

# BUILDING YOUR SHOPPING ANNUITY

Convert spending into earning

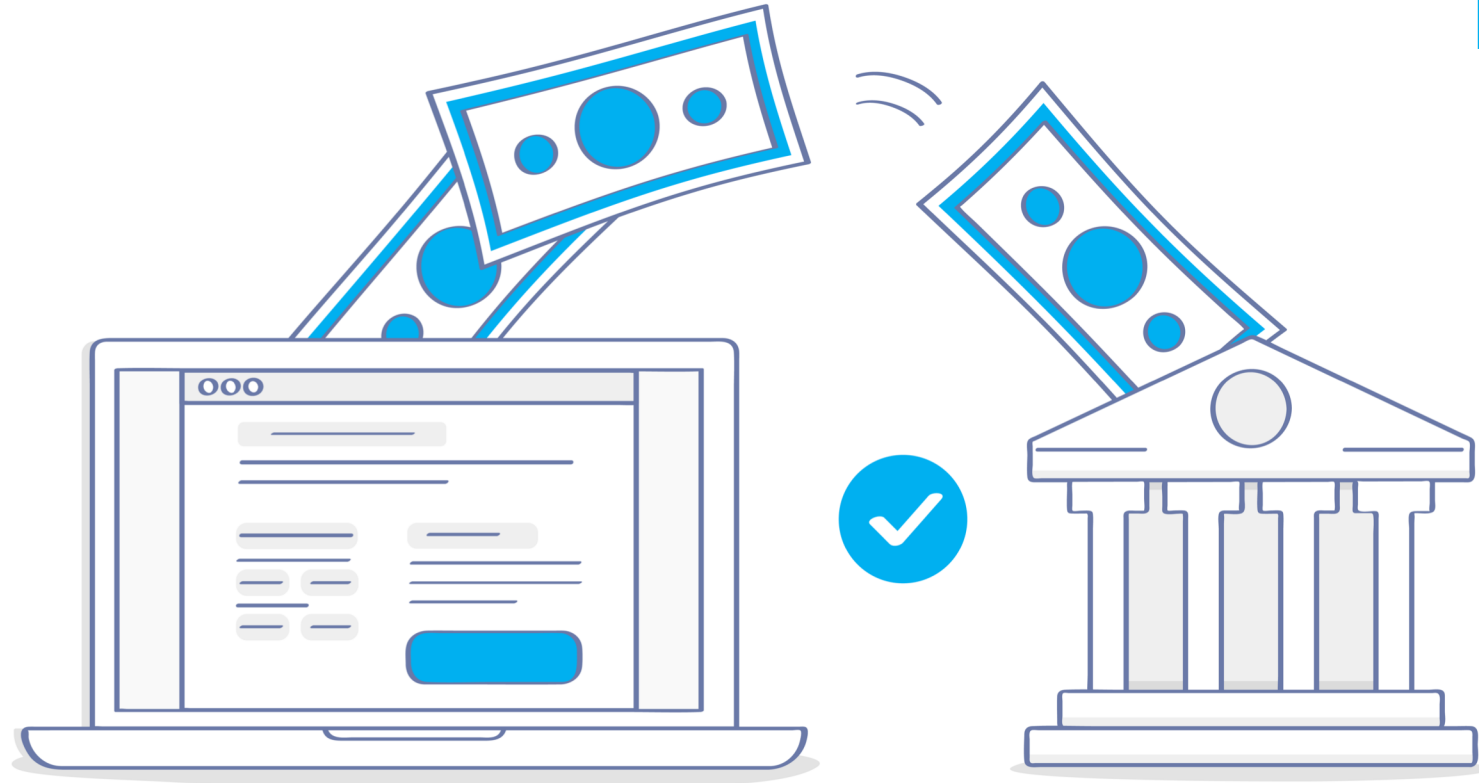




# WHAT IS AN ANNUITY?

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 and changed shopping habits.

You create your "fixed sum payment" by redirecting purchases you are already making to your own exclusive products and SG.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](#)



#SHOPPINGANNUITY



## TRADITIONAL ANNUITY:

You must have discretionary income to make fixed sum payments which fund your annuity.



## SHOPPING ANNUITY®:

By redirecting money you are already spending to SG.SHOP.COM and UnFranchise Business, you create your “fixed sum payment” to fund your Shopping Annuity.



# SHOPPING ANNUITY = ECONOMIC ALCHEMY

## THE SG.SHOP.COM ADVANTAGE



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

## THE REFERRAL TRACKING SYSTEM



Market Singapore 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

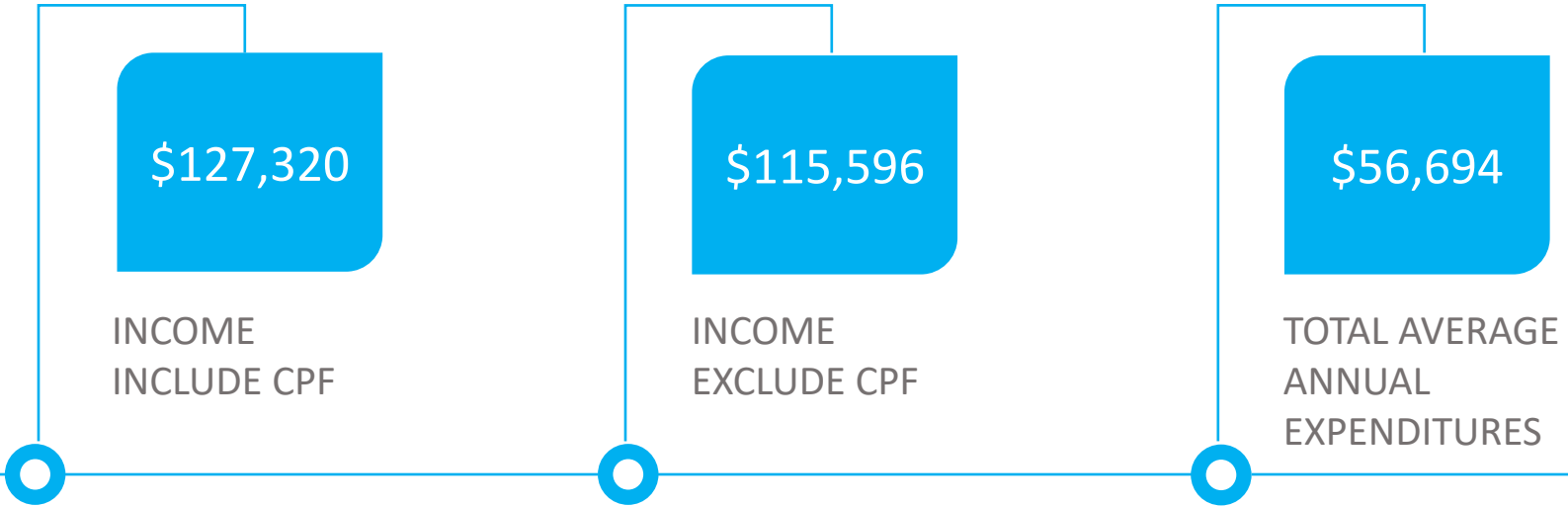
Why not convert your spending into earning?



