

# FOREVERMARK



## FRANCHISE DISCLOSURE DOCUMENT

### FOREVERMARK US, INC.

A Delaware corporation  
300 First Stamford Place  
Stamford, Connecticut 06902  
203-388-3550  
[www.forevermark.com](http://www.forevermark.com)

We grant franchises for retail jewelry stores that purchase Forevermark diamonds and jewelry containing Forevermark diamonds from authorized diamond vendors and sell the Forevermark diamonds and diamond jewelry to mid-to-high-income consumers under the trade name and trademark "Forevermark". The total investment necessary to begin operations as an authorized Forevermark jeweler ranges from \$150,000 to \$250,600. None of this payment is made directly to us or an affiliate.

This Franchise Disclosure Document summarizes certain provisions of your Offer Letter and USA Jeweler Agreement and other information in plain English. Read the Franchise Disclosure Document and all accompanying agreements carefully. You must receive this Franchise Disclosure Document at least 14 calendar days before you sign a binding agreement with, or make any payments to Forevermark 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 Franchise Disclosure Document in another format that is more convenient for you. To discuss the availability of disclosures in different formats, contact Forevermark US, Inc., 300 First Stamford Place, Stamford, Connecticut 06902, telephone 203-388-3550, e-mail [sales.us@forevermark.com](mailto:sales.us@forevermark.com).

The terms of your contract will govern your franchise relationship. Don't rely on the Franchise Disclosure Document alone to understand your contract. Read all of your contract carefully. Show your contract and this Franchise Disclosure Document to an advisor, like a lawyer or accountant.

Buying a franchise is a complex investment. The information in this Franchise 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](http://www.ftc.gov) for additional information. Call your state agency listed on Exhibit E 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. -

**THE ISSUANCE DATE OF THIS DISCLOSURE DOCUMENT IS APRIL 24, 2015**

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2015 FOREVERMARK FDD  
4/24/15

## 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 THIS FRANCHISE WITH A STATE DOES NOT MEAN THAT THE STATE RECOMMENDS IT OR HAS VERIFIED THE INFORMATION IN THIS DISCLOSURE DOCUMENT.**

Call the state franchise administrator listed on **Exhibit E** 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 USA JEWELER AGREEMENT REQUIRES YOU TO RESOLVE DISPUTES WITH US BY ARBITRATION ONLY IN NEW YORK, NEW YORK AND BY LITIGATION ONLY IN CONNECTICUT. OUT OF STATE ARBITRATION AND LITIGATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST MORE TO ARBITRATE AND LITIGATE WITH US IN NEW YORK OR CONNECTICUT THAN IN YOUR HOME STATE.**
2. **THE USA JEWELER AGREEMENT STATES THAT THE LAW OF THE STATE OF NEW YORK GOVERNS THE USA JEWELER 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.**

**See Next Page for State Effective Dates.**

## STATE EFFECTIVE DATES

The following states require that the Franchise Disclosure Documents 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.

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

California:	Exempt from registration (filed _____, 2015)
Hawaii:	_____
Illinois:	Exempt from registration
Indiana:	Exempt from registration
Maryland:	Exempt from registration (filed _____, 2015)
Michigan:	Exempt from registration
Minnesota:	Exempt from registration
New York:	Exempt from registration
North Dakota:	_____
Rhode Island:	_____
South Dakota:	Exempt from registration
Virginia:	Exempt from registration
Washington:	_____
Wisconsin:	Exempt from registration

In all other states, the effective date of this Franchise Disclosure Document is the issuance date of April 24, 2015.

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