

FRANCHISE DISCLOSURE DOCUMENT



SAFEGUARD FRANCHISE SALES, INC.
a Texas Corporation
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(800) 338-0636
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The franchise is for a distributorship in which the Distributor solicits orders for Safeguard products and services, including printed business forms and products, one-write accounting and other financial systems, non-financial one-write systems and other lines of products manufactured by Safeguard Business Systems, Inc. or made available by Safeguard Business Systems, Inc. through strategic alliances with selected vendors.

The total investment necessary to begin operation of a Safeguard Business (defined below) ranges from \$9,825 to \$56,175. These totals include \$1,175 that must be paid to the franchisor or its affiliates.

The disclosure document summarizes certain provisions of your Distributorship 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 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 Legal Services at 8585 N. Stemmons Freeway, Suite, 600N, Dallas, Texas 75247 and (214) 640-3927.

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 accountant.

Buying a franchise is a complex investment. This 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 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.

Date of Issuance: March 28, 2017

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 H 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 DISTRIBUTORSHIP AGREEMENT REQUIRES YOU TO RESOLVE DISPUTES