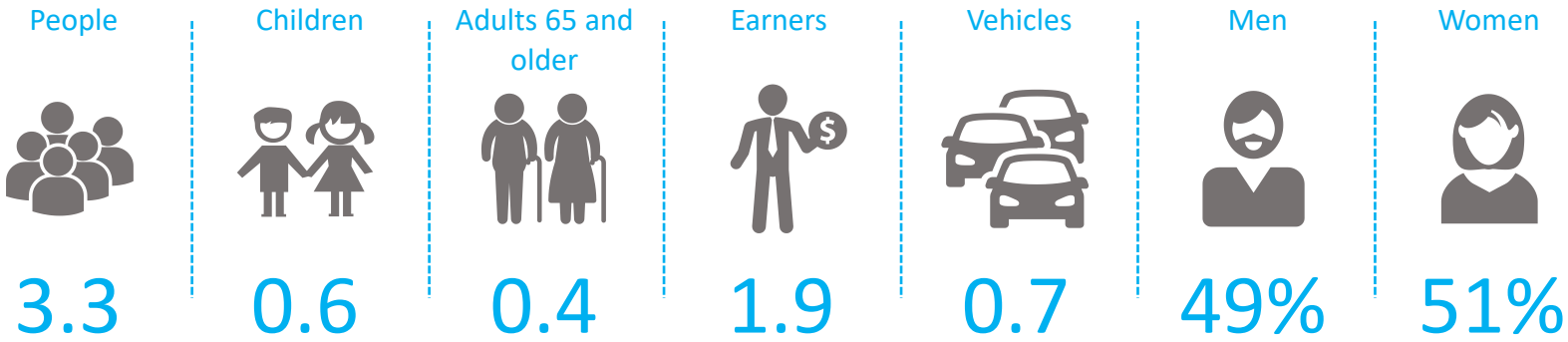
# INCOME AND HOUSEHOLD STATISTICS

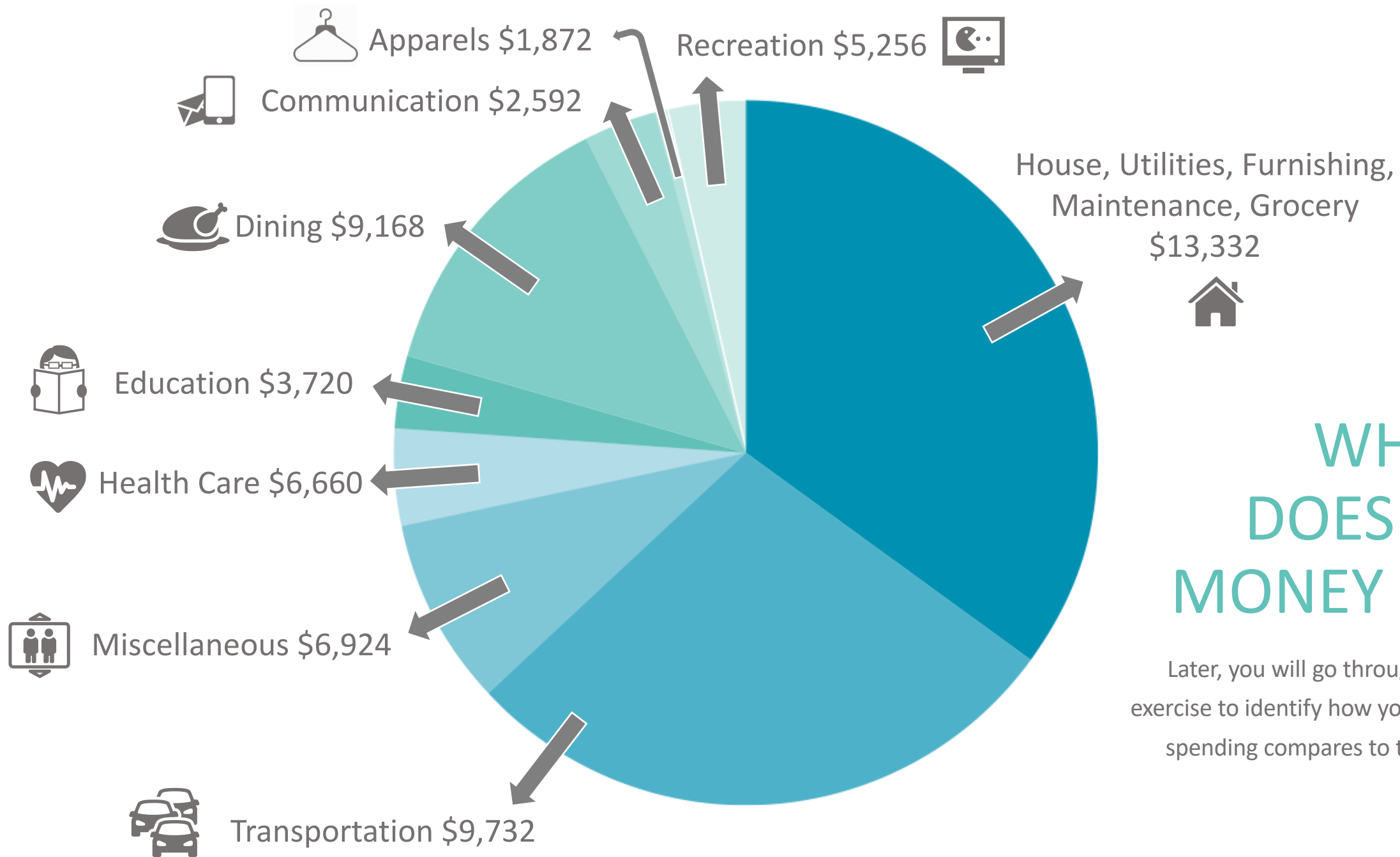
The following is from Department of Statistics Singapore, 2017 Household, [singstat.gov.sg](http://singstat.gov.sg)

## AVERAGE CONSUMER UNIT CHARACTERISTICS:



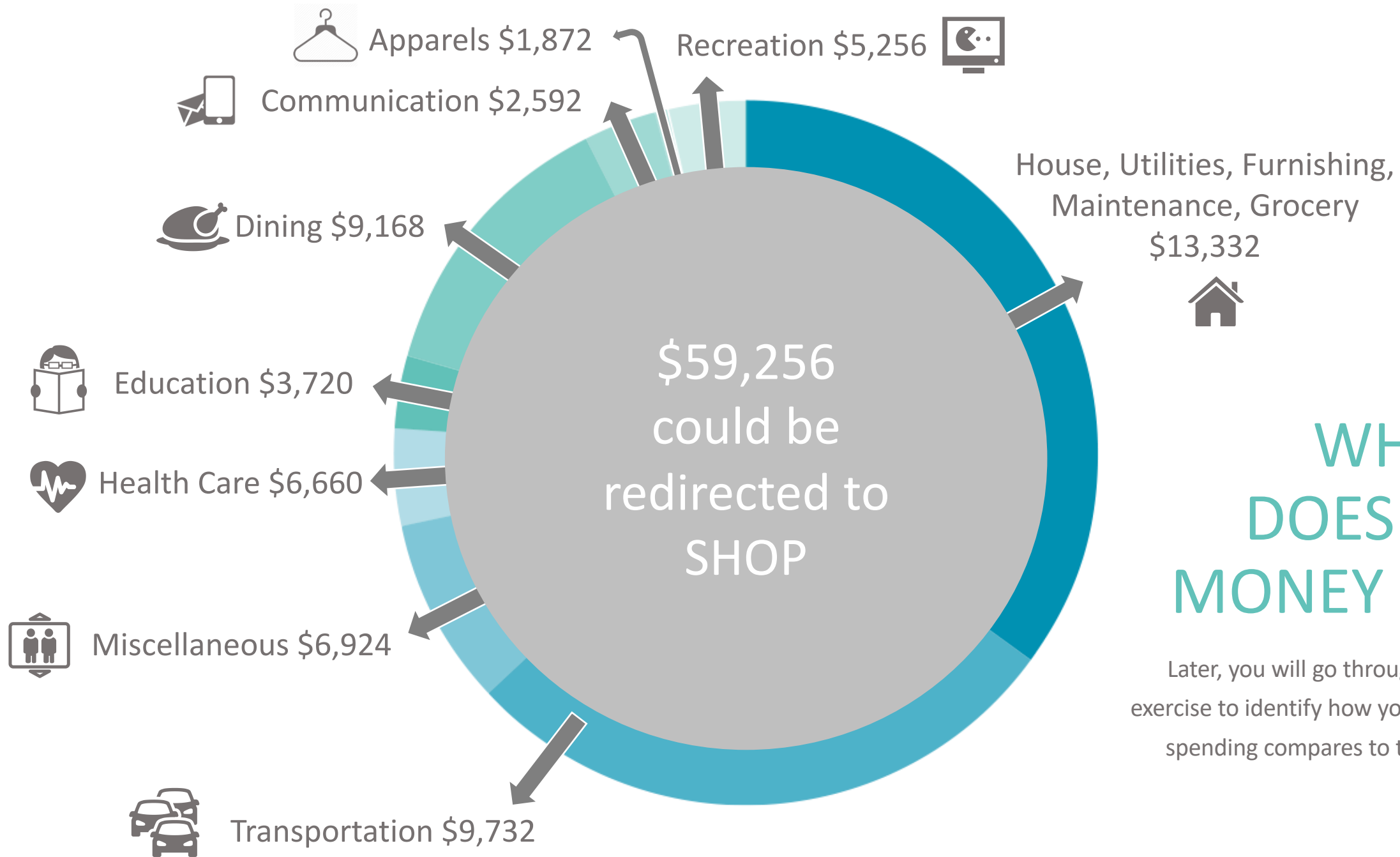
## AVERAGE NUMBER IN CONSUMER UNIT:





## WHERE DOES THE MONEY GO?

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



## 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.



Dining



Personal Care  
Product & Service



Communication



Recreation &  
Holiday



Education



Healthcare &  
Insurance



Housing, Utilities,  
Furnishing,  
Maintenance &  
Grocery



Transportation



Miscellaneous &  
Personal Care

\$59,256

ANNUAL TOTAL

\$4,938

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



CHINESE NEW YEAR  
VALENTINE'S DAY  
MOTHER'S DAY  
FATHER'S DAY  
HARI RAYA  
DEEPAVALI  
HALLOWEEN  
THANKSGIVING  
CHRISTMAS  
NEW YEAR'S EVE

BLACK FRIDAY  
CYBER MONDAY  
GREAT SINGAPORE SALE  
WEDDINGS  
ANNIVERSARY  
GRADUATION  
RELOCATION  
MA EVENTS/TRAININGS  
FRIEND & FAMILY'S BIRTHDAYS  
TRAVEL



**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<sup>®</sup>



1.

