



A B O U T
M A R K E T
A M E R I C A
AND
S H O P • C O M

WE ARE POWERED BY PEOPLE LIKE YOU



2019 Year of Excellence for
SHOP•COM®

Ranked 36th out of
millions of e-commerce sites





2013 & 2018 TORCH AWARD
Trust • Performance • Integrity
A+ RATED



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Founded in 1992, Market America is a Global Product Brokerage and Internet Marketing company that specializes in One-to-One Marketing.

Market America | SHOP.COM is changing the way people shop and changing the economic paradigm so anyone can become financially independent by creating their own economy and converting their spending into earning with the Shopping Annuity®.



WE ARE POWERED BY PEOPLE LIKE YOU

Market America Worldwide | SHOP.COM has grown and evolved into a leader in internet marketing and online shopping. It's no secret that the UnFranchise® Business allows ordinary people to become extraordinary successes, and the word continues to spread: the Shopping Annuity® is changing the global economy and lives around the world.

UnFranchise Owners (UFOs) have beaten the system by converting spending into earning with the revolutionary concept known as the Shopping Annuity. By making smarter shopping decisions and leveraging the BV/IBV commissions generated through purchases made on their SHOP.COM sites and UnFranchise.com, UFOs are building lasting success with a residual income. It doesn't make sense to spend 45 years of your life working for someone else's success, so get off the hamster wheel and create your own economy. This economic alchemy is built on a very simple concept: Together we can harness our collective buying power, and through smarter shopping create a residual income by converting our spending into earning.

THE BEST INVESTMENT HAS ALWAYS BEEN IN YOURSELF.

Market America Worldwide | SHOP.COM is now experiencing the power behind that concept, with unprecedented UnFranchise Level growth and remarkable BV and IBV being accumulated into the organizations of UFOs worldwide. This is one reason that my belief in and passion for this business has never been stronger. Another reason is that more entrepreneurs are developing their "why" (reason or purpose to achieve

their goals developing their UnFranchise Business) and combining it with their belief in the UnFranchise Business. This pairing of strong, personal purpose with the commitment to following the proven system, selling the company's exclusive products and creating a Shopping Annuity is the true key to success and is what differentiates us from other systems or opportunities.

This is such an exciting time as we continue to connect technology with our digital marketing vision to empower entrepreneurs and mold the future of online shopping. With our new applications, systems, tools, products and expansion efforts around the globe, the world continues to discover the UnFranchise Business and SHOP.COM. It's not just entrepreneurs who are taking notice. Internet Retailer ranked SHOP.COM 36th out of millions of e-commerce sites in its 2019 Top 500 Guide, a publication that analyzes e-commerce data to determine "which North American e-retailers continue to set the standards of excellence in online retailing for web merchants the world over to emulate." This placed SHOP.COM ahead of many major e-commerce retailers, including Groupon, Indiegogo.com, OpenSky.com and 461 others.

This recognition is only one indicator of the company's continued success. We've been able to make significant strides on a global scale.

Our trend of increasing total sales from one year to the next continues. Market America Worldwide | SHOP.COM saw worldwide sales top \$676 million in 2016, which is up 2 percent over the previous year's total of \$660 million.

Estimated retail profits earned by UFOs topped off at \$163 million. The bottom line here is that UFOs have earned over \$4.1 billion in estimated retail profits and commissions since the company's inception. This number will continue to increase as more entrepreneurs realize the power of the UnFranchise Business.

You simply cannot ignore the research supporting the paradigm shift involving online and mobile shopping. Market research firm eMarketer projects that retail e-commerce sales will surpass \$4 trillion by 2020. Online shopping in the Asia-Pacific region alone is predicted to more than double in that same time period. Market America Worldwide | SHOP.COM and UnFranchise Owners are obviously in the right place, at the right time, with the right market, company and opportunity.

