The Shopping Annuity (SA) process and platform is the original vision for the company and the UnFranchise™ Business that has been 25 years in the making. It is to allow one to identify where they spend money and categorize it so that what they already buy can be matched with an equivalent or better Market America consumable product with added value and significant savings. The Market America branded products are highly leveraged in funding the Shopping Annuity to get paid. Then the Shopping Annuity Assessment assists in categorizing and matching all other brands that one buys which facilitates one to order it on SHOP.COM at a lower price (savings) and being tracked and credited to one’s Shopping Annuity. The matching of product to the “needs” and spending of the UFO or customer is being made easier by the “Urberization” process — making it much easier and much more transparent to find and order the products, and to convert spending (identified in the Shopping Annuity assessment) to earning in the Shopping Annuity. The company is investing millions in this platform and system. It is most important to realize that this does not cost one more money as they are already spending it. It simply redirects their current shopping or buying and where they get it at a savings while spending less money. That is fundamental. If you do not get that right – the rest is wrong and doesn’t make sense.

Retailing vs Shopping Annuity

The Market America UnFranchise business is built on retail first. It is fundamental to everything and has NOTHING to do at this point with the Shopping Annuity whatsoever, except that it will result in increased retailing accidently. From the beginning in the business and MPCP one must retail. It is built into the MPCP with qualifying (sell through 200BV and Form 1000), then the monthly accrual option of 50 BV per month to meet the activity requirement of 150BV per quarter paid for and retailed (form 1000 or e-commerce sales documented). Base 10x7 strong and the Basic 5 are at the foundation of the business and must be done first and duplicated to build a residual income in the MPCP. It yields a profit and liquidates or pays for the cost of starting and growing the business putting the new UFO in the black or at break even. I already went into depth on this in previous articles and videos. In fact, when someone evaluates the business, the first thing they should do is to try some products and discover some solutions the products offer, leading them to buying them for themselves. When they get results or when friends see them using the product and ask “what’s that” they can’t help but tell them about it and end up with a customer and then it spreads like the “movie story” to which we frequently refer. Base 10x7 strong and retailing in the basic 5 grows the retail customer base over 3 to 6 months. The reality and truth is if someone is doing this, their retail customer base will grow to 10 or more customers buying $50- $60 per month or over $500 to $600 in retail yielding over $120 to $150 retail profit per month and this is conservative or just a start.

Every UFO, following the UnFranchise system, should be doing this naturally anyway in order to succeed. If they are not, they will not succeed. What does that have to do with the
Shopping Annuity and converting spending into earning while saving? NOTHING! It should be a prerequisite even to do the Shopping Annuity and will be in the future!

The point is that many UFOs have been using existing retail customers to satisfy the SABP criteria which defeats the purpose of the Shopping Annuity. However, there is a paradox and irony in the phenomenon of UFOs using retail customers to qualify for the SABP bonus. Moving retail customers to the personal ID or taking them off auto ship to get credit for the orders toward the SABP simply robs Peter to pay Paul and produces no new volume towards the MPCP and mixing them is like mixing oil and water. They do not mix and it defeats the entire purpose and unintentionally or intentionally results in getting paid more for doing nothing more defeating the purpose. The irony in this is that it proves that most UFO’s are retailing and have a surplus of retail accounts above the minimum requirements to even use or “borrow” the retail sales like this. That is great news! Congratulations! You just proved you that you have a solid retail business! I admire your entrepreneurial zeal and creativity, but it boomerangs and backfires when applied to the Shopping Annuity because it defeats the purpose of everyone converting their pending into earning and in so doing you lose the huge potential benefit in the MPCP and the residual income it can result in. You made a relatively small BV bonus from doing this comparatively to a huge increase in residual income that results from everyone converting spending into earning. Regardless, it results in the SABP not working as intended and defeats the purpose of the Shopping Annuity. Well, at least it does show that you can do it, because doing the SA right is much easier than what has to be done to move accounts and borrow sales volume or use retail customers to meet the SABP qualifications. I am not scolding you, but I am telling you. Maybe it is a little brain spanking to get you to see the light to earn big money!