Take the Shopping Annuity Assessment

2.

Change your Shopping Habits

3.

Automate your Shopping Annuity

4.

Create Leverage

# 1

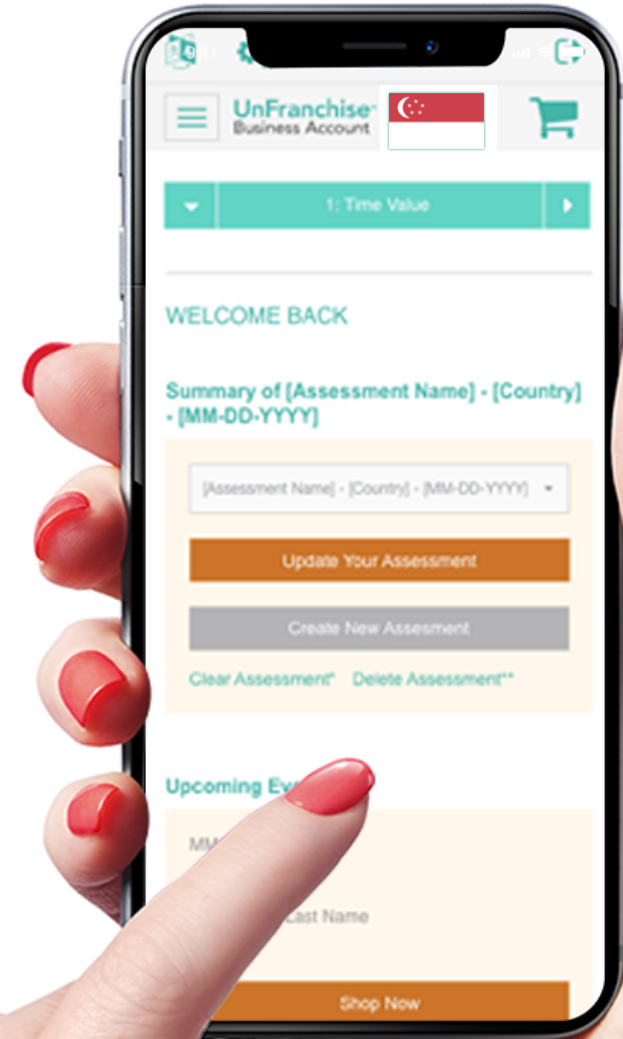
## THE SHOPPING ANNUITY ASSESSMENT

UNFRANCHISE: [unfranchise.com](https://unfranchise.com)

Mini SAA on [shoppingannuity.com](https://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.

1: Time Value2: Household3: Exclusive Brands4: Regular Spending5: Annual Spending6: Projections7: Complete Report

 SHOPPING ANNUITY™: TIME VALUE

The Shopping Annuity Assessm...

**MONEY SAVED IS MONEY EARNED**

Once we get our arms around what we spend on products, goods and services annually, we must factor in two major expenses associated with these purchases to determine how much we are spending. These two expenses are TIME and AUTO expenses. These two overlooked expenses can result in thousands of dollars extra added to the cost of your annual purchases. Just by changing HOW you shop at stores you currently shop at will result in immediate savings.

Time Value

What's Your Time Worth?

Your Annual Income:

52000

Hours worked per week:

40

What your TIME is worth per hour:

\$25.00 USD

Number of times per week you take a trip to a store:

6

Minutes spent per trip:

35

Cost of time spent on trips per year:

\$4,550.00 USD

Was Your Trip Worth It?

Next

# 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.

1: Time Value

2: Household


3: Exclusive Brands


4: Regular Spending



5: Annual Spending

6: Projections

7: Complete Report

 SHOPPING ANNUITY™: HOUSEHOLD



The Shopping Annuity Assessm...  

#### A LOOK AT THE MEMBERS OF YOUR HOUSEHOLD

When you provide your household details, such as the number of the adults, children, pets and vehicles, we are able to provide you with a more complete final report that takes into consideration your home's makeup. In addition, these details allow us to generate your household's estimated spending and make more valuable recommendations for your specific household.

### Household

Adults

How many adults are in your household?  
2

First Name

Mr Shopping

Last Name

Annuity

Date of Birth \*

4

24

1977

☒ Male ☐ Female

First Name

Mrs Shopping

Last Name

Annuity

Date of Birth \*

10

12

1980

☐ Male ☒ Female

\* You must input at least one Adult Male or one Adult Female to continue.

