



FRANCHISE DISCLOSURE DOCUMENT

Aaron's FDD 2016

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AARON'S, INC.
(a Georgia corporation)
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Aaron's, Inc. offers franchises for the operation of stores that lease and sell household furniture, electronics, computers and appliances. The total investment necessary to begin operation of your first Aaron's Sales & Lease Ownership[®] franchise ranges from \$283,270 to \$852,820. This includes \$122,050 to \$207,080 that must be paid to the franchisor and its affiliates.

This Disclosure Document summarizes certain provisions of your franchise agreement and other information in plain English. Read this disclosure document and all accompanying agreements carefully. You must receive this disclosure document at least 14 calendar-days before you sign a binding agreement with, or make any payment to, the franchisor or an affiliate in connection with the proposed franchise sale or grant. **Note, however, that no governmental agency has verified the information contained in this document.**

You may wish to receive your disclosure document in another format that is more convenient for you. To discuss the availability of disclosures in different formats contact Scott Harvey, Aaron's Vice President of Franchise Operations, at 309 East Paces Ferry Road, N.E., Atlanta, GA 30305 and 678-402-3616.

The terms of your contract will govern your franchise relationship. Do not rely on the Disclosure Document alone to understand your contract. Read your entire contract carefully. Show your contract and this Disclosure Document to an advisor, like a lawyer or an accountant.

Buying a franchise is a complex investment. The information in this Disclosure Document can help you make up your mind. More information on franchising, such as "Buying a Franchise, a Consumer's Guide," which can help you understand how to use this Disclosure Document, is available from the Federal Trade Commission. You can contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue, NW, Washington, D.C. 20580. You can also visit the FTC's home page at www.ftc.gov for additional information. Call your state agency or visit your public library for other sources of information on franchising.

There may also be laws on franchising in your state. Ask your state agencies about them.

Issuance Date: April 1, 2016.

STATE COVER PAGE

Your state may have a franchise law that requires us to register or file with a state franchise administrator before offering or selling in your state. REGISTRATION OF A FRANCHISE BY A STATE DOES NOT MEAN THAT THE STATE RECOMMENDS THE FRANCHISE OR HAS VERIFIED THE INFORMATION IN THIS DISCLOSURE DOCUMENT.

Call the state franchise administrator listed in Exhibit E for information about us or about franchising in your state.

MANY FRANCHISE AGREEMENTS DO NOT ALLOW YOU TO RENEW UNCONDITIONALLY AFTER THE INITIAL TERM EXPIRES. YOU MAY HAVE TO SIGN A NEW AGREEMENT WITH DIFFERENT TERMS TO CONTINUE TO OPERATE YOUR BUSINESS. BEFORE YOU BUY, CONSIDER WHAT RIGHTS YOU HAVE TO RENEW YOUR FRANCHISE, IF ANY, AND WHAT TERMS YOU MIGHT HAVE TO ACCEPT IN ORDER TO RENEW.

Please consider the following RISK FACTORS before you buy this franchise:

- 1. THE FRANCHISE AGREEMENT AND AREA DEVELOPMENT AGREEMENT REQUIRE YOU TO PARTICIPATE IN NON-BINDING MEDIATION AND TO LITIGATE IN GEORGIA. IT MAY COST MORE TO MEDIATE AND TO LITIGATE IN GEORGIA THAN IN YOUR OWN STATE.**
- 2. THE FRANCHISE AGREEMENT AND AREA DEVELOPMENT AGREEMENT STATE THAT GEORGIA LAW GOVERNS THE AGREEMENTS, AND THIS LAW MAY NOT PROVIDE THE SAME PROTECTIONS AND BENEFITS AS LOCAL LAW. YOU MAY WANT TO COMPARE THESE LAWS.**
- 3. UNDER THE AREA DEVELOPMENT AGREEMENT, YOU MUST OPEN AND OPERATE A FIXED NUMBER OF FRANCHISES TO BE MUTUALLY AGREED ON BY YOU AND AARON'S AS EXPLAINED IN AN EXHIBIT TO THE AREA DEVELOPMENT AGREEMENT. FAILURE TO OPEN AND OPERATE THE REQUIRED NUMBER OF FRANCHISES COULD RESULT IN A LOSS TO THOSE PORTIONS OF YOUR TERRITORY WHICH ARE NOT BEING DEVELOPED PURSUANT TO A FRANCHISE AGREEMENT BETWEEN YOU AND US.**
- 4. THE OPERATION OF RENT-TO OWN BUSINESSES ARE OFTEN REGULATED BY AND SUBJECT TO THE REQUIREMENTS OF VARIOUS FEDERAL AND STATE LAWS AND REGULATIONS. THESE LAWS AND REGULATIONS MAY EXPOSE YOU TO SIGNIFICANT COMPLIANCE COSTS OR BURDENS OR FORCE YOU TO CHANGE YOUR BUSINESS PRACTICES IN A MANNER THAT MAY BE MATERIALLY ADVERSE TO YOUR OPERATIONS. YOU SHOULD RESEARCH THESE LAWS WITH AN ATTORNEY BEFORE PURCHASING A FRANCHISE FROM US.**
- 5. THERE MAY BE OTHER RISKS CONCERNING THE FRANCHISE. REFER TO THE STATE SPECIFIC ADDENDA.**

Effective Date: See the next page for state effective dates.

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