Loren is amazing. She usually gets everything long before others on her own. She woke up the other day and said – “Wow- I got it. I thought I really understood the Shopping Annuity but didn’t at all. It is not about the SABP at all. “She continued: “It is not even about building the business as much as it is about living and saving so regardless what is going on in someone’s life timing wise or business building wise it works for them and the entire organization. When they register their Unfranchise business, they don’t really know exactly what to do, but they now own a business that gives them a Mall Without Walls and SHOP.COM business, where they can get everything they buy now at wholesale or a savings and it can be more convenient than looking for it or going to the store. If someone registers and is sidetracked or not growing they still are winning by saving and not having to deal with retail shopping. When you add up all of the spending and shopping that everyone does it is monstrous and everyone benefits and saves regardless of what level they are at. The company needs to do this for everyone so it works before they do anything and is not even dependent on UFO’s. When a new person registers we collect some basic information on the application and know their family size and profile and in a welcome email offering them a set of products they already buy monthly without fail at great savings because they now can buy from themselves! It is customized for them! It helps them qualify and gets them on the shopping annuity before they even know about it. There is no reason to stop because it works and they win.” All I can say is: “YES! YES! YES!” And this is
exactly what we will do going into convention with the new Shopping Annuity BV products you are about to hear about for converting spending into earning that are not for retail that everyone buys every month without thinking and we will serve them up and offer them to all UFO’s entering the business. It just makes too much sense!

Retailing or Selling the Shopping Annuity in the future.

I have to resist getting excited and putting the cart before the horse and going off on a tangent here. Yes, retailing and doing the Shopping Annuity are totally different buckets right now that both feed the MPCP and residual income. They cannot be mixed at this point and doing the Shopping Annuity actually does increase retailing because you will not sell what you do not use or know about and experience. The “what’s that” phenomenon is the greatest stimulant for getting customers. If you only use 3 products it limits it to that whereas if you are using 15 to 20 products it multiplies the natural phenomenon just like what happens by using OPC-3 or Motives for example.

However, I must at least tell you where this is all leading. Being that we are talking retailing now and separating the Shopping Annuity and MPCP retailing there is a point where they will collide with a big bang! The day will come in the next year or two where the Shopping Annuity membership and platform becomes a product/service and you will be able to sell it to friends, family, customers, financial service agencies, financial planners and businesses as a commissionable or retail product. Then you are retailing the Shopping Annuity that produces volume on an ongoing basis too on top of a profit or commission assisting them like is done in financial planning. When the program is ‘uberized” and seamless and a convenience (which is being done as we speak) and I have solid statistical numbers to prove savings and the value justifying a $100 to 300 commission on the back end, the SA becomes a product that can be sold. There is a way for non UFO’s to build a residual income too with it m so it is not just based on savings. I have that solution programmed. Of course just like with OPC-3 or other products they may realize there is more money in being a UFO. IS that a problem? LOL. Let me play with your head or tickle your brain just a little more. 15% of customers buy an add on product now and it takes an hour of your time introducing and getting them to try and buy. Right? What if you were able to show them the Client Shopping Annuity instead which isn’t selling just another product but sharing something that could save them big time as a CONCEPT. When they see it and get it and then try it out they start to convert their spending into earning while saving several thousand per year. Instead of buying one product for $31.95, they end up buying several adding up to hundreds as well as all of the rest of their shopping and spending on shop.com. Don’t second guess and get confused as they don’t need to do 500BV and $1000 shop although it is feasible, and there is a way to get a residual income on their referral footprint. Oh well, no one believed me either when I introduced the Binomial system, Unfranchise, or GMTSS, etc. But – you will see. Regardless – everyone including you has to be doing the shopping annuity first to get there.
But, I must also tell you that when the time comes, only certified Shopping Annuity Master Member in good standing maintaining their status will be able to sell the SA Client Membership and Policy to the public or customers and receive retail commission profit. So if you want to hedge your bet and bet on JR you need to get your Shopping Annuity working right.