Children

How many children are in your household?  
3

First Name

Small

Last Name

Annuity

Date of Birth \*

3

5

2005

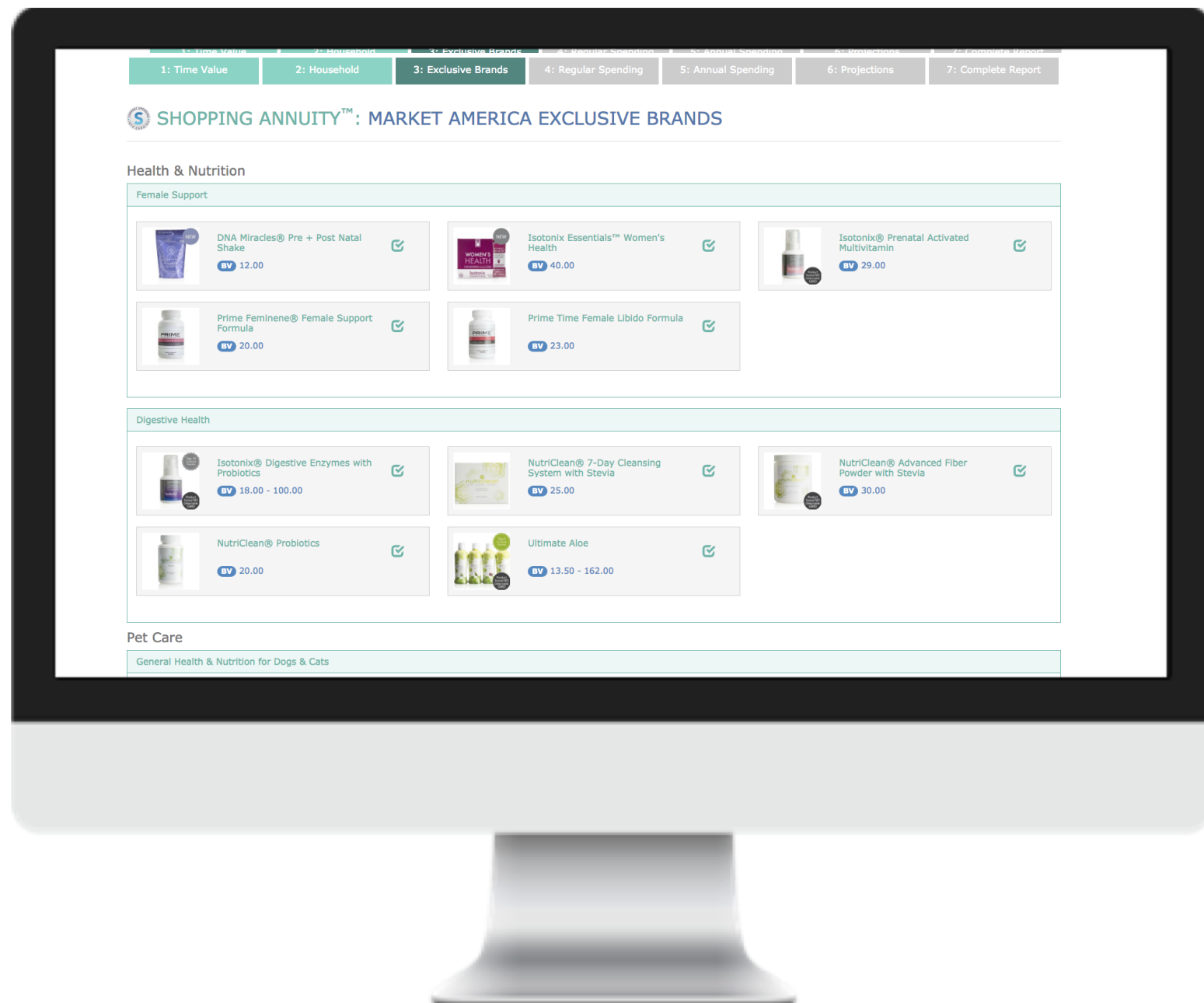
☒ Male ☐ Female



# 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.

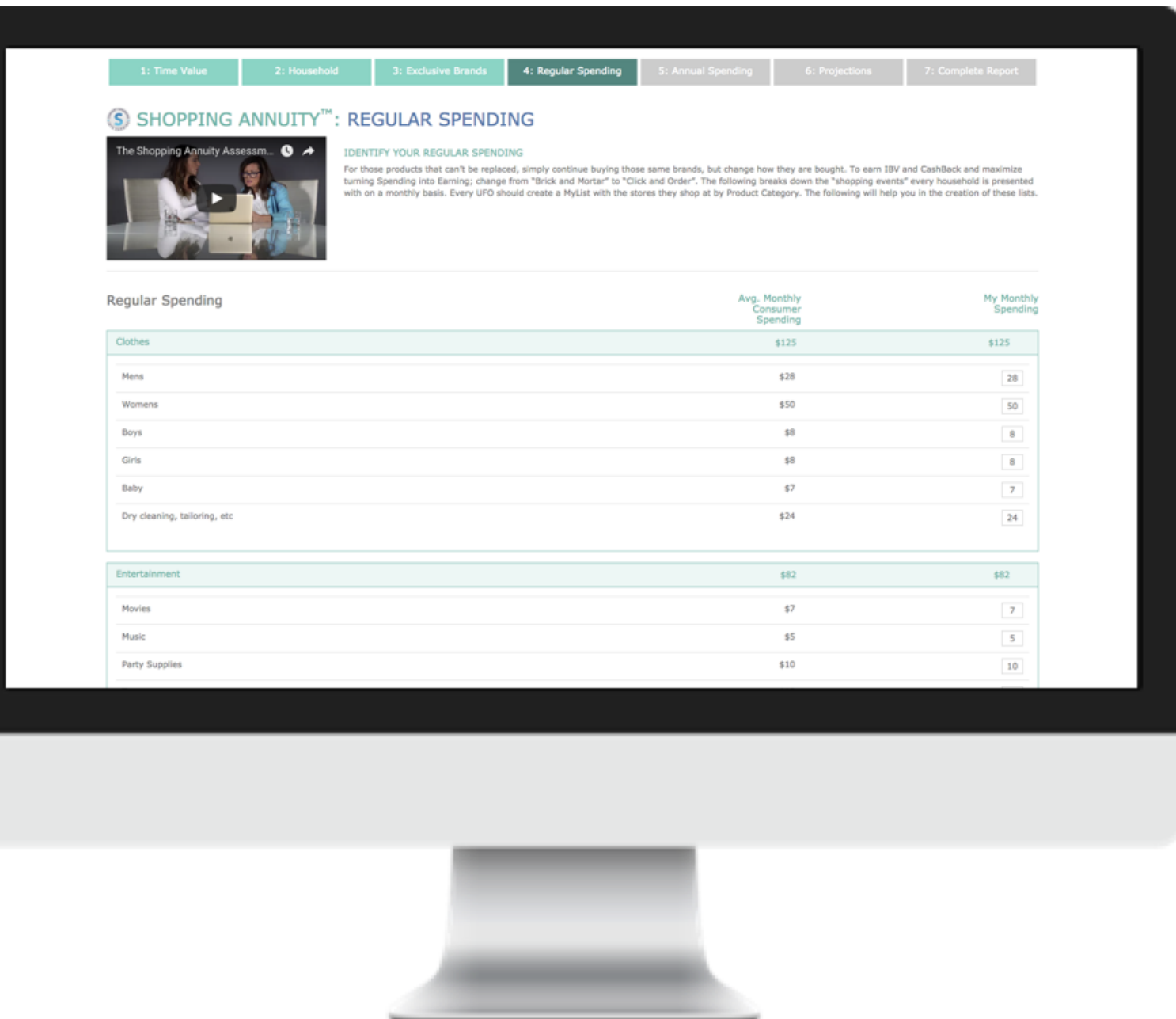
The greatest contribution you can make to your Shopping Annuity is to convert your current brands to exclusive brands.



# 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 matches you with the best choices, 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 Brands



4: Regular Spending

5: Annual Spending

6: Projections

7: Complete Report



The Shopping Annuity Assessm...  

## SHOPPING ANNUITY™: ANNUAL SPENDING

### IDENTIFY YOUR ANNUAL SPENDING

When you enter your household's spending on recurring annual events, such as birthdays, seasonal events and holidays, we'll build a customized list of events that are important to you. After you create an event, the assessment will automatically prompt you to build a gift registry or a list. This is a fantastic opportunity to prepare for the annual spending that you're going to do anyway, redirect that spending to your own business, fund your Shopping Annuity® and even create new customers by sharing your registry with others.

### Annual 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

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

1: Time Value 2: Household 3: Exclusive Brands 4: Regular Spending 5: Annual Spending 6: Projections 7: Complete Report

## 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



2

## CHANGE YOUR SHOPPING HABITS



Isotonix®  
The world's most advanced nutraceuticals

PRIME™  
ANTI-AGING NUTRACEUTICALS

ultimate  
aloe™

Advanced  
Level 90®  
Blood Sugar Maintenance

# EXCLUSIVE BRANDS

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

bliss  
essential formula

(bone & joint formula)

MochaTonix®  
Fat burning. Nutrient enhancing. Energy boosting.†



**BETTER  
QUALITY**



**BETTER  
VALUE**



**HIGHER  
COMMISSIONS**

Nutri-Physical

CURCUMIN  
EXTREME™

AWAKE

OPC-3®  
chews

## 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.

MOTIVES  
LOREN RIDINGER



# Isotonix®

The world's most advanced nutraceuticals



**S  
N  
A  
P™**



LUMIÈRE  
DE VIE®





Click image to zoom

Isotonix®  
**Isotonix® OPC-3™**  
Sold by Isotonix®  
4.4 ★★★★★ (637) [Write a Review](#)

**S\$116.75** / + S\$2.18 Cashback

Free Shipping on orders of \$200 SGD or more from Market America  
[see details](#)

Single Bottle (90 Servings)

☐ Save 5% by adding to AutoShip [\[details\]](#)

1 ▾

**Add to Cart**

229469

**Calculate**

Day Delivery: S\$7.50 [More info](#)

Product	Isotonic	Pycnogenol®	Bilberry	Natural Flavor
Isotonix OPC-3®	✓	✓	✓	✓
Super OPC 7*	✗	✗	✗	✗
O.P.C.-100™*	✗	✗	✗	✗
OPC150*	✗	✗	✓	✗

Click for larger image





Click image to zoom

Snap™

**Snap™ Essentials Laundry Packs – Fresh Scent**

Sold by Snap™

[Write a Review](#)

**S\$23.50**

/ + S\$0.44 Cashback

Single Canister (24 Packs)

☐ Save 5% by adding to AutoShip [\[details\]](#)

1

Add to Cart

229469

Calculate

Day Delivery: S\$7.50 [More info](#)

Snap™ Essentials Laundry Packs provide superior cleaning power, leaving your clothes brighter while removing stubborn stains. One container of our highly concentrated Snap™ Essentials Laundry Packs cleans up to 24 loads of laundry and leaves...