Market America Worldwide | SHOP.COM is built on the concept of cooperation rather than competition, so we work together as a community of entrepreneurs who seek to enrich each other's lives by forging a new economy driven by us – the consumers. The Shopping Annuity® is the system that allows us to do this. If you've been seeking a new opportunity that can change your life, look no further than the Shopping Annuity. After all, the best investment has always been in yourself. □

I believe in you. Keep growing.

JR Ridinger

JR Ridinger | Chairman and CEO of Market America | SHOP.COM

over

\$2.5
Billion USD

total estimated
profits earned by
UnFranchise Owners*

over

\$2.5
Billion USD

total commissions
earned by
UnFranchise Owners*

over

\$5
Billion USD

total
earned by
UnFranchise Owners*



*As of September 30, 2017 (since the company's inception) / estimated retail profits based on suggested retail price

A SHOWCASE OF ACCOMPLISHMENTS

Market America is proud to showcase the accomplishments of its Independent UnFranchise® Owners (UFOs). Through their dedication to building thriving businesses of their own, they're changing the way people shop and creating an entirely new economy — an economy in which UnFranchise Owners influence what they pay for the products they need. Through leveraging this collective buying power and converting spending into earning, these UFOs are generating ongoing income for themselves, their families and their Market America teams.

Market America wholeheartedly celebrates and recognizes the success of its UnFranchise Owners, through a variety of media, because they are the people in our slogan: "Built on Product. Powered by People." It's their belief in this system that allows us to fulfill our mission of helping ordinary people to attain extraordinary success.

POWER PROFILES

The best thing about Power Profiles is that they're 100% real. These are actual UnFranchise Owners discussing the success they've achieved through the power of the UnFranchise Business.

Power Profiles illustrate that the UnFranchise Business Development System can be effectively implemented to create a thriving and profitable independent business through hard work and determination. By witnessing the passion of these UnFranchise Owners and hearing their own words about what they've done to achieve such success — and what the UnFranchise Business has done for them in return — you truly come to understand the power of our remarkable business development system.

UNFRANCHISE OWNER SPOTLIGHTS

Our [UnFranchise Owner Spotlights](#) are just another way we recognize our awesome and hard-working people. These brief written pieces give our UFOs a voice in telling their success stories. Inspiring and motivating, the Spotlights detail our UFOs' often humble beginnings and their experiences in working in "normal" jobs. They speak of their challenges, their perseverance and the successes they attained when they implemented the proven business systems of the UnFranchise Business.

MILLION DOLLAR CLUB

In business, it's straightforward to gauge your level of success as an entrepreneur — you look at the bottom line. How much money has your business earned this year? How profitable is your business enterprise? When it comes to creating profitable entrepreneurs all over the globe, Market America is a worldwide leader, and the [Million Dollar Club](#) is one of the many ways in which we demonstrate our effectiveness.

Individuals in the Million Dollar Club have earned more than US\$1 million in commissions alone through their UnFranchise Businesses. This is in excess of the profit they've earned from retailing products and services to consumers through our innovative product brokerage and internet marketing business development system. These individuals have earned more than a million dollars solely through our Management Performance Compensation Plan (MPCP) and stand as shining examples of how the Market America UnFranchise Business Development System changes lives and is building the economy of the future.

SHOPPING ANNUITY MASTER MEMBER (SAMM) SPOTLIGHTS

[The Shopping Annuity®](#) is rocket fuel for the UnFranchise Business. By changing the way you think about shopping and converting your spending into earning (while helping your customers do the same), you accelerate your success. Our Shopping Annuity Master Members are creating their own economy — finding out what items they purchase on a daily, weekly and monthly basis, and then turning that purchasing power back into their own organizations rather than giving away the profit from those sales. After all, if you're going to be spending money on products and services, doesn't it make sense to build a Shopping Annuity for yourself?

As Shopping Annuity Master Members, they've done just what the title implies. They've mastered the tactics and begun living the Shopping Annuity lifestyle, creating an enviable position for themselves and their customers in which every dollar they spend goes toward building ongoing income. □





ABOUT THE SHOPPING ANNUITY

By implementing the Shopping Annuity® activities, UnFranchise® Owners and their customers can convert spending into earning by simply replacing competitor brands used throughout their homes and everyday living with the company's exclusive brands. It's a smart and easy way to make some simple shopping modifications that will pay off big in the long run.