After 25 years the UnFranchise comes down to the University Majors (Mall without Walls) and the Shopping Annuity

Let’s come back to reality and now. After 25 years the Unfranchise business opportunity comes down to two main things: 1) The Mall without Walls or Unfranchise University with 14 billion dollar market cap product divisions or “majors” that can be businesses within a business. This allows one to focus on what they love or are good at and involve others that are like minded without necessarily doing the others. It allows them to develop a great retail business and residual income. 2) the Shopping Annuity because everyone shops and spends and each UFO owns a site and mall without walls and can convert all of that spending into volume and earning. Just look at the convention crowd. How much spending is in that room and what would happen in the MPCP if everyone bought everything they spend through Unfranchise or Shop.com. What would happen to everyone’s volume and residual income? What would happen to prices? What would happen to BV and IBV? So as I have said repeatedly, Market America and the Unfranchise is now a two sided coin. Flip it! Heads is the University Majors and Product divisions and Tails is the Shopping Annuity. Any way you cut it: ”Tails you win!” & “Heads you win.” Keep flipping it and get a heads and a tails and you get rich! LOL

Here is the epiphany YOU must have! This Shopping Annuity system is not driven by or dependent on the SABP (Shopping Annuity Bonus Program) promotion. I suggest that you might want to read or repeat that sentence again three times! Unfortunately, It is a source of confusion and misunderstanding.

The purpose of the SABP promotion of Bonus BV or IBV was an incentive to get people on the Shopping Annuity and to make the transition of converting your team. Converting one’s organization quickly yields the real return: earning more residual income in the MPCP, new people earning faster, and requiring 1/4 of the UFO’s or people to max out a Business Development Center. Isn’t that enough? This is where the real win and reward is and the only reason one should be doing the Shopping Annuity – not the SABP!

I am telling you that this is where the real money is – the Shopping Annuity in the MPCP, not the SABP. I am telling you that many people who even qualified for the SABP are totally missing it because they are not converting spending into earning! How and why do people get confused? I tried to do something nice or energizing and stimulating for UFO’s by offering a bonus to pay attention and get on the Shopping Annuity system by converting their spending
into earning and then convert their groups or teams. Why? Because it WORKS when it is done the right way!! That automatically leads to spreading it to new people or prospects. Why? Well it is because you are doing it and it works! That makes all the difference in the world. The SABP bonus BV or IBV was simply and purely to get your attention and focus to put a little time into converting your own spending into earning by doing the assessment and finding the products one already buys and order them through Market America Unfranchise and Shop.com. Your group or team are not going to do it if you have not experienced it by doing it the right way. New people and prospects are attracted naturally to it and automatically want to do it when you are doing it. You will never believe it or know this until you do it. Please understand that “Qualifying” for the SABP by transferring or moving existing retail customer’s orders to your own ID number and UFO account in order to meet the SABP number requirements is not really accomplishing anything and is NOT doing the Shopping Annuity. You have not converted your spending into earning. You have not saved any money because you are still spending the money somewhere else. In essence you are fooling yourself. I like Loren’s analogy that it is like saying you ran a marathon race that you trained for when someone else really ran it in your place! You didn’t really run it, although you could have!

All of this reminds me of 25 years ago when I was trying to get people to “get” the Binomial MPCP and Unfranchise with the NMTSS and they thought I was crazy and 2nd guessed me on everything. Even more analogous is when we introduced requirements, monthly accrual option and activity requirements, because it would result in greater more stable earning and stabilize the MPCP as well as to ensure we are in safe harbor. There was almost a riot and mutiny and it was the most difficult time in the business. Today the pioneers would not live without them because it compounds and stabilized consistent and regenerated volume increasing and solidifying residual income. I never once said I told you so. But this is the same type of thing and I guess everyone just has to waste a little time and learn by experiencing it rather than just believing me and doing it.

In the beginning when the Shopping Annuity and SABP were launched we gave a huge “gift” allowing retail customers to count toward part of the 500 BV and $3000 partner store requirement. This was originally intended to be in place for the first quarter as a grace period to make priming the pump the transition of your team easier. Somehow it didn’t get cancelled and it was incorrectly being taught as the way to do it. I am sorry about that. I will bear part of the responsibility and take the blame, but you have to change the way you are doing it if you are using retail customers. You see, my excuse is we had momentum with over 25,000 UFO’s doing it and I was hopeful of getting to 50,000 (Which is a tipping point) before shifting gears to the next stage where there is no bonus pool and everyone is earning and the SA is a cinch to do! That would be timed with the finishing of the “Uberization” process making doing it a no brainer and much easier and convenient. There are other benefits planned with that. But the real benefit that comes first and is what winning is all about is in you and your group doing it right and earning much more in the MPCP.