[See details](#)

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





**trim tea**  
a thermogenic slimming tea



Click image to zoom

TLS™ Weight Management Solution

**TLS™ Trim Tea**

Sold by TLS™ Weight Management Solution

5.0 ★★★★★ (2) [Write a Review](#)

**\$S\$64.75** / + \$S\$1.21 Cashback

Free Shipping on orders of \$200 SGD or more from Market America  
[see details](#)

**Single Box (30 Stickpacks)**

☐ Save 5% by adding to AutoShip [\[details\]](#)

1 ▾

Add to Cart

229469

Calculate

Day Delivery: \$S\$7.50 [More info](#)

## Benefits

Product	Daily Usage	Supply	Price	Price/Day
TLS® Trim Tea	Once / Day TLS Trim Tea's powerful formula only requires a single daily dose!	30 Day	\$39.95	\$1.33
Bootea	Twice / Day Daytime Tea + Bedtime Tea	14 Day	\$29.98	\$2.14
Flat Tummy Tea®	Twice / Day Activate Tea (Morning) + Cleanse Tea (Evening)	14 Day	\$36.00	\$2.57
SkinnyMint Teatox	Twice / Day Morning Boost Tea Night Cleanse Tea	14 Day	\$29.90	\$2.14

Click for larger image

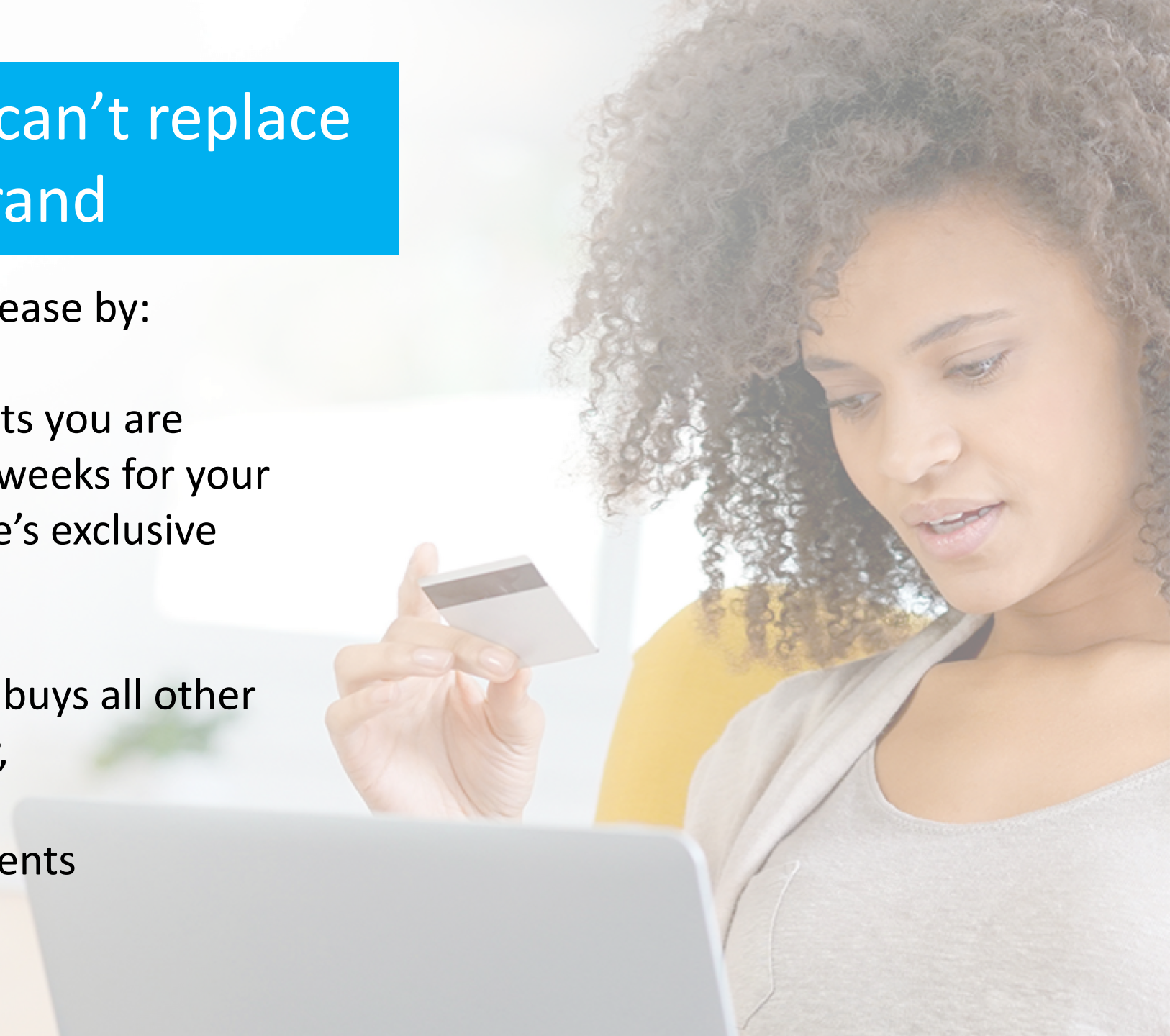


# For everything you can't replace with an exclusive brand

Build a Shopping Annuity with ease by:

Changing the brands of products you are currently buying every 4 to 12 weeks for your household to Market Singapore'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 [SG.SHOP.COM](https://sg.shop.com) site.



# WHY SHOP.COM™?

SAVE AND EARN MONEY

HOT DEALS

PRICE ALERTS

A BETTER WAY TO SHOP

MOBILE

EGIFTS

AUTOSHIP



MONEY SAVED = MONEY EARNED

THAT'S A LOT OF SAVINGS!



\$1,994

Wear and tear on  
your vehicle



\$5,200

Petrol



\$1,300

Value of  
Your time



\$8,494

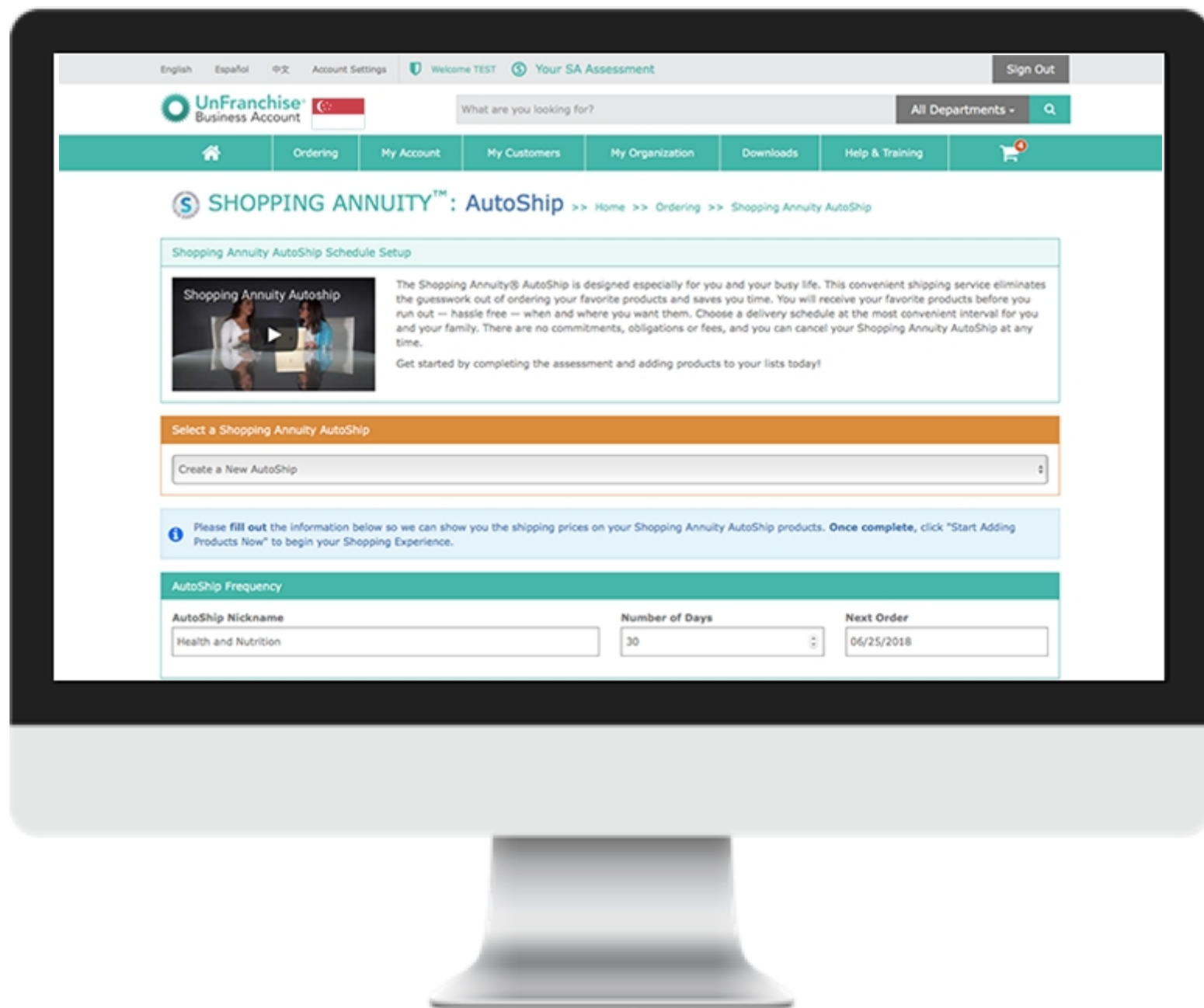
Per Year

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

Complete the Shopping Annuity<sup>®</sup> Assessment to identify your personal potential savings.