The Shopping Annuity is helping thousands achieve financial success by converting their spending into earning through their UnFranchise Businesses and SHOP.COM. The Shopping Annuity concept provides a systemized way for people to earn money by purchasing the things they buy every week, month and quarter through SHOP.COM and UnFranchise.com, and save money by comparison shopping as well as earn Cashback. These savings and Cashback earnings are like having an ongoing, perpetual annuity. Now, this opportunity for success is bigger and more powerful than ever with the Shopping Annuity Assessment and other valuable resources available on ShoppingAnnuity.com and UnFranchise.com.

IDENTIFY WAYS TO SAVE AND EARN

The Shopping Annuity Assessment helps customers simply and easily identify products that can enhance daily living, while helping to make and save money in the process. The assessment helps UnFranchise Owners and customers discover where their money is spent and explains exactly how to convert spending into earning. By using this tool, anyone can discover the products they can purchase from their UnFranchise Business and SHOP.COM to save and make money. The Shopping Annuity Assessment helps to identify "negative products" (items not purchased through the UnFranchise Business or SHOP.COM) that could be replaced with "positive

products" (the company's exclusive brands and products purchased through SHOP.COM), keeps track of Cashback and IBV that could be earned, and then makes it easy and fast to make the switch. When trying to convert spending into earning, simply think about what the home really needs. Have children? Check out DNA Miracles®. Experiencing joint issues? Explore the wide range of health and nutrition supplements from Isotonix® and Prime™. Plus you can shop from thousands of Partner Stores with millions of products and earn Cashback on all of it through SHOP.COM. From the pantry to the patio, funding a Shopping Annuity couldn't be easier with SHOP.COM's 360-degree shopping experience and the Universal Shopping Cart.

DUPLICATE TO CREATE MOMENTUM

The UnFranchise Business model was built to best succeed while working with others — building a Shopping Annuity is no exception. It's important to be a Shopping Annuity Master Member and share with everyone just how easy and powerful it is to convert spending into earning. UnFranchise Owners can create a residual income by encouraging other business partners in their organization to create their own Shopping Annuity. Customers can see the savings increase and the Cashback amount grow right before their eyes for products they are already purchasing somewhere else. Market America Worldwide's revolutionary referral tracking system keeps track of every purchase and who led to that purchase, ensuring everyone receives 100 percent credit (BV/IBV), without dilution, for all purchases and every referral. This accumulated volume continues to be tracked until it satisfies thresholds, enabling individuals to earn simply by spending money they were already spending. ◻

INNOVATION LEADING TO E-COMMERCE



Market America Worldwide integrates cutting-edge technology with the latest social media tools in the pursuit of revolutionizing the way people shop.

Through SHOP.COM, UnFranchise® Owners are instantly able to offer millions of products, allowing customers to find anything they want, anytime they want it. SHOP.COM provides access to thousands of popular brands and retailers, as well as thousands of exclusive products. With its intuitive search and comparative shopping engine, customers can find the best prices on more than 40 million products.

Here are some advanced features that led to SHOP.COM's ranking by Internet Retailer as one of the top online retailers for the past five years:

CASHBACK

Customers earn Cashback for every qualified purchase made through SHOP.COM, from the same stores they already love and trust. The SHOP.COM Cashback symbol makes it easy to identify the more than 3,000 stores that offer Cashback, and redeeming is simple – just apply the Cashback amount at checkout or request a payout check.

SHOP LOCAL

SHOP Local brings all the best of SHOP.COM to your local neighborhood. This program allows customers to earn Cashback to eat, drink, play and shop locally. Plus, the latest version of the SHOP.COM mobile app now enhances this amazing program. Search for SHOP Local stores in the app and you'll not only see a list of stores in your area but you will also see those stores on a map identifying the exact location of the store. You can also clearly see the store name and Cashback amount! The app will even notify you automatically when there is a SHOP Local store near your current location!

