



# THE SHOPPING ANNUITY®

ACHIEVING SHOPPING ANNUITY MASTER MEMBER



## SHOPPING ANNUITY MASTER MEMBER

As an UnFranchise® Owner and Shopping Annuity® Master Member (SAMM), you are truly convert spending into earning, and when duplicated this creates a forced multiplier, allowing you to earn more income with fewer people in your organisation.

### Become a Shopping Annuity Master Member (SAMM) by:

- Completing the Shopping Annuity Assessment
- Purchasing 1500 BV per quarter (avg. 500 BV/month) for personal use
- Purchasing 275 IBV per quarter personally (applicable only to Market Singapore)

## WHY BUILD AS A SHOPPING ANNUITY MASTER MEMBER?

When you build your business with Shopping Annuity Master Members, you need about 75% fewer people to earn the same amount of income.

### Shopping Annuity Members

You

Left Organisation: 10      Right Organisation: 10

Commissions earned from BV: \$1,125 per quarter  
Commissions earned from IBV: \$0 to \$375 per quarter

\* Estimates based on an organisation of SAMM Executive Coordinators and above.

\*\* Currency is displayed in Singapore dollars.



### Shopping Annuity Master Members

You

Left Organisation: 10      Right Organisation: 10

Commissions earned from BV: \$5,625 per quarter  
Commissions earned from IBV: \$750 to \$1,125 per quarter

\* Estimates based on an organisation of SAMMs.

\*\* Currency is displayed in Singapore dollars.

The income levels in this guide are for illustration purposes only. They are not intended to represent the income of a typical Market Singapore UnFranchise Owner, nor are they intended to represent that any given Market Singapore UnFranchise Owner will earn income in that amount. The success of any Market Singapore UnFranchise Owner will depend upon the amount of hardwork, talent, and dedication, which he or she devoted to building his or her Market Singapore Business.



# 01.

## 1500 BV PER QUARTER EXAMPLES



Shopping Annuity® Master Members personally use 1500 BV or more of their exclusive products per quarter. Why?

The most effective way to fund your Shopping Annuity is to maximise the number of exclusively branded products you are using. There are thousands of products to choose from.

It's simple. For example, instead of buying a competitor's brand of laundry detergent, buy your own exclusive brand.

### WHY EXCLUSIVE PRODUCTS?

#### Superior Products.

Market America Worldwide invests in long-term relationships with manufacturers that produce consistent quality products from year to year.

#### Best Prices.

Because we don't have the same overhead as our competitors, we can pass those savings onto our UnFranchise® Owners and customers.

#### Highest Margins.

You receive the highest return when you switch to exclusive brands. The average BV paid out on an exclusive brand is up to 80% BV per dollar worldwide.

# 01.

## EXAMPLE 1: BASED ON 2-PERSON HOUSEHOLD

Below shows an example on achieving 1,500 BV per quarter.

**BV PER MONTH:** 454.50

**ADDITIONAL BV PER QUARTER:** 314.25

**TOTAL BV PER QUARTER:** 1,677.75

### MONTHLY

QTY	PRODUCT	SKU	BV/UNIT	TOTAL BV
	<b>Isotonix®</b>			
2	Daily Essentials Packets	SG6496	40.00	80.00
1	Turn Up	SG6703	40.00	40.00
1	Heart Health™ Essential Omega III Fish Oil with Vitamin E	SG13852	30.00	30.00
2	Probiotics 10	SG13285	20.00	40.00
	<b>Nutriclean™</b>			
2	Nutriclean™ Advanced Fibre Powder	SG13279	30.00	60.00
	<b>TLS™</b>			
1	Nutrition Shakes Creamy Vanilla	SG6390	8.00	8.00
	<b>Snap®</b>			
1	Snap® Essentials Laundry Packs – Fresh Scent	SG6230	5.00	5.00
	<b>Lumiere de Vie®</b>			
1	Micellar Cleanser	SG12216	24.00	24.00
1	Toner	SG12208	18.50	18.50
1	Intense Rejuvenation Crème	SG12201	35.00	35.00
1	Eye Balm	SG12200	24.00	24.00
1	Rose Refresher	SG12224	11.00	11.00
1	Moisture Intense Sheet Masque	SG12220	31.00	31.00
	<b>Shopping Annuity® Brand</b>			
1	Premium Shave Cream with Activated Charcoal	SG22079	3.00	3.00
1	Premium Natural Toothpaste	SG13703	3.00	3.00
	<b>Ultimate Aloe®</b>			
3	Juice (Cranberry Apple Flavour)	SG1282	14.00	42.00