# 3

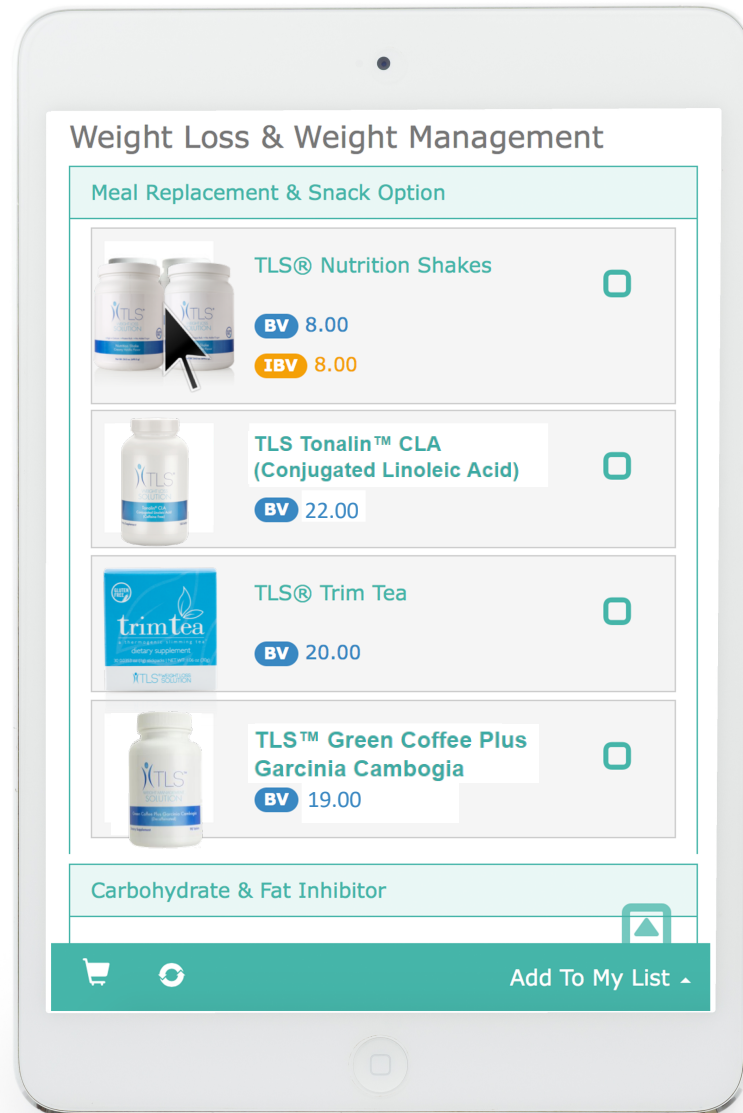
## AUTOMATE YOUR SHOPPING ANNUITY





# CREATE LISTS:

## DRAG & DROP FROM YOUR CART TO YOUR PANTRY

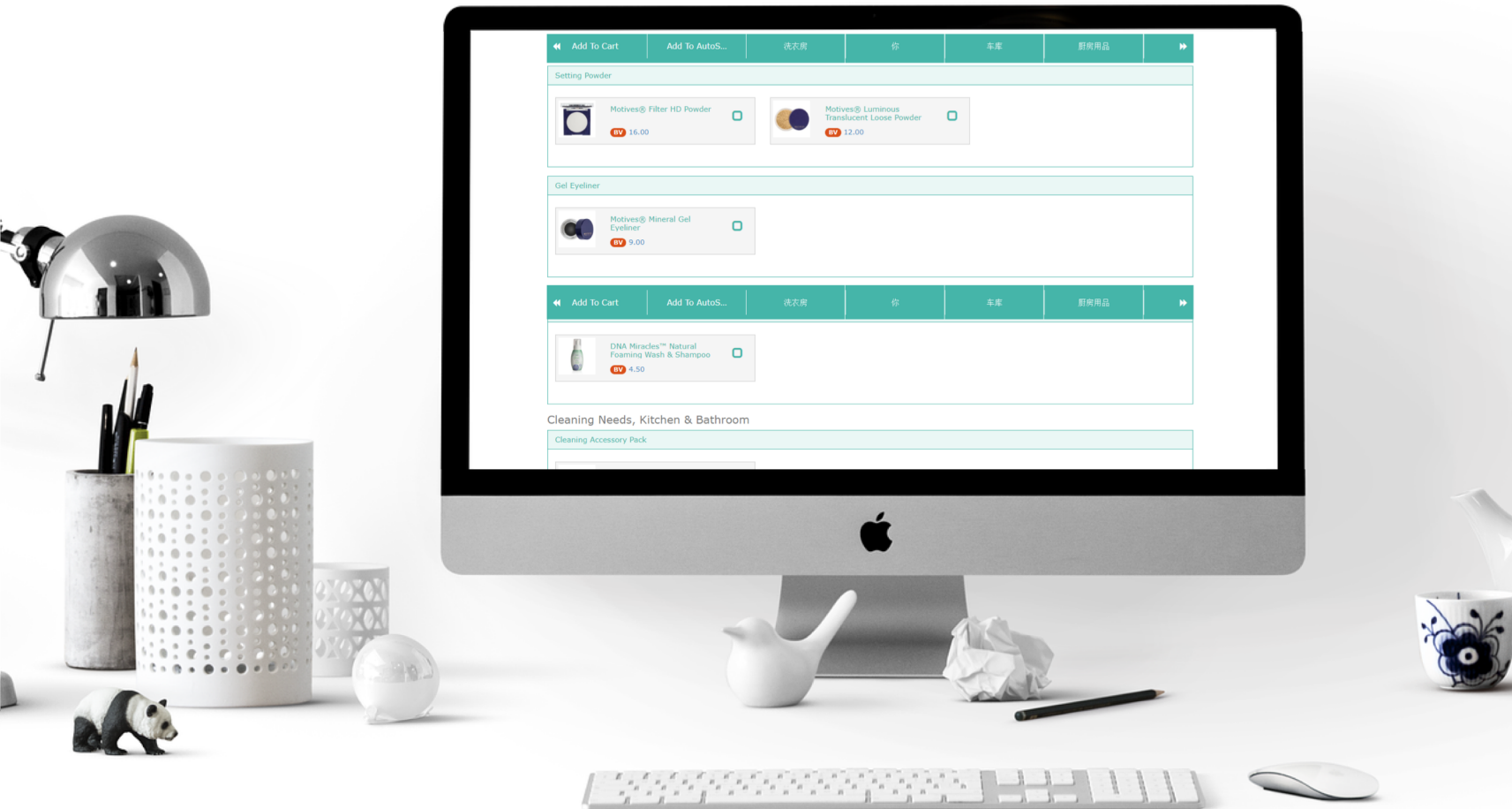




# CREATE LISTS

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

My Account

My Customers

My Organization

Downloads

Help & Training



Ordering > Home » Ordering » Order Products

Browse ▾

Order Entry

Code:

Qty:

Add

Re-Order

Ship To: Singapore ▾



Product  
Tested NO  
Detectable  
GMO

### Isotonix® OPC-3™ - Single Bottle (90 Servings)

Sold by Market Singapore  
Code SG13009

4.4 ★★★★★ (637 Reviews)

**UC** \$83.25 SGD

**RC** \$116.75 SGD

**BV** 43.50

Qty:

1 ▾

Add To Cart

Express Pay



Add To AutoShip



Add To My List

Product Brochure

A free radical is an atomic structure with an unpaired electron in its outermost shell. These unpaired electrons tend to be highly reactive, resulting in chemical reactions such as oxidation. Because they have one or more unpaired electrons, free radicals are highly unstable. They scavenge the body to grab or donate electrons, causing damage to cells,

[ Read More ]