If you were taught to do it another way, like using retail customers or buying product to liquidate somewhere not consumed, I guess it isn’t your fault. But it is common sense that that
doesn’t work. However, the greater truth is that if you put the same effort into doing it my way, you will see much greater long term income and rewards. If you won’t listen to me or believe this there is nothing I can do for you. Belief is an option in business and life – not a requirement. So you either believe me or you don’t.

In fact, this entire scenario is actually a little humorous and ironic to observe. We “throw” a reasonable but relatively smaller amount of incentive money out there per UFO (in the way of BV or IBV rather than cash to encourage team synergy and benefit) and many UFO’s go “berserk” scrambling and putting great effort to pull all types of maneuvers to get enough already existing retail customer orders moved over in order to receive the smaller more immediate BV or IBV reward or immediate gratification of the SABP bonus BV/IBV. That is comparatively like “small change” on the table when you compare it to the much greater reward of the residual income generated from the Shopping Annuity (converting spending into earning) done right. What I mean when I say done right is when you and your team actually convert spending into earning by ordering what has been discovered on the assessment as what you spend money on that you could order at Unfranchise.com or Shop.com. It adds volume to the Shopping Annuity and MPCP without spending more money and definitely saves you money. This new or added volume is then working for you in the MPCP. So finding a way to “beat the system” or a “short cut” by using retail accounts to do the SABP is like grabbing a few hundred dollars off the table and leaving tens of thousands on the table! Do you comprehend that and see the point? Does that make sense to you? It is both baffling and ironic to me and I never expected it! Then consider the fact that the residual income repeats weekly and monthly once one’s team does it correctly, (not a single small bonus for a quarter like the SABP), but for years to come. Even the accumulative group effect of the SABP bonus BV (by many people qualifying for it in a group without real personal family consumption volume and not from retail accounts) doesn’t hold a candle to the lift in volume from the effect of everyone converting spending into earning and the volume applied to the MPCP.

I was shocked and disappointed when I saw what was really happening and that the SABP actually backfired and produced the wrong result. It didn’t work while the Shopping Annuity definitely does work and those who did it right are proof, because they got results. The 50% doing it right are getting the results expected. However; the 50% that were misled or didn’t understand really accomplished nothing. I feel badly for those because they aimed at the wrong target and missed the real purpose. The bottom line is this: it was my “gift” of more money for doing the same thing you already were doing and my loss to the tune of several millions (8 figures). That’s fine, I am always willing to risk and explore where no one else is willing to go to make things better for everyone in order for UFO’s to make more money and change the world in the process. This one backfired and we will have to make some changes and as always in the end make it better for everyone and the company in our partnership.

All I want at this point is an awaking and acknowledgement followed by action from the UFO’s that believe in me and the system. The real reward is that it makes the business at least twice as profitable and people earn at least 4 times faster! Isn’t that why we are doing the business? Anyone want to argue that one? Mathematically it generates 4 times more BV
volume and nearly 8 times more IBV than one normally does in the MPCP which is a cold hard statistical fact of life. When you get a UFO to do the Shopping Annuity it doesn’t matter what they do in the business or how fast they grow or even if they stop, they still benefit and you or your team still have the volume (do not lose it). Loren, got this point and cannot stop talking about it now. When they (your team) convert their spending into earning and save money, you have a lifetime customer and the volume continues because it works for them, regardless if they maintain the Shopping Annuity Master Member or not! This offsets the phenomenon of “atrophied” or ‘shrunk legs’ when people get side tracked or slow down for some reason that usually has nothing to do with the business. The point is that they still live and they still have to spend and shop. Because they have to spend to live and are saving, the volume doesn’t evaporate! That in itself is phenomenal. What more can be said? Isn’t that the real objective of doing the business in the first place? Come on, PLEASE, the reality is that it takes ¼ of the people for one to earn their first $300 check and 4 times LESS or FEWER UFO’s to max out a center at $3600 per week or potentially $187,000 per year. The simultaneous effect of this is that others (junior partners) are earning faster and more money in your organization and that is security or stability! Is that, or is that not - the bottom line? What am I missing?

Again, I actually DO want to beat this horse to death! This is all about doing the Shopping Annuity, not the SABP. You can do the Shopping annuity without the SABP! It is not about the SABP. The question really is: “Do you get that? I hope you realize that the real return is when the Shopping Annuity spreads or duplicates in an organization and with new people you will have an epiphany! I don’t want to sound repetitive, but this is the whole point of the Shopping Annuity.