# 01.

## EXAMPLE 1 (CONT.): 2-PERSON HOUSEHOLD

### QUARTERLY

Qty	Product	SKU	BV/unit	Total BV
	<b>Isotonix®</b>			
2	Digestive Enzymes with Probiotics	SG13022	18.00	36.00
	<b>Lumiere de Vie®</b>			
2	Hommes Cleansing Gel	SG16101	10.00	20.00
1	Hommes Hydrating Aloe Cream	SG16100	12.00	12.00
1	Volcanic Exfoliating Mask	SG12202	30.00	30.00
1	Renewal Elixir	SG12222	22.00	22.00
1	Needle-Free Serum	SG12212	63.00	63.00
	<b>Motives®</b>			
1	Illuminating Liquid Foundation	SG41LF	18.00	18.00
1	Crème Concealer - Peach	SG005MC	10.00	10.00
1	Essential Brow Kit	SG100MBK	18.00	18.00
1	Waterproof Eye Pencil - Black Magic	SG29WEP	9.00	9.00
1	Fiber Lush Mascara	SG100MFM	15.00	15.00
	<b>Snap®</b>			
1	All-Purpose Natural Concentrate	SG6209	5.00	5.00
1	Free & Clear Fabric Softener	SG6229	5.25	5.25
	<b>Royal Spa™</b>			
1	Foaming Brown Sugar Body Scrub	SG12016	9.50	9.50
	<b>Fixx Solution-Oriented Products®</b>			
1	Argan Oil No Frizz	SG12504	9.00	9.00
1	Argan Oil Intensive Hair Mask	SG12529	11.00	11.00
1	Control The Day Heat & Humidity Cream	SG12536	11.50	11.50
1	PetHealth™ Hypoallergenic Shampoo	SG5612	10.00	10.00

### NOTES

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# 01.

## EXAMPLE 2: BASED ON 4-PERSON HOUSEHOLD

Below shows an example on achieving 1,500 BV per quarter.

**BV PER MONTH: 425.75**

**ADDITIONAL BV PER QUARTER: 501.50**

**TOTAL BV PER QUARTER: 1,778.75**

### MONTHLY

QTY	PRODUCT	SKU	BV/UNIT	TOTAL BV
	<b>Isotonix®</b>			
2	Isotonix® Vision Formula with Lutein	SG13042	22.00	44.00
	<b>Prime™</b>			
1	Prime Feminene™ Female Support Formula	SG13156	20.00	20.00
1	Prime MPC™ (Maximum Prostate Care)	SG13158	27.00	27.00
2	Prime™ Astaxanthin Cardio & Visual Vitality Formula	SG14500	23.50	47.00
1	Heart Health™ Essential Omega III Fish Oil with Vitamin E	SG13852	30.00	30.00
2	Curcumin Extreme™	SG13145	25.00	50.00
2	Probiotics 10	SG13285	20.00	40.00
	<b>TLS™</b>			
3	Trim Café	SG6612	22.00	66.00
	<b>Snap®</b>			
1	Free & Clear Fabric Softener	SG6229	5.25	5.25
	<b>Royal Spa™</b>			
1	Imperial Blend Bath & Shower Gel	SG12012	7.50	7.50
	<b>Shopping Annuity® Brand</b>			
1	Organic Foaming Hand Soap	SG1401	4.00	4.00
1	Premium Shave Cream with Activated Charcoal	SG22079	3.00	3.00
2	Premium Natural Toothpaste	SG13703	3.00	6.00
	<b>DNA Miracles®</b>			
2	OPC-3® Chews	SG6902	15.00	30.00
1	Natural Foaming Wash & Shampoo	SG6932	4.50	4.50
	<b>Ultimate Aloe®</b>			
1	Powder (Strawberry Kiwi Flavour)	SG12860	13.50	13.50
2	Juice (Cranberry Apple Flavour)	SG1282	14.00	28.00



## QUARTERLY

QTY	PRODUCT	SKU	BV/UNIT	TOTAL BV
	<b>Isotonix®</b>			
2	OPC-3®	SG13009	43.50	87.00
2	Calcium Plus	SG13020	11.00	22.00
2	Multivitamin without Iron	SG13053	28.50	57.00
2	Advanced B - Complex	SG13057	28.00	56.00
2	Isotonix® Vitamin C	SG13033	16.00	32.00
2	Digestive Enzymes with Probiotics	SG13022	18.00	36.00
	<b>Lumiere de Vie®</b>			
2	Hommes Cleansing Gel	SG16101	10.00	20.00
1	Hommes Hydrating Aloe Cream	SG16100	12.00	12.00
	<b>Timeless Prescription®</b>			
1	Face Firming Moisturizer with MDI Complex™	SG11124	30.00	30.00
	<b>Cellular Laboratories®</b>			
1	De-Aging Sunscreen Broad Spectrum SPF 50+	SG11201	24.00	24.00
2	De-aging Facial Cleanser	SG11203	21.00	42.00
2	De-aging Toner	SG11200	30.00	60.00
	<b>Snap®</b>			
1	All-Purpose Natural Concentrate	SG6209	5.00	5.00
2	Dishwashing Liquid	SG6203	5.00	10.00
	<b>Auto Works™</b>			
1	Friction Free 3000™ Engine Treatment	SG6530	8.50	8.50

## NOTES

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## 02.