### Products You'll Love



Product  
Tested NO  
Detectable  
GMO

Isotonix® Calcium Plus

★★★★★ (178)

**UC** \$27.75 SGD

**RC** \$39.00 SGD

**BV** 11.00



Product  
Tested NO  
Detectable  
GMO

Isotonix® Multivitamin Without Iron

★★★★★ (29)

**UC** \$58.50 SGD

**RC** \$82.00 SGD

**BV** 28.50



Product  
Tested NO  
Detectable  
GMO

Isotonix® Advanced B-Complex

★★★★★ (192)

**UC** \$56.50 SGD

**RC** \$79.25 SGD

**BV** 28.00



Product  
Tested NO  
Detectable  
GMO

Heart Health™ Essential Omega III Fish Oil  
with Vitamin E

★★★★★ (78)

**UC** \$63.75 SGD

**RC** \$89.25 SGD

# 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

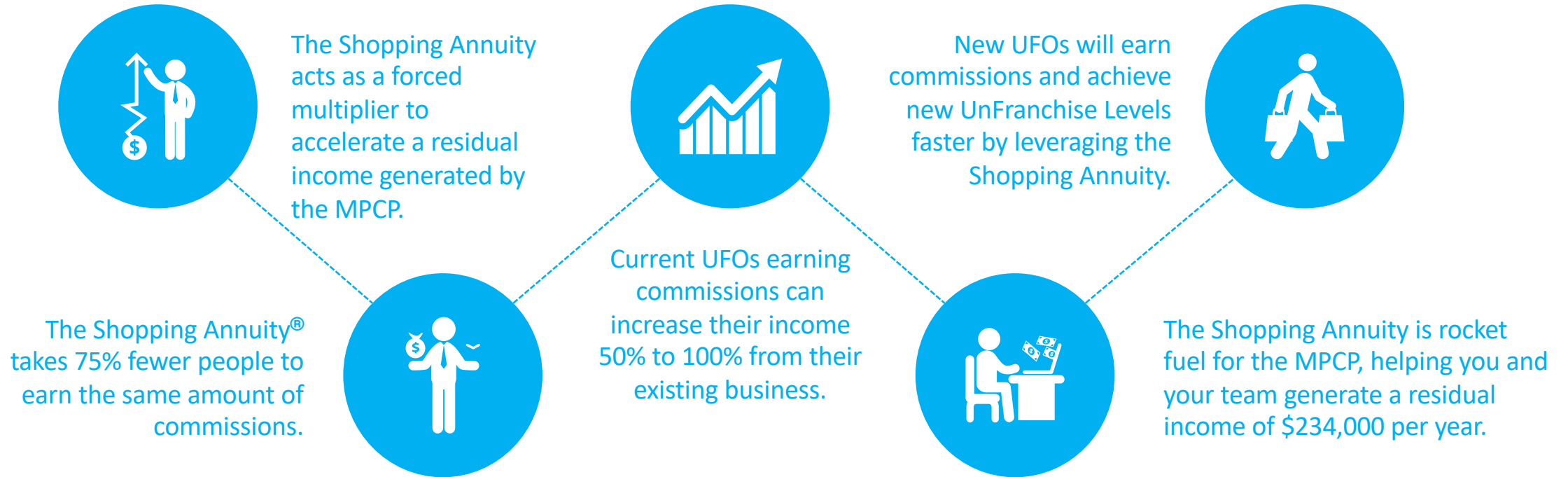
## CREATE LEVERAGE

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

Complete the Shopping Annuity® Assessment with Business Partners and Prospects

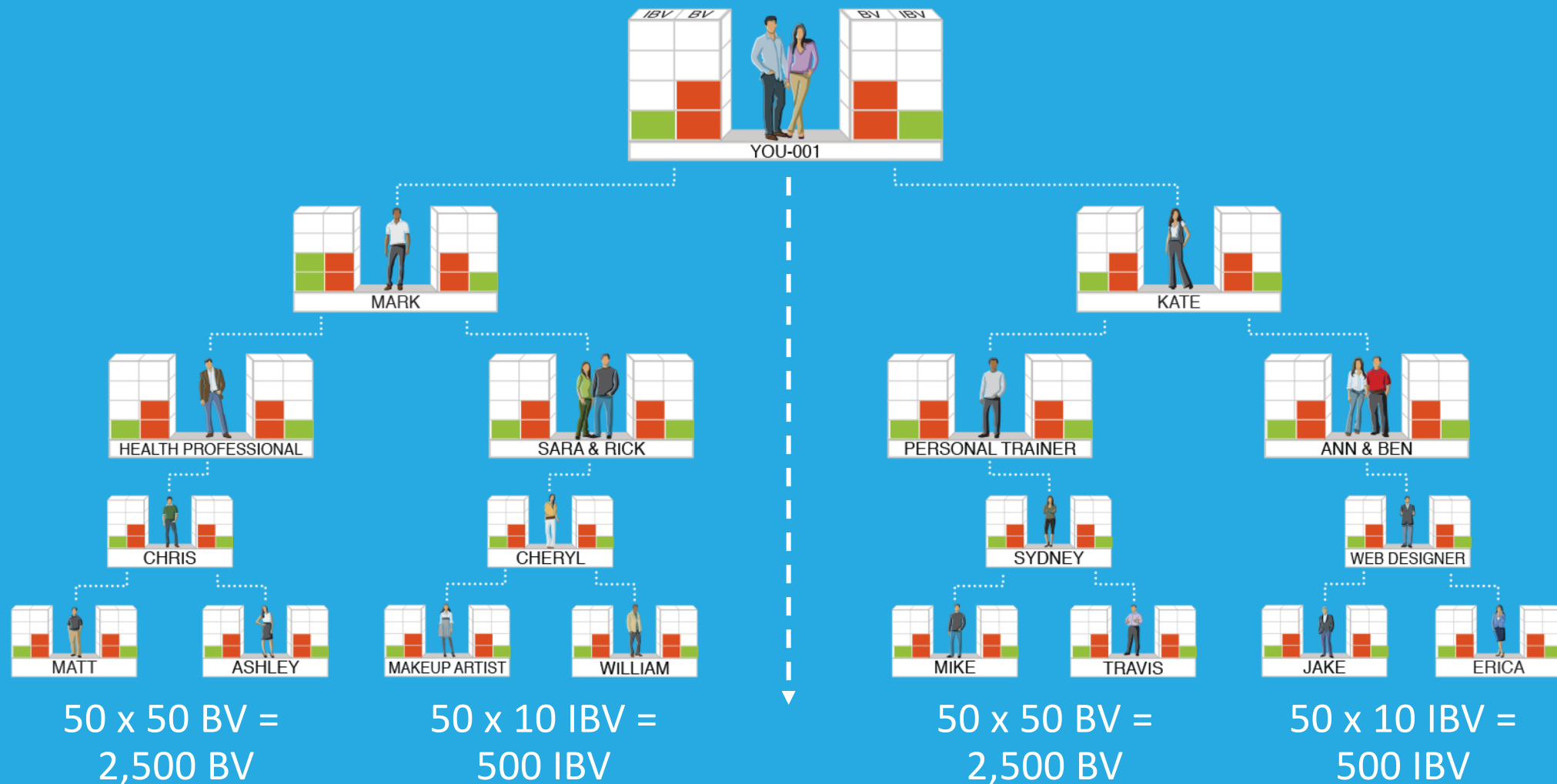
Work together to change shopping habits and create massive BV & IBV.