The shopping Annuity in the MPCP yields the real gain or return not the SABP! The SABP at best, was intended as a means to an end through a promotion to get traction. The real goal is not the SABP, but earning more residual income, new people earning faster, and requiring ¼ of the people (because they do 4 times more BV and 8 times more IBV) to max out a center. Isn’t that enough reason? We are hopeful that some parts of the SABP qualification can become permanent, such as free shipping, which is our intention and still a benefits to SAMM’s.

Regardless, the bottom line is the Shopping Annuity is self-sustaining without the SABP. Another cool thing that you may not have realized is that when one does do the Shopping Annuity, it is a process just like getting in the business and doing the 5 steps of the MPCP working toward being a Master UFO and then the UFO level ladder reflecting residual income. It is not instantaneous. It is not that one failed if they do not hit it the first quarter. It doesn’t happen in one step or one day. It is a process, a goal and objective, and a lifestyle that gradually happens and builds and spreads, but then changes life forever when done. I hope you comprehend this because it is vital to building an organization with it.

What has happened here actually tells me is flat out that people either do not understand or do not believe in the program yet. I am not worrying about those who do not believe. However, “one person with belief is worth 10,000 with just “interest” or people who don’t
really understand. I am looking for those who believe and act accordingly just like I did in the beginning 25 years ago. I am concerned only with those who don’t understand but want to believe. It requires more education and training. “Know ye the truth and the truth shall set you free.”

In reality one is supposed to “qualify” to do the Shopping Annuity by meeting certain profile criteria. Did you even know that in order to do the Shopping Annuity one must QUALIFY, or we are wasting our time, effort and money? Somehow that got overlooked, missed or forgotten and we will correct it. Everyone doesn’t automatically fit the profile or mindset necessary to qualify and I will explain that a little later. But part of it certainly is where their thinking is or the extent to which they understand it. If someone doesn’t really qualify for the Shopping Annuity yet because they do not fit the profile necessary to be an SA Member and then work toward becoming a Shopping Annuity Master Member (SAMM), it is just fine! Yes, really - it is OK! Just like everyone doesn’t get in and build the business fast or sometimes do anything at all, while others may get in just to buy products at wholesale to retail. However, with the SA, they are supposed to be interviewed and asked qualifying questions from the SA PowerPoint presentation to determine if they qualify. If they do not understand, believe, or are at a station in life where they don’t fit the economic profile, there is no reason for them to do the Shopping Annuity, but they can do the Unfranchise business without the SA, but using the regular MPCP as was done in the past. That is fine with me. Do you understand that? I will discuss this more later in a training as a follow up to this.

But what we are NOT going to do is to pay people more money for what they are already doing with no more production, growth or volume because UFO’s already are getting paid the most money anyone in business gets paid on retail and accumulated volume in the MPCP. PERIOD! I would hope that you would feel that is logical and only fair!

So let me jump to the first point or reality and conclusion regarding this and then if you want more training, insight and knowledge I will give it to you. Is that OK?

THE CONCLUSION is this practice of using retail accounts or sometimes ‘disguised purchases’ has to change in order for UFO’s and the company to succeed and win together in our partnership. But that is not that simple because people don’t automatically do what really works best and try to find shortcuts.

The Good news is we will continue the SABP with the Shopping Annuity for the third quarter. Then in the fourth quarter, after convention and explaining and showing everything that solves it, we will change it (SABP) and eliminate it the way it has been misused and changing the focus to be on the real benefit of the SA in the MPCP. That is the real WIN, but Shopping Annuity Master Member’s also get free shipping and we will announce other things that make sense. That gives you the current quarter (3rd) to adjust and change. Now everyone knows the right way and WHY it works and WHY it should be done for your own benefit. Any additional reward above and beyond Shopping Annuity’s increased volume and
income from the MPCP will be determined by how you respond by what you do in the 3rd quarter. This quarter is a gift from the company and Marc, Loren and I and the corporate team, to be more than fair to everyone and it cost us millions to the tune of $30 million. This is no small gift or small matter.

So I guess I have some good news and bad news.