### 275 IBV PER QUARTER EXAMPLES



Shopping Annuity® Master Members personally use 275 IBV or more per quarter. Why?

Convert spending into earning. For products that can't be replaced with exclusive brand products, continue buying those brands but change how you buy them. Through SG.SHOP.COM, the company offers millions of additional products and services from well-known stores like Expedia, Brand's, NTUC Fairprice and more. The cost is the same as it would be shopping directly from the store's site, but SG.SHOP.COM pays you IBV, whereas individual sites do not.

#### There are multiple options\*\*\* for creating IBV:

- **Market Singapore Exclusive Brand:** Exclusive Market Singapore products up to 30% IBV
- **Partner Stores:** Thousands of stores to choose from with 0.5% – 55% IBV
- **SHOP Local:** Purchase SHOP.COM Prepaid Master Card and earn IBV when you purchase from participating local businesses



## 02.

### EXAMPLE 1: BASED ON 2-PERSON HOUSEHOLD

There are many approaches to achieving 275 IBV per quarter. Once you are aware of your regular spending and seasonal/annual spending, simply redirect those purchases to your website to maximise IBV.

**TOTAL IBV PER MONTH:** 66.41 | SGD 560.50

**ADDITIONAL IBV PER QUARTER:** 80.44 | SGD 998.00

**TOTAL IBV PER QUARTER:** 279.68 | SGD 2,679.50

#### MONTHLY

QTY	PRODUCT	SOURCE	SGD TOTAL COST	IBV%	TOTAL IBV
1	Fixx Solution-Oriented Products® Argan Oil Shampoo	MA Exclusive	SGD 24.50		11.00
1	Royal Spa™ Tri-Protein Plus Deep Conditioner	MA Exclusive	SGD 21.00		7.00
1	Royal Spa™ Imperial Blend Bath & Shower Gel	MA Exclusive	SGD 20.00		7.50
	<b>Dining</b>				
6	Take aways	Chef in Box	SGD 108.00	6.0%	4.86
3	Western	fArt tArtz	SGD 180.00	11.0%	14.85
1	Chinese Cuisine	Wo Peng Cantonese	SGD 100.00	16.5%	12.38
2	Pizza	DePizza	SGD 100.00	11.0%	8.25
1	Sanitary Hygiene	Padeve Women Hygiene	SGD 7.00	11.0%	0.58

#### QUARTERLY

QTY	PRODUCT	SOURCE	SGD TOTAL COST	IBV%	TOTAL IBV
	<b>Pet Products</b>				
1	Pet Ear Cleansing Solution	AdorePet	SGD 37.00	11.0%	3.05
1	Pet Eye Solution	AdorePet	SGD 26.00	11.0%	2.15
	<b>Grooming</b>				
2	Personal Manicure & Pedicure	AD Hairdressing Hair and Nails	SGD 160.00	11.0%	13.20
1	Personal Haircut (Wash & Blow)	Ikon Hair & Beauty Salon	SGD 45.00	22.0%	7.43
2	Contact Lens	Eyesight.sg	SGD 140.00	18.7%	19.64
1	Eye Lash Extension	Eyelash Beauty	SGD 80.00	8.8%	5.28
1	Pet Grooming	Dog Frenzy	SGD 80.00	6.0%	3.60
	<b>Waredrobe</b>				
6	Casual Wear	Bossini	SGD 180.00	11.0%	14.85
5	Work Wear	ASOS	SGD 250.00	6.0%	11.25

## 02.

### EXAMPLE 2: BASED ON 4-PERSON HOUSEHOLD

**TOTAL IBV PER MONTH:** 82.66 | SGD 732.80  
**ADDITIONAL IBV PER QUARTER:** 71.24 | SGD 910.70  
**TOTAL IBV PER QUARTER:** 319.22 | SGD 3,109.10

