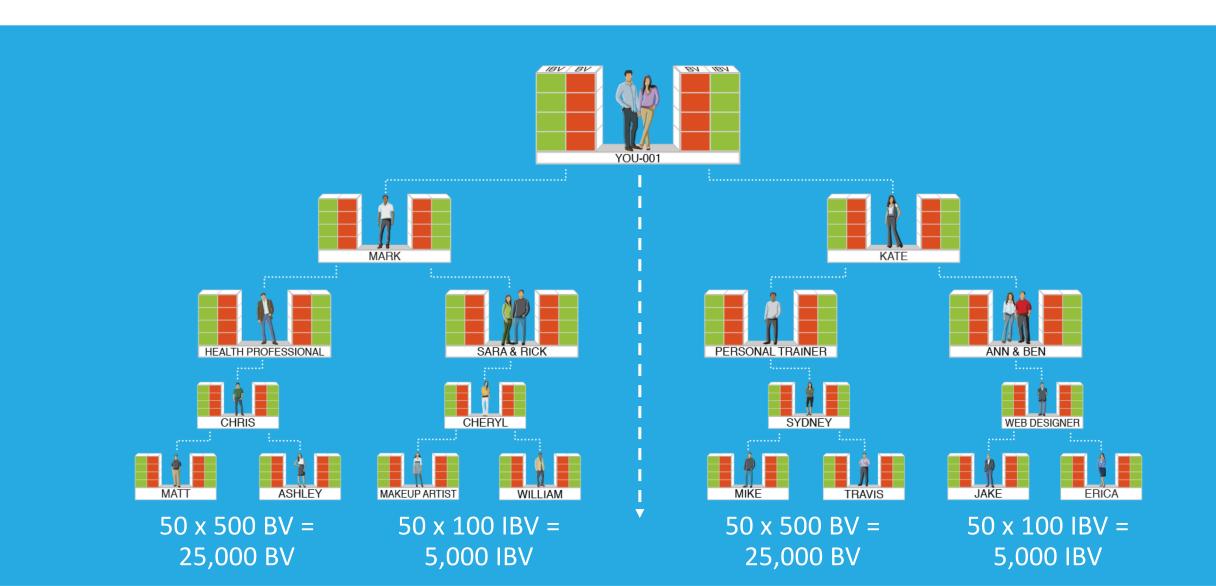


The Shopping Annuity is rocket fuel for the MPCP, helping you and your team generate a residual income of \$187,000 (RM748,000) per year.

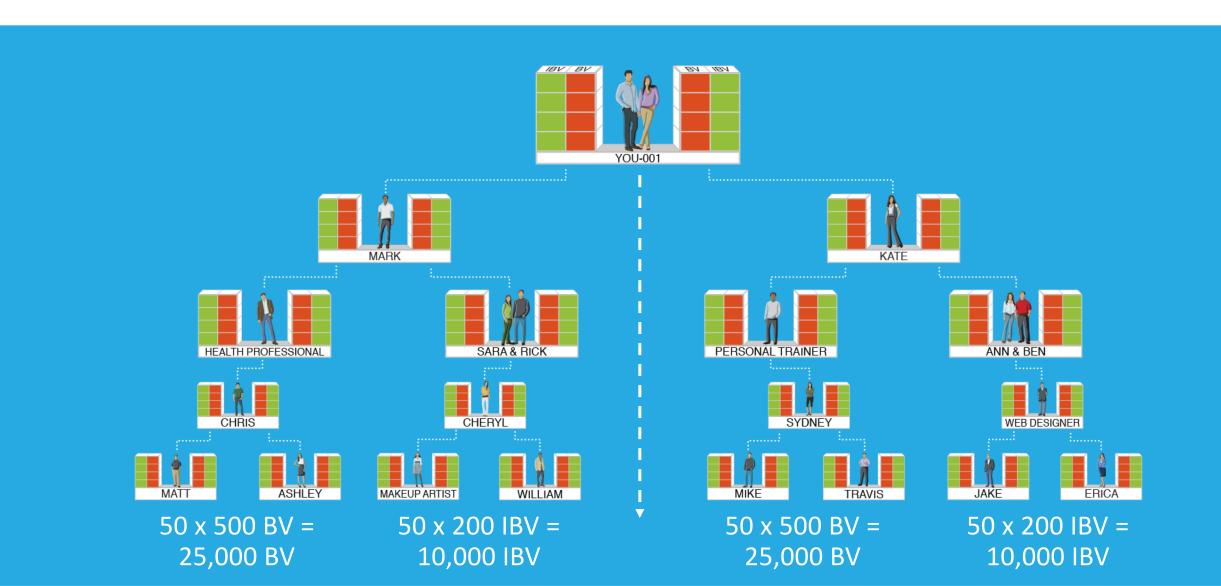
ORGANIZATION SATISFYING THE MINIMUM ACTIVITY REQUIREMENTS RM2,400 EACH MONTH (BV) & RM1,200 EVERY THIRD MONTH (IBV)



ORGANIZATION SATISFYING THE SHOPPING ANNUITY ACTIVITIES RM30,000 EACH MONTH (BV) & RM6,000 EVERY MONTH (IBV)



ORGANIZATION SATISFYING THE SHOPPING ANNUITY ACTIVITIES RM30,000 EACH MONTH (BV) & RM12,000 EVERY MONTH (IBV)



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

UNFRANCHISE® INCOME VS. THE 4% RULE INVESTMENT

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

UNFRANCHISE® ONGOING	EQUIVALENT INVESTMENT EARNING AT 4%		
RM6,000 / Month (Executive coordinator/ Master)	RM1,800,000		
RM18,000 / Month (Professional coordinator)	RM6,400,000		
RM40,000/ Month (National supervising)	RM12,800,000		
RM72,000/ Month (Director)	RM23,400,000		
RM144,000/ Month (Field Vice President)	RM48,000,000		

WILLABLE ASSET

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

You can reasonably expect to earn RM6,000- RM14,400 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.

1

Digital Aggregation

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

2

Collective Buying Power

The coming together of consumers to force prices down and increase the margin in the form of social currency, BV and IBV 3

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.

4

MPCP

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.





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



Save Money



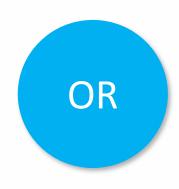
Earn Money



Duplicate the process with your organization & customers to accelerate and increase residual income!

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?