The GOOD news is we have to end it (SABP) starting the fourth quarter so that the SA is done right and produces volume by “converting family spending into earning” and so that those who do it will win through the MPCP with the SA. For this of you who are already doing the Shopping Annuity from saving money by replacing family buying with similar purchases from your own business (Unfranchise or Shop) are not affected by the SABP! That is a huge win and I know that those who are doing it right. And the GOOD news is those already doing this will soar with the new SA improvements and SA BV products. You already benefited anyway from the MPCP and know that it will leverage your business to greater UFO levels and residual income and result in more duplication. Congratulations!

The Good news is that there will still be free shipping for qualifiers and I have a list of other recognition, perks and benefits that will be announced at convention or the end of the quarter.

The Good News: is We are also doing several things that makes the SA “rock” and easier to do which I will address in the next additional training if you want to know it. Be at convention because we will cover them there.

The Good News The “Uberization” making the SA easier, the Menu of examples of doing 500BV, and the new Shopping Annuity BV (25% to 60% BV) consumable products, making it a no brainer to do 500BV will be unveiled at the convention. BE THERE!

The Good news is that these things are SOLUTIONS and are things that are colossal when one does the SA the right way, because it leverages the SA in the MPCP and causes duplication, increasing residual income and the number of people earning. It also leads to more retail and recruiting as well.

The BAD news is that those of you that have used retail customers to satisfy SABP qualification criteria you have to deal with reality:

- If you were using retail accounts to qualify it will not do any good anymore because there will be no more bonus BV for the those same customers and volume you were already doing before the SABP existed after the 3rd quarter.
- Some may have a little work and cleanup to do. Some of you may want to return your retail accounts and customers to the status they were before and method of servicing them, which takes a little effort and time.
- If you don’t adjust and do the Shopping Annuity correctly and focus on using the new improvements, you will miss out the true benefit in the MPCP. The SABP will be over (as you know it today) and you really will not get anything out of doing it going forward. It comes down to a decision of whether you want to be part of the solution or part of the problem. That is the same as doing it the right way so you make money vs. using retail customers as a way, which no longer yields any additional financial reward.
I know some will suffer from “mental constipation” and get all types of consternation because they can no longer use this ‘short cut’ that results in “beating the system”. All I can say is: too bad, we cannot do something that jeopardizes the company and doesn’t work anyway! You are either part of the solution or part of the problem and I cannot do anything about that for you.

If you really are interested in knowing how I personally feel about this and recommend, please see the “JR personal comment” in the box at the bottom. I want to get to the point bottom line on the SABP.

**Bottom line: So for this quarter (this 3rd Quarter) we are giving you a gift and time by continuing the SABP the third quarter.** A new system, rules, policies, benefits and awards will be announced by the beginning of the 4th quarter.

*It is important to stay tuned and look for the official preliminary announcement from the company on exactly how this will work with all the details, which will be coming and include the criterion and processes. This will be previewed at convention and released in writing before the end of the quarter.*

Now, let’s get back to business and growing. You can and should do the SA without the SABP because it ultimately drives the MPCP and it is about residual income. But you should get back on track if you used retail accounts by not using them in the future and simply do it right by converting your families spending into earning. We are announcing at convention some things that will make 500 BV for a family of even 1 as well as 2 to 5 so easy to do that there is no possible excuse. It is so exciting.

**Be Part of the Solution by Participating in our Shopping Annuity BV products Determination and Development to be announced at Convention**

Before I wrap this up - Here is an opportunity to be part of the solution. If you have been doing the Shopping Annuity yourself and working with your team to so it and trying to convert consumable monthly spending into earning and struggle to find enough BV products you should know this. What products or
items do you and other UFO’s on your team buy all the time that we could make into Shopping Annuity BV products at lower cost and 25% to 60% BV and that everyone would definitely buy? Make a list yourself. Get together with your group and make a list and submit it to: shoppingannuity@shop.com

The mind is like a parachute and it only works when it is open. You need to open your mind to this next epiphany and billionth of a volt to create a magic moment for YOURSELF. People must qualify for the Shopping Annuity and somewhere this got lost in the shuffle. We will revisit that in the next article and tape and at Convention. The Shopping Annuity must be done on products bought to convert spending into earning for one’ own family.

Let’s talk about something about how our actions sometimes define our state of being or mind: “Smart”, “common sense” ... or “stupid”? Like my Dad use to say: “If you had a brain you would be dangerous” This humorously reminds me of that. I would know something and not do what made sense. 
Wake up please! You are in Business!

