

FRANCHISE DISCLOSURE DOCUMENT (RETAIL CENTERS)





ANNEX BRANDS, INC.
A California Corporation
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As a retail center franchisee, you will sell business support services, mailbox, postal, printing and copying, packaging, shipping, office supplysupplies, passport photos, notary services and related products and services.

The total investments, initial franchise fees and other payments to us necessary to begin operation of the different types of retail centers are shown in the table below:

		Range of Payments
Type of Retail Center	Total Investment Range	To Us
Retail Center-Standard	\$138,800 to \$199,050	\$58,525 - \$84,700
Retail Center-Standard Conversion	\$51,475 to \$158,075	\$25,500 - \$58,725
Retail Center-Express	\$64,525 to \$144,175	\$42,725 - \$54,725

The initial franchise fee may be lower if you qualify for the 20% VetFran discount - see Item 5.

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, franchisor or an affiliate in connection with the proposed franchise sale. **Note, however, that no government agency has verified the information contained in this document.**

You may wish to receive your disclosure document in another format that is more convenient to you. To discuss the availability of disclosures in different formats, contact Mary Ann Canup at 7580 Metropolitan Drive, Suite 200, San Diego, CA 92108, (800) 456-1525, or mcanup@annexbrands.com.

The terms of your contract will govern your franchise relationship. Don't rely on the disclosure document alone to understand your contract. Read all of your 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 "<u>A Consumer's Guide to Buying a Franchise</u>," 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, DC 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 be laws on franchising in your state. Ask your state agencies about them.

Issuance Date: January 9, 20127, 2013



STATE COVER PAGE

Your state may have a franchise law that requires a franchisor 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 A for information about the franchisor, 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 AND CONDITIONS IN ORDER 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 REQUIRES YOU TO RESOLVE DISPUTES WITH US BY ARBITRATION ONLY IN CALIFORNIA. OUT OF STATE ARBITRATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST YOU MORE TO ARBITRATE WITH US IN CALIFORNIA THAN IN YOUR OWN STATE.
- 2. THE FRANCHISE AGREEMENT STATES THAT CALIFORNIA LAW GOVERNS THE AGREEMENT, AND THIS LAW MAY NOT PROVIDE THE SAME PROTECTIONS AND BENEFITS AS LOCAL LAW. YOU MAY WANT TO COMPARE THESE LAWS.
- 3. THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.

We use the services of one or more FRANCHISE BROKERS or referral sources to assist us in selling our franchise. A franchise broker or referral source represents us, not you. We pay this person a fee for selling our franchise or referring you to us. You should make sure to do your own investigation of the franchise.

Effective Dates: See next page for effective dates in various jurisdictions.



STATE EFFECTIVE DATES

This disclosure document is effective as of the issuance date for use in Alabama, Alaska, Arizona, Arkansas, Colorado, Connecticut, Delaware, Georgia, Idaho, Iowa, Kansas, Louisiana, Maine, Massachusetts, Mississippi, Missouri, Montana, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Vermont, West Virginia, Wyoming, Washington, D.C., American Samoa, Federated States of Micronesia, Guam, Marshall Islands, North Mariana Islands (including Saipan), Palau, Puerto Rico and Virgin Islands.

This disclosure document is effective as of the issuance date for use in the following states, where the franchisor filed a 1-time notice on the date indicated:

Kentucky: November 29, 1994 Nebraska: October 20, 1994 Texas: June 14, 1994

This disclosure document is effective as of the issuance date for use in the following states, where the franchisor has filed an annual notice, effective on the date indicted:

 Florida:
 January 22, 2012

 Indiana:
 January 16, 2012

 Michigan:
 January 19, 2012

 South Dakota:
 January 10, 2012

 Utah:
 January 22, 2012

 Wisconsin:
 January 10, 2012

This disclosure document is effective and may be used in the following states, where the disclosure document is filed, registered or exempt from registration:

 California:
 January 11, 20129, 2013

 Hawaii:
 January 17, 20127, 2013

 Maryland:
 January 26, 201222, 2013

 Minnesota:
 January 11, 20122, 2013

 New York:
 January 17, 2012

North Dakota: February 1, 2012

Rhode Island: January 30, 2012 28, 2013 Virginia: January 11, 2012 14, 2013 Washington: January 20, 2012 11, 2013

This disclosure document is not effective and may not be used in the following state, where a separate FDD is registered: Illinois.

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