SHOP.COM

SHOP.COM Marketplace allows Market America Worldwide | SHOP.COM to offer top consumer goods at the lowest possible price. Find electronics, groceries, office supplies and more with higher Cashback and IBV.

DEALS

Savvy shoppers are always on the lookout for the best savings, and SHOP.COM delivers. The website features more than 20,000 Deals every day.

SHOPBUDDY

Never shop alone when you use ShopBuddy®, which alerts you to the latest deals and coupons available at your favorite merchants' websites, saving you time and money. If you have ShopBuddy installed on your browser, simply search for an item you want, or go to your favorite merchants' website, sign in and click a deal within ShopBuddy to activate the deals and save. With a built-in price comparison feature, a list of your recently visited stores and more, saving has never been easier. And, when ShopBuddy finds more than one coupon available, the Coupon Auto Applier does all the work for you by checking which code will save you the most and then automatically apply it to your purchase. You can save on all your mobile shopping, too, with the ShopBuddy app. The app can be customized so you only see alerts for new deals related to your interests. Plus, it automatically updates with the latest offers every day, so you always have the best deals at your fingertips.

AUTOSHIP

AutoShip is a great advantage to customers, ensuring they never run out of their favorite exclusive company brands. Customers can set the frequency at which they want to receive regular shipments so they'll never have to worry about taking the time to reorder — it's the ultimate in convenience. In addition, shoppers who add items to AutoShip receive an instant 5 percent discount on their orders.

SHOPPING ASSESSMENT

The Shopping Annuity Assessment is an online tool that helps UnFranchise Owners and customers discover where their money is spent and explains exactly how to convert spending into earning. By using this tool, anyone can discover the products they can purchase from their UnFranchise Business and SHOP.COM to save and make money.

TREND SHOPS

Using the Trend Shop tool, you can create and discover collections of products you love. It's a fun and easy way to share style tips, ideas for your next interior design update, beauty product suggestions for your friends, and more by dragging and dropping your favorite SHOP products into one shoppable board!

MYLIST

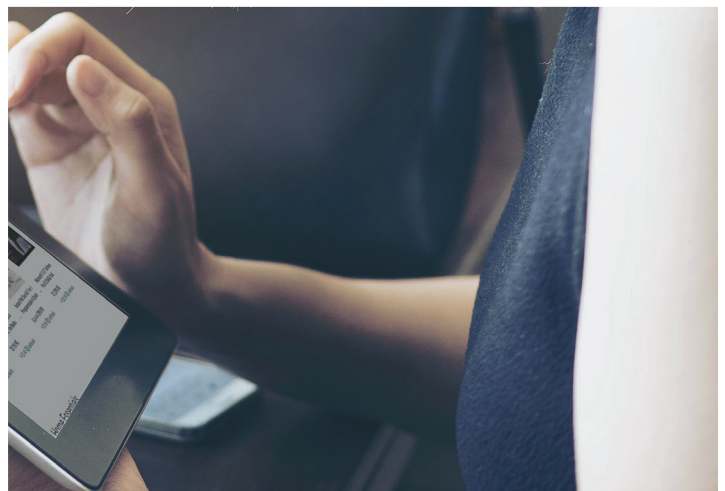
MyList makes ordering your favorite products easier and faster by allowing you to create, edit and delete multiple lists. Create a MyList to keep track of items, save wishlists, and more. Add products you love to your MyList by clicking "Add to MyLists" from the product page or quick view. Share the link to your MyList so family and friends can shop your recommendations!

EGIFTS

eGifts electronic gifts are the perfect present in a pinch. It allows someone to create a custom group of products available on SHOP.COM, then send the collection to a recipient via email so they can select the gift they like most. The chosen item is shipped to the recipient and the sender's credit card is charged and the sender earns Cashback on the gift. Great for last-minute gifts.

