

FRANCHISE DISCLOSURE DOCUMENT



Business Owners Benefits Franchise Company,
LLC, a Tennessee limited liability company
6801 Harrison Park Drive
Chattanooga, Tennessee 37341
Phone: (423) 413-6258
Website: www.mybob.biz
Email: gary.miller@yourboba.org

Business Owners Benefits Franchise Company, LLC sells franchises for "Offices" from which the franchisee, as Associate Director, sells memberships to business owners located in a defined geographic area. Members have access to the Business Owners Benefits Association's service providers who offer potentially discounted rates on goods and services purchased by small businesses. The member services include insurance and a variety of services including payroll processing, credit card processing and other services. Franchisees must be licensed to sell insurance in the territory where the franchise will operate. We also offer a development program for buying multiple Office franchises that you commit to open over a specific time schedule. The total investment necessary to begin operation of a Business Owners Benefits Office franchise ranges from \$52,250 to \$84,050. The total investment includes \$50,000 that must be paid as an initial fee to us. The development program requires that you pay us a development fee of \$40,000 per Office for a minimum commitment of at least three Offices. The minimum development fee is \$120,000. The minimum total investment for the development program ranges from \$127,500 to \$222,050.

This Disclosure Document ("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. **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 for you. To discuss the availability of disclosures in different formats, contact Mr. Gary Miller at 6801 Harrison Park Drive, Chattanooga, Tennessee 37341, (423) 413-6258.

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 "[A Consumer's Guide to Buying a Franchise](#)," 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 also be laws on franchising in your state. Ask your state agencies about them.

Issuance Date: August 5, 2013, as amended on September 6, 2013.

**BUSINESS OWNERS BENEFITS --2013 FDD
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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 OR HAS VERIFIED THE INFORMATION IN THIS DISCLOSURE DOCUMENT.**

Call the state franchise administrator listed in **Exhibit C** for information about the franchisor, about other franchisors, 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 AND THE FRANCHISE DEVELOPMENT AGREEMENT EACH REQUIRES YOU TO RESOLVE DISPUTES WITH US IN THE APPROPRIATE COURTS LOCATED IN HAMILTON COUNTY, TENNESSEE. OUT OF STATE LITIGATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT. IT MAY ALSO COST YOU MORE TO LITIGATE WITH US IN TENNESSEE THAN IN YOUR HOME STATE.**
2. **THE FRANCHISE AGREEMENT AND THE FRANCHISE DEVELOPMENT AGREEMENT EACH REQUIRES THAT TENNESSEE 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. **THIS IS A START-UP FRANCHISE SYSTEM WITH NO COMPANY OR AFFILIATE OPERATIONS OR FRANCHISES AS OF THE ISSUANCE DATE. INVESTING IN A FRANCHISE INVOLVES A HIGH DEGREE OF RISK UNTIL THE BUSINESS CONCEPT DEVELOPS AND DEMONSTRATES ITS FINANCIAL AND MARKET VIABILITY. THERE ARE NO ASSURANCES AS TO IF OR WHEN SUCH VIABILITY CAN BE DEMONSTRATED. WE RESERVE THE RIGHT TO DISCONTINUE OPERATION OF THE FRANCHISE SYSTEM ON OR ABOUT SEPTEMBER 1, 2018.**
4. **THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.**

We may 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 be sure to do your own investigation of the franchise.

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

ATTACHMENT 1

The following states require that the Disclosure Document be registered or filed with the state, or be exempt from registration: California, Hawaii, Illinois, Indiana, Maryland, Michigan, Minnesota, New York, North Dakota, Rhode Island, South Dakota, Virginia, Washington, and Wisconsin.

The Disclosure Document is registered, on file or exempt from registration in the following states having franchise registration and disclosure laws or business opportunity laws, with the following effective dates:

STATE	EFFECTIVE DATE
Florida	

In all the other states, the effective date of this Disclosure Document is the issuance date of August 5, 2013, as amended on September 6, 2013.

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