**The Story, The Rest of the Story, and The Whole Story on the SHOPPING ANNUITY**

**Question and Answers and what you need to know**

So you have heard about the Shopping Annuity and the Shopping Annuity Bonus Pool.? I know people

are listening and there is a buzz when there is some confusion and lots of questions. That is a good sign

But did you know how it really works and can you explain it? This is to answer the questions we are hearing or seeing .

**What’s the big deal about a 200BV and 100 IBV Bonus (if that is what it is)?**

The big deal is that you don’t understand it. The real reward is in how many people do it not what you get—just like the MPCP.

**How does it work – How is the Bonus BV and IBV calculated?**

You know what it is *(JR has been talking about it non stop for years now)* and basically how it works or at least thought you did until people start asking questions. Let me say this first. If you are not enrolled and doing the things in the green box below, and going for it – you do not understand it . Like the business and MPCP you do not really understand it fully until you do it

Yes, it’s a simple philosophy and system…..right? Move your spending to MA and Unfranchise.com and Shop.com and you convert spending into earning. Take it a step further then. The average household has been proven statistically to spend 500BV/mo. ($600) in consumable products that MA brands replace and $1000/mo. in other “stuff “ (~100IBV) *(we have all the proof, documentation and references in the Assessment)*. So this is averaged over a quarter for consumables and your annual spending averaged and broken down into quarters so that it is realistic and accurate. So it is based on what the **average person** spends per quarter. So that is why the requirements are what they are. Got it?



So by meeting these requirements you share in the SA Bonus Pool that a BV pool up to 20 Million BV and 5 million IBV per quarter (80 million BV and 20 million IBV over year) that is split equally amongst all who qualify as a a stimulus and incentive to focus on it and duplicate it with your team. BV and IBV cost the company 65% of the BV in cash so this equates to nearly $65 million that will eventually be paid out in commissions. We are not kidding around! That converts into a lot of checks. Imagine an infusion of 20 million to 80 million BV into the organization. It is up for grabs. So when you do the math it is projected at 200 to 1000 BV and 80 to 150 IBV per qualifier.

**Bonuses and EXTRA Bonuses to the Shopping Annuity Bonus Pool!**

1. **BONUS BV + IBV!** When you qualify you get the additional Bonus Pool BV and IBV to place (Estimated 200 to 400BV and 50- 100IBV). *Remember that just like in the MPCP when one “Qualifies” (step 3 of 5 in MPCP) the key is that you now accrue BV-IBV on all other UFO’s and that’s the huge benefit. It is the same concept in the SABP. When you qualify you accumulate not only the BV and IBV each UFO does to Qualify (1500BV + the IBV) but ALSO the bonus pool amount that each is awarded. That is the same concept in the former ABP but it is BV and IBV and MUCH MORE! You also accumulate and benefit the other BV+ IBV listed below. So the big win is not the BV and IBV you are awarded for qualifying, but the number of people who qualify in your team!*
2. **DUPLICATION BONUS BV +IBV:** If you qualify for the bonus pool, you will also automatically earn an additional 50 BV and 25 IBV for each of your personally sponsored UFO that qualifies as well.
3. **$600 LEADERSHIP BONUS IN IBV ELIGIBILITY:I** n addition, if you qualify for the bonus pool and have 10 UFOs in the left organization and 10 in the right organization of a BDC that qualify for the bonus pool; that BDC will be eligible to earn an additional $600 Bonus in the IBV compensation plan (same rules as the BV Bonus) for the next 12 weeks. This bonus is per BDC, so multiple BDCs are eligible for the IBV bonus. Note: the 12 week period will start the first week bonus BV and IBV are awarded.
4. **BV + IBV ACCUMULATION and TIMING**! All UFO's qualifying for the Shopping Annuity Bonus Pool will be eligible to accrue all awarded bonus BV and IBV generated and/or placed within their organization. Organize and mobilize your teams for massive action. The BV and IBV created will be enormous to those organizations that prepare and act! The fourth quarter 10/1-12/31 of 2014 and its holiday gift giving season is fast approaching.

**How does the Bonus Pool BV and IBV get calculated?**

**Here is how the numbers in the Bonus Pool amount awarded to each UFO that qualifies works:**

It is very important to understand this. Each UFO who qualifies gets their share of the bonus pool just like in the past Advertising Bonus Pool, but it is both BV and IBV and more of it!. The Advertising bonus pool was a fixed amount and announced. The more people who did it, the less the IBV award to each qualifier, but if more people did it and proportionately there were more in your group that did it – you ended up accumulating more IBV from others qualifying down stream. It worked to earn a lot if people checks in the MPCP faster.

This (SABP) is much better, because the more UFOs that do it **the more BV and IBV goes into the pool to be divided up so that the amount awarded to each qualified UFO remains relatively constant or more** rather than decreasing because more people are splitting up the same pie. With the SABP the pie gets bigger as more people do it. So whether 5000, 25,000, or 50,000 qualify, the BV + IBV awarded is relatively constant and doesn’t get progressively smaller per person with the more people that do it. It should average between 200 and 400 BV and 50 and 100 IBV per qualifier.

But let’s suppose you and your team does it together , but not enough UFO’s company wide do it to hit the big numbers of 10 to 20 million BV and 5 million IBV. The beautiful thing is that your efforts to qualify are not penalized by others not doing it—the BV and IBV awarded to you is actually higher! But wouldn’t you agree that if a large number of UFO’s in the company hit it and your team went for it that you would most likely have a proportionately higher number or your share of qualifiers on your team? So in that the BV and IBV awarded per qualifier does not drop significantly when a larger number qualify, if you have more people qualifying down stream, the amount of BV and IBV per UFO is higher than it would have otherwise been (like the ABP) and therefore you accumulate a MUCH higher amount of BV and IBV !