It all starts with an extremely simple point and reality. If you are in business — and for the sake of an example, own a hardware store and need to buy some tools or screws/nails, etc. — and you have them on your shelves at wholesale prices, would you run down to Walmart, Lowes or the local hardware store and buy the same products at RETAIL when you have them at wholesale or cost in your own store? With ma and SHOP.COM, you have an entire “mall without walls” and a seemingly endless array of products — so why would you not buy from your own business at wholesale rather than paying more elsewhere? Please tell me — is this smart, common sense ... or is it stupid? What would you call the person who does not buy from themselves at wholesale and goes to another store or source to pay retail? Is there anyone who does not get this? It is the bottom line.

CONCLUSION: The Shopping Annuity Master Membership is not reliant or dependent on the SABP and is self-sustaining and self-reconciling on its own merits ... and leverages greater residual income in the MPCP. Once one completes the assessment and transfers their spending into the SA, it drives more volume, saves more money and generates residual income. It results in
earning twice as much and requiring one-quarter of the people to max out a BDC. People or UFOs are not getting off of it when they are earning checks in the MPCP as well as some junior partners. Retail customers cannot be used to satisfy the SAMM or SABP requirements, and if use of them is detected the UFO will be disqualified for the SAMM or SABP. It takes as much work to get off of it as it did to get on it. The Shopping Annuity is an idea whose time is come, and you cannot stop an idea whose time has come.

The SA will become much easier to do a match of products to the assessment over the next year, as we Uberize it. In the future, the SA will be a financial and shopping program that Shopping Annuity Master Member will be able to sell to customers not in the business, at a markup or retail commission.

If you want more insight, understanding, knowledge, and training on Why the shopping Annuity works and how to do it and get your team to do it – I have another lesson on this drilling down coming out next week. Let me know what you think of it and what YOU plan to do.

I hope you will do this the right way, the way that produces lasting success. I am looking forward to seeing you at International Convention celebrating 25 years of success and a new outlook and era going forward!

Keep growing,
**JR’s Personal Comments & Feelings with a Recommendation**

I only have one requirement I am asking for cooperation on that requires being a no tolerance rule. My (our) new policy starting this quarter is that no one can teach doing the SA using existing retail accounts period. DO NOT TEACH IT or you will be disqualified!

My friends, that is where I must draw the line. Yes, it is true — it is an honor system and neighborhood watch system while we put detection technology in place, and you can beat the system if you want to even though it is self-defeating. However, if it gets discovered you will be disqualified for the SABP for 3rd quarter and SAMM going forward. PERIOD!

**Why not use this quarter to get back on course to true north and do it right and also earn the SABP the right way?**

But we realize that we cannot stop you from doing it even if it doesn’t make sense any more and defeats the purpose of the Shopping Annuity. **Use this time to get back on track and do it right with your team.** This will define if you are part of the solution or part of the problem. From my perspective it determines if YOU really BELIEVE in the SA and business or not. I encourage you to use the SA to convert spending into earning and return your retail customers to auto ship or how they were being serviced before the SABP. **Ultimately we will know where you stand by what you do. It is what it is and separates those who get it from those who do not.**

I am not holding it against anyone for the past if you became part of this as you “do not know what you do not know” Sometimes you don’t even know that you don’t know it. LOL! **But now YOU DO know!** So how are things going to be different?

**And for those of you that did it right I applaud you and you are that much further ahead of the game and when the new initiatives are in place after convention you will take a quantum leap!**

Obviously, I will know where you stand by what you do. IJust be at Convention and see the new SAMM program, advantages, and the SA system improvements. You will see new Shopping Annuity BV products coming out that everyone uses every day making doing 500 BV a cinch going forward— so if you are not ordering and using them you obviously are not doing the SA and probably are still trying to beat the system. You may have thought the joke was on us or the company but the joke ends up being on you! But after next quarter that will be a non-issue as the current SABP is phased out. The unfortunate thing is, that unless you “prime the pump” this quarter, and you still will have no benefit in savings or volume from converting spending into earning from the SA and will not be in position to win as it was designed where the SA leverages the MPCP! I want you to win and succeed – that is the reason I am telling you.

Thanks

JR