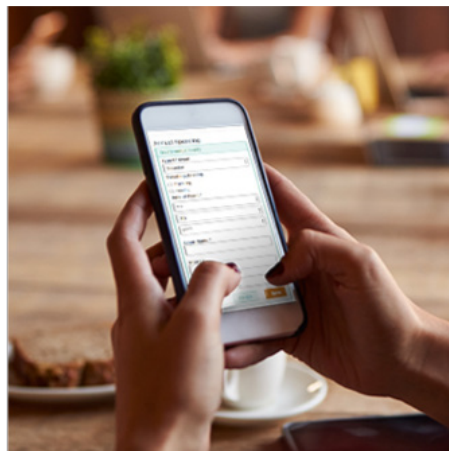
#### MONTHLY

QTY	PRODUCT	SOURCE	SGD TOTAL COST	IBV%	TOTAL IBV
1	Fixx Solution-Oriented Products® Argan Oil Shampoo	MA Exclusive	SGD 24.50		11.00
1	Fixx Solution-Oriented Products® Argan Oil Conditioner	MA Exclusive	SGD 24.50		11.00
1	Snap® Free & Clear Laundry Detergent	MA Exclusive	SGD 15.25		5.25
1	Lumiere de Vie® Intensive Hand & Body Crème	MA Exclusive	SGD 35.50		16.00
<b>Kitchen/ Pantry Items</b>					
2	Eggs (carton of 10)	EAMart	SGD 6.80	5.0%	0.26
2	Nestle Cornflakes Cereal	EAMart	SGD 7.00	5.0%	0.26
1	Quaker Instant Oatmeal	EAMart	SGD 6.10	5.0%	0.23
2	Kitchen Towel (packet of 6)	EAMart	SGD 10.50	5.0%	0.39
3	Farmhouse UHT Milk (1L)	EAMart	SGD 6.30	5.0%	0.24
<b>Grocery</b>					
1	Apple Fuji (4 pcs per pack)	Rooty Food	SGD 4.00	8.8%	0.26
2	Avocado (3 pcs per pack)	Rooty Food	SGD 17.90	8.8%	1.18
2	Garlic (5 cloves)	Rooty Food	SGD 4.90	8.8%	0.32
5	Baby Kai Lan	Rooty Food	SGD 12.25	8.8%	0.81
4	Tomato (2pcs)	Rooty Food	SGD 5.80	8.8%	0.38
3	Pasta	Enjoy Italy Grocer	SGD 36.00	11.0%	2.97
1	Olive Oil	Enjoy Italy Grocer	SGD 22.00	11.0%	1.82
2	Cheese	Enjoy Italy Grocer	SGD 26.50	11.0%	2.19
<b>Snacks</b>					
1	Popcorn (3 packs)	Kettle Gourmet	SGD 10.00	22.0%	1.65
<b>Dinning Out</b>					
3	Local Cuisine	Nanyang Old Taste	SGD 150.00	6.0%	6.75
1	Korean	Dong Fang Hong	SGD 150.00	11.0%	12.38
1	Japanese	Haichi Tei	SGD 150.00	6.0%	6.75
1	Sanitary Hygiene	Padeve Women Hygiene	SGD 7.00	11.0%	0.58

QTY	PRODUCT	SOURCE	SGD TOTAL COST	IBV%	TOTAL IBV
	Health Products				
1	Essence of Chicken 30s x 68ml	Brand's Essence	SGD 84.70	7.7%	4.89
1	Raw Wild Honey	iHoney Global	SGD 78.00	11.0%	6.44
	Personal Grooming				
2	Haircut (Wash & Blow)	Hair Vintage	SGD 60.00	11.0%	4.95
2	Contact Lens	KJ Optometrists	SGD 140.00	11.0%	11.55
	Waredrobe				
2	Women Fashion Wear	Anne Kelly	SGD 150.00	11.0%	12.38
1	Men Fashion Wear	ROMWE	SGD 70.00	11.0%	5.78
5	Kids Clothes	The Dreamimalists	SGD 125.00	6.0%	5.63
2	Stationeries	p;log	SGD 60.00	22.0%	9.90
1	Magazines	Prime Magazine	SGD 3.00	22.0%	0.50
2	Wine	Wine Tatle	SGD 140.00	8.8%	9.24

### 03.

## THE SHOPPING ANNUITY ASSESSMENT



**The Shopping Annuity® Assessment** is an online tool that identifies your time value as well as what you are already spending that could be redirected into your UnFranchise® Business and SG.SHOP.COM. The results of your Shopping Annuity Assessment are used to recommend exclusive brands, Partner Stores and other products that could be used to fund your Shopping Annuity. It also allows you to estimate your Shopping Annuity at maturity, when UnFranchise Owners within your organisation implement the Shopping Annuity. Completion of the assessment is the first step in qualifying for creating a Shopping Annuity and developing an UnFranchise Business.

**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:** 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 the size of your household will determine your usage and the frequency of reorders.

**Regular Spending:** Simply select the types of products you use on regular basis 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.

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 customised list of dates that remind you of upcoming events, so you don't miss an opportunity to build your Shopping Annuity.

**Projections & Final Report:** Finally, the results provided in the final report of the assessment is personalised and interactive. You can:

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