

MAY 30 2012

UNIFORM FRANCHISE DISCLOSURE DOCUMENT

# PARSONEX

## FINANCIAL SERVICES INC.

**Parsonex Financial Services, Inc.**  
a Colorado corporation  
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Parsonex Financial Services, Inc offers franchises for the operation of a business that offers financial services, primarily in the areas of retirement planning, college planning, life insurance, and estate planning, within a specified geographic area and using our unique system

The total investment necessary to begin operation of a Parsonex Business franchise is \$65,450 - \$97,000 including \$50,000 that must be paid to the franchisor

The disclosure document summarizes certain provisions of your franchise agreement and other information in plain English. Read this disclosure document and all agreements carefully. You must receive this disclosure document at least 14 days before you sign a binding agreement or make any payment in connection with the franchise sale. **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 Parsonex Financial Services, Inc at 2851 S Parker Rd, Suite 800, Aurora, CO 80014 and 303-468-3400.

The terms of your contract will govern your franchise relationship. Do not 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. Information comparing franchisors is available. Call your state agency or your public library for sources of information. More information on franchising, such as "A Consumer's Guide to Buying a Franchise," is available from the FTC. You can contact the FTC at 1-877-FTCHELP 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. In addition, there may be laws on franchising in your state. Ask your state agencies about them.

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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 THE FRANCHISE OR HAS VERIFIED THE INFORMATION IN THIS DISCLOSURE DOCUMENT**

Call the state franchise administrator listed in **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 FRANCHISE AGREEMENT REQUIRES YOU TO RESOLVE DISPUTES WITH US BY ARBITRATION ONLY IN COLORADO 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 COLORADO THAN IN YOUR OWN STATE.
  
2. THE FRANCHISE AGREEMENT STATES THAT COLORADO LAW GOVERNS THE AGREEMENT, AND THIS LAW MAY NOT PROVIDE THE SAME PROTECTION AND BENEFITS AS LOCAL LAW YOU MAY WANT TO COMPARE THESE LAWS
  
- 3 THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.

**Effective Dates**

California \_\_\_\_\_

Florida \_\_\_\_\_

Hawaii \_\_\_\_\_

Illinois \_\_\_\_\_

Indiana \_\_\_\_\_

Kentucky \_\_\_\_\_

Maryland \_\_\_\_\_

Michigan \_\_\_\_\_

Minnesota \_\_\_\_\_

Nebraska \_\_\_\_\_

New York \_\_\_\_\_

North Dakota \_\_\_\_\_

Rhode Island \_\_\_\_\_

South Dakota \_\_\_\_\_

Texas February 1, 2011\*

Utah \_\_\_\_\_

Virginia \_\_\_\_\_

Washington \_\_\_\_\_

Wisconsin \_\_\_\_\_

**\*Denotes one time filing**

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### **EXHIBITS:**

- A Financial Statements
- B Franchise Agreement
- C List of Franchisees
- D List of Terminated Franchises
- E State Administrators and Agents for Service of Process
- F State Specific Addendum
- G Operations Manual Table of Contents
- H Non-disclosure and Non-competition Agreement
- I Summary of Industry-Specific Laws
- J Promissory Note and Security Agreement
- K Receipt

This is a document preview downloaded from FranchisePanda.com. The full document is available for free by visiting: <https://franchisepanda.com/franchises/parsonex>