* **You can see in the following chart how it works in the following chart:**



**Then there are incredible Special Features to Help You Succeed and maximize your results taking away all of the possible downsides and making it a very slippery slope!**

* OVERAGE VOLUME ROLLS TO NEXT QUARTER - All Orders in excess of the $1,500 criteria made by the qualifying UFO will roll over toward next quarter’s Shopping Annuity Bonus Pool PROVIDED the UFO met all five bonus pool criteria.
* WHAT IF MY VOLUME FALLS SHORT THE 1ST QUARTER? If you meet the first 4 criteria and miss the BV and Shop.com Partner store (IBV) requirements of 1500BV and 3000 it can count accumulate to the next quarter one time only. Therefore there is no reason not to try and get started –even late.
* BENEFIT OF PLACING BONUS VOLUME AND/OR QUALIFYING VOLUME DOWN LINE IN ANY TRANSFER BUY BDC, PERSONALLY SPONSORED OR RE-ENTRY CENTER.

Remember all awarded Shopping Annuity Bonus Volume may be assigned according to down line placement policy. *This could result in a significant compounding cumulative result for all UFOs qualifying for the pool So the Bonus BV (around 200-400BV around 100 IBV) can be assigned where needed to help your team in any transfer buying, personally sponsored , or re-entry centers under the rules.*

**So by qualifying for the Bonus Pool you quality to accumulate all of the BV and IBV *(1500BV + ~300IBV)* that your entire down line team does to qualify and also the Bonus BV and IBV *(around 200-400BV around 100 IBV*) that each qualifier is awarded and the Duplication bonus *(50BV /25IBV).*** *You can even be eligible for a weekly IBV leadership bonus of $600.* Take a look at how this works when it add ups. This chart shows what the BV and IBV look like for a Qualifying UFO on all the BV + IBV+ BONUS BV-IBV +50BV-25IBV Duplication bonus + possible Leadership Bonus when you add it up individually and then when you accumulate it on a organization of 10. What happens when it accrues up the line is AMAZING!

FACT: It can easily double the volume. It generates 4 times more BV per person and 8 times more IBV without costing them a dime, in fact they are saving $8465 to $15,000 minimum a year by doing this and must prove it in the assessment to even qualify for the Shopping Annuity.

The magic is in how many people you duplicate it with after doing it yourself to qualify. How many people in your existing team can you get to try it and do it? That has to happen anyway before getting new UFO’s or customers to do it. You will understand why after you do it. Trust me.

**BUT HERE *(See chart below)* IS WHAT THE MULTIPLIER OR ACCUMULATION LOOKS LIKE –YOU GET 100% OF THE BV AND IBV EVERYONE ELSE DOES OR IS AWARDED IN THE BONUS POOL!**

Additionally the Shopping Annuity practically becomes a panacea ***(cure all)*** for every desired result in the business as a bi-product of doing it. Most UFO’s are operating their Unfranchise at 10% of Potential or the Power capacity of the MPCP. This immediately takes it up to 50% to 80% if the majority of the organization follows. I am not going to debate the issue here because my proofs and arguments are infallible and absolutely compelling and are obviously irrefutable. Just consider this: under 10% of the UFO’s order Snap or PC – or even Shampoo lines. So what are they ordering?? Want me to go on? It’s amazing when you consider they pay twice as much for the other brands over 3 months and get lower quality and they are not even eco friendly or green. I don’t want to call anyone stupid, but if you owned a grocery store and got everything in your store at wholesale would you go down the street to the supermarket and buy the same product at retail? Sam Walton of Wall Mart didn’t shop at Kmart and Richard Branson doesn’t fly British Airways. WHY?

The fact is that it requires ¼ the people to hit weekly checks in the MPCP. ¼ of the people to max out a BDC at $3600 per week, instantly doubles the income of Nationals or above, doubles the people earning checks, increases BV times 4 and IBV times 8. We can prove it mathematically and we have real life success stories and proof of concept by those who did it.

But it isn’t just about that. The rest of the story is that it over doubles retailing through new customers and add on sales to existing customers from the “What’s that Phenomenon”. I am not going to convince you here for the sake of brevity, but this is not a sales pitch—it is a statistical proven fact over a 22 year history. 92% of everything that UFO’s sell they use themselves. UFOs only sell or take orders for what they use. 50% of all sales came from “what’s that” and 50% of all UFO’s were customers first. So factor in these

things and add them up and you have a 50% to 80% increase on your existing business without sponsoring or building a new leg.



I hope this helps you understand the power of the shopping annuity and helps you answer some of the questions. Remember two things:

1. The mind is like a parachute that only works when it is open and the only exercise some people get is jumping to conclusions.

2, You don’t know what you don’t know. You don’t even know that you don’t know it.

So I am writing these articles and a series of meeton.com broadcast so that you DO know it and hopefully you can join the revolution by being empowered to do it succesfuly and duplicate it in your group.

In the next article I will address how 500 BV and $1000 partner store Shop.com partner purchases or 1500BV and $3000 Shop.com per quarter was determined and why it makes sense and is based on what the average person spends. How is it different than the plan, minimum requirements, and what was done in the past or what most UFO’s settled for. I will explain how it is a no brainer for anyone serious about a residual income or building the business once they put some time in to figure it out and set up the Shopping annuity. I will explain why it is the highest and best use of time with your existing group new groups.

**PLEASE send in your questions and what you want to know!**

Keep growing,

JR Ridinger