# A FORCED MULTIPLIER FOR STRONGER RESULTS



# ORGANISATION SATISFYING THE MINIMUM ACTIVITY REQUIREMENTS

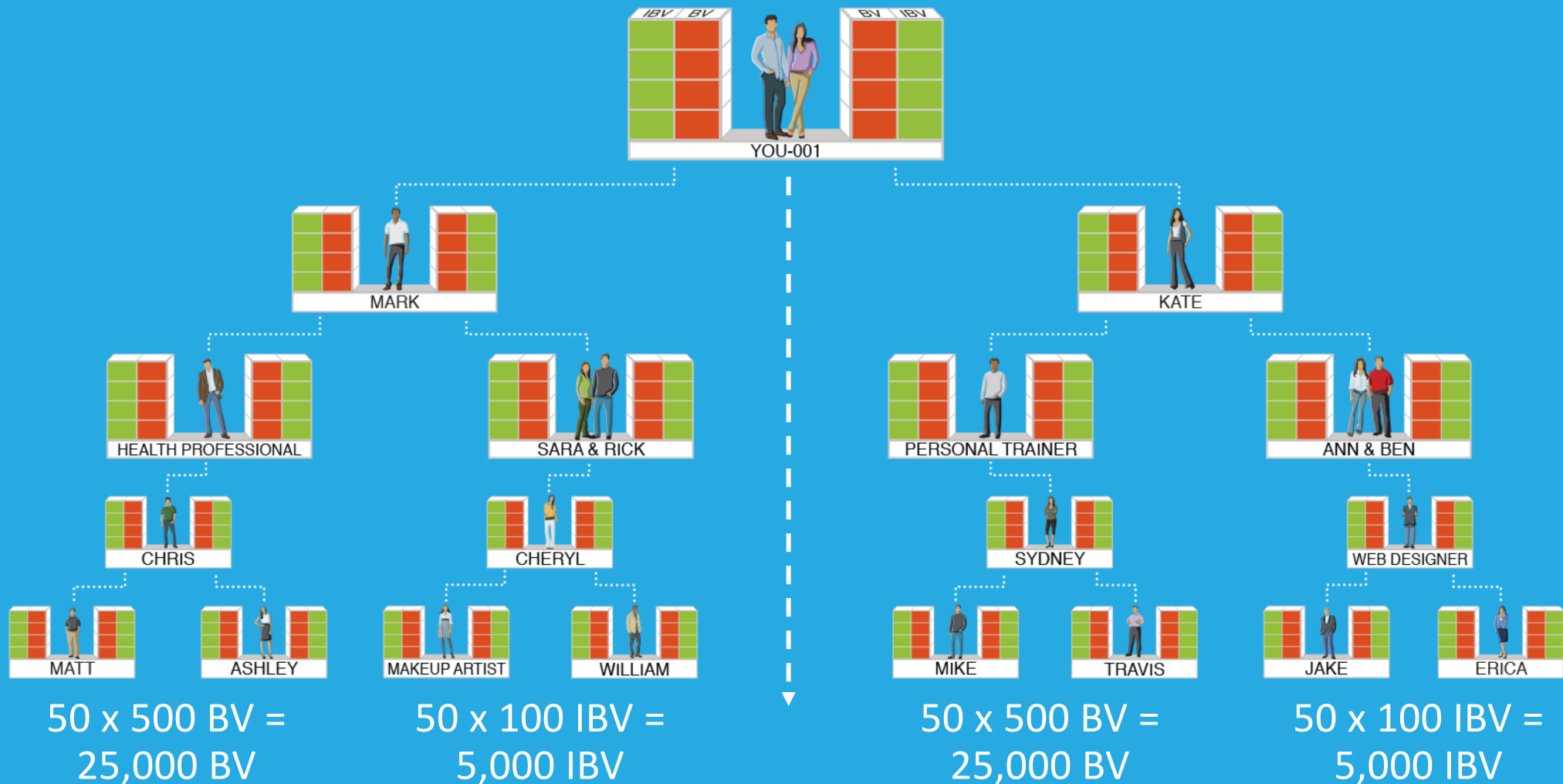
S\$750 EACH MONTH (BV) & S\$375 EVERY THIRD MONTH (IBV)





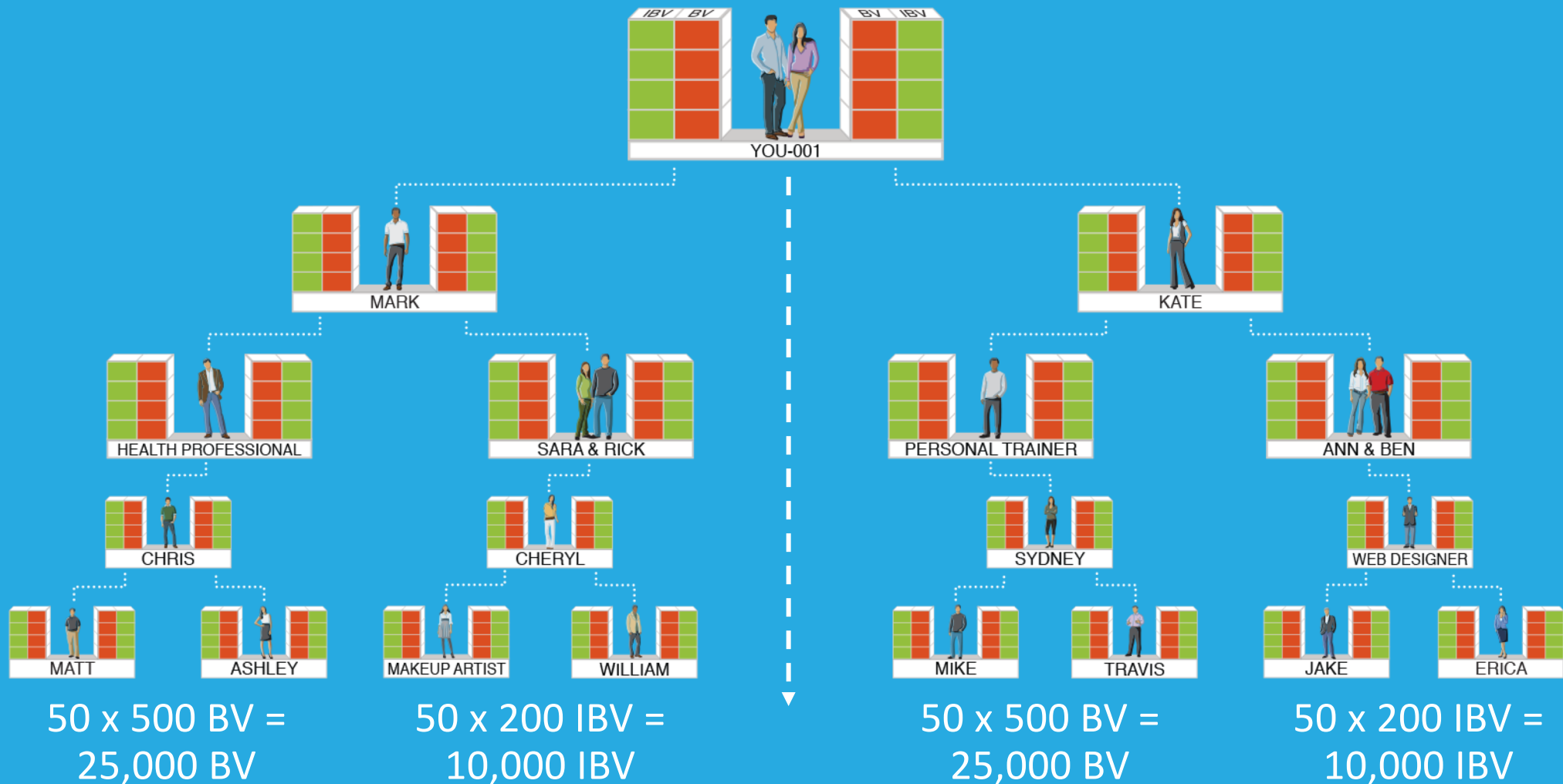
# ORGANISATION SATISFYING THE SHOPPING ANNUITY ACTIVITIES

$\$9,375$  EACH MONTH (BV) &  $\$1,875$  EVERY MONTH (IBV)




# ORGANISATION SATISFYING THE SHOPPING ANNUITY ACTIVITIES

S\$ 9,375 EACH MONTH (BV) & S\$3,750 EVERY MONTH (IBV)





**THE SHOPPING ANNUITY<sup>®</sup> TAKES  
75% FEWER PEOPLE  
TO EARN THE SAME AMOUNT  
OF COMMISSIONS!**



# UNFRANCHISE<sup>®</sup> INCOME VS.

## THE 4% RULE INVESTMENT

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

UNFRANCHISE <sup>®</sup> ONGOING	EQUIVALENT INVESTMENT EARNING AT 4%
S\$1,875 / Month (Executive coordinator/ Master)	S\$562,500
S\$5,625 / Month (Professional coordinator)	S\$2,000,000
S\$12,500 / Month (National supervising)	S\$4,000,000
S\$22,500 / Month (Director)	S\$7,312,500
S\$45,000 / Month ( Field Vice President)	S\$15,000,000



# WILLABLE ASSET

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

You can reasonably expect  
to earn S\$1,875 - S\$4,500 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.



# The Shopping Annuity® Creates Economic Synergy



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 organisation and customers to accelerate and increase residual income!

# IT'S YOUR CHOICE

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



OR

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

WHICH DO YOU PREFER?