With such advanced features and a program that pays people to shop, it's easy to see why SHOP.COM is a top online retailer year after year. □

UnFranchise Owners follow a detailed plan and are provided a website and management tools to run their business.



Market America Worldwide provides systemization, standardization, state-of-the-art management systems, merchandising and marketing tools, growing visibility and the opportunity to own multiple business locations. Best of all, UnFranchise® Owners can begin on a part-time basis with flexible hours.

UnFranchise Owners follow a detailed proven plan and are provided a SHOP.COM website, products and services and marketing materials. The company handles the shipping and distribution. In addition, most of the administrative and operational duties of an UnFranchise Business are handled by Market America Worldwide. UnFranchise Owners leverage these, and many other resources, so that they can focus on serving their customers' needs, and creating a lucrative business and financial security for themselves.

SYSTEMIZATION

Like a franchise, Market America provides systemization and standardization. UnFranchise Owners simply implement the proven business Plan for success. The company provides standardized training and programs for:

1. BUSINESS BUILDING

UnFranchise Owners have access to the Getting Started Guide, a virtual mentor, senior and experienced business partners and standardized training. All UnFranchise Owners are required to take the New UnFranchise

Owner Training (NUOT), Basic 5 Training and Executive Coordinator Certification Training (ECCT) to learn how to implement the system properly, yielding the best results for their business.

The Global Meeting Training Seminar System (GMTSS) offers certified trainings around the world and online for UnFranchise Owners to learn business-building techniques.

2. THE SHOPPING ANNUITY

The Shopping Annuity® is a revolutionary concept that helps smart shoppers convert their spending into earning through SHOP.COM. UnFranchise Owners and their prospects can take the Shopping Annuity Assessment to identify: The value of their time, Exclusive Market America brands that can replace other brands they are currently using, Monthly, annual and season spending and Partner Stores that can fulfill those needs, Projected earnings if they implement and duplicate the Shopping Annuity in their business

Along with the assessment, the Internet Sales and Marketing Training provides standardized trainings and workshops which teach the Shopping Annuity concept and implementation strategies.

3. AREAS OF SPECIALIZATION AND UNIVERSITY MAJORS

Many of our product lines have standardized training for UnFranchise Owners to increase their knowledge and retail skills in that area of specialization. □



ABOUT MARKET AMERICA EXCLUSIVE PRODUCTS

As a product brokerage company, Market America Worldwide identifies the highest quality market-driven products and services. By moving with the marketplace, Market America Worldwide does not rely solely on the sales of any single product or service. Without the costly burdens of manufacturing, mass marketing and advertising, greater resources are placed in product development and quality assurance, which guarantees that every Market America Worldwide product is backed by substantial science, rigorous testing and peer-reviewed research.

With hundreds of exclusive products and services, UnFranchise® Owners can capitalize on numerous multibillion-dollar industries including health and nutrition, cosmetics, skincare, nutraMetrix, personal care, age management, weight management, home and garden, baby and children's care, pet care, entertainment, internet services, financial services and more. UnFranchise Businesses do not rely on the sale of any single product or service, resulting in short-term and long-term stability and profitability. □

OUR INDUSTRY LEADING BRANDS

HEALTH & NUTRITION

- Isotonix®
- Heart Health™
- Advanced Level 90®
- Curcumin Extreme™
- Bliss™
- Ultimate Aloe™
- OPC-3® Chews
- Vitamind®
- Isotonix Custom Cocktail
- Glucosatin®
- NutriClean®
- Awake®
- MochaTonix®
- nutraMetrix®

COSMETICS

- Motives® by Loren Ridinger
- Motives for La La

SKIN CARE

- Lumière de Vie®
- Lumière de Vie Hommes
- Cellular Laboratories®
- Pentaxyl®
- Skintelligence®
- Timeless Prescription®
- VitaShield®

PERSONAL CARE

- Fixx®
- Royal Spa®

WEIGHT MANAGEMENT

- TLS®
- Choice™

AGE MANAGEMENT

- Prime™
- MPC

BABY / CHILDREN

- DNA Miracles® Natural
- DNA Miracles

INTERNET SERVICES

- WebSolutions by maWebCenters
- iTransact

HOME / GARDEN

- SNAP™
- Autoworks™
- Pet Health™
- Pure H2O™
- ClearShield®
- Friction Free 3000™
- GlobalCare™
- Stealth Radar Shield™
- Marley Coffee

FINANCIAL SERVICES

- Debt Shredder

ENTERTAINMENT

- Conquer Entertainment





LEADING IN THE GLOBAL MARKETPLACE

In a digital age where the only borders are the limits of one's imagination, the company is experiencing explosive growth. No company is better poised to take advantage of the global marketplace than Market America Worldwide | SHOP.COM, a pioneer in internet marketing with strategic programs in place for continued expansion.

Market America Worldwide is divided into three geographic regions: The Americas, Europe and Asia-Pacific.

All Market Countries feature products and provide business-building services that are tailored according to each country's unique culture and business environment. Each Market Country has a local corporate team and product managers who work closely with the Market America Worldwide Corporate Team and staff to fully support that country's customers and UnFranchise® Owners (UFOs).

The Emerging Markets Program (EMP) is a simplified, streamlined and modular

strategy designed specifically for testing new markets around the world.

The EMP helps to build a foundation in a new country through SHOP.COM Global (GLOBAL.SHOP.COM), thereby building toward becoming a Market Country. EMP UFOs participate in the same Management Performance Compensation Plan (MPCP) as their region and can sponsor in any other EMP or Market Country within that region. Market America Worldwide | SHOP.COM is creating a true global economy. Welcome to a new era of entrepreneurship.

What began as an idea, fueled by unshakeable belief, took Market America Worldwide | SHOP.COM from its humble beginnings to a global enterprise, changing lives and bringing a unique economic opportunity to prosper all over the world. JR's visions became a reality over the last 25 years, and the company will continue to change the lives of entrepreneurs everywhere we've been, and are excited to see what the future holds. We are 25 years strong, and this is only the beginning. □

STAY CONNECTED



FOLLOW US ON TWITTER

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@marketamerica @shoppingannuity
@shopcom @officialmawc
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VIDEO LIBRARY



THE SHOPPING ANNUITY LIFESTYLE

Learn how to convert your everyday spending into earning by living the Shopping Annuity Lifestyle.



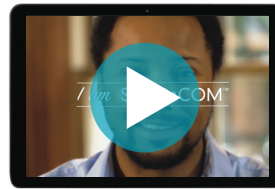
CELEBRATING 26 YEARS OF ENTREPRENEURIAL SUCCESS

In 1992, JR Ridinger had an idea and a vision that he believed would change the world. Fueled by unshakeable belief, he took Market America from its humble beginnings to a global enterprise.



EVOLUTION OF ECONOMICS

Economies are created by people individually and collectively based on needs. Economic cycles exist in a state of constant evolution. They adapt to the realities of that time.



I AM SHOP.COM

Establish your UnFranchise Business and own your own SHOP.COM site in order to convert your spending into earning and create an ongoing income.



PREPARING FOR YOUR FINANCIAL FUTURE

Saving money is an issue for most people; retirement should be a concern. Choose the Shopping Annuity® and Convert your Spending into Earning!



POWER PROFILES

Learn how developing a successful Market America UnFranchise Business can result in a lifestyle that most only dream about. These individuals have earned in excess of one million dollars in commissions and enjoy a life with time and financial freedom.



MARKET AMERICA | SHOP.COM OVERVIEW

Market America | SHOP.COM is changing the way people shop so anyone can become financially independent by creating their own economy.



ISOTONIX DELIVERY SYSTEM

Market America's Isotonix® supplements are scientifically advanced formulas designed to give your body the maximum benefit from vitamins and minerals. Isotonix offers a complete array of products designed to fit your needs.



THE UNFRANCHISE INCOME COMPARISON

Create an ongoing income.



MARKET AMERICA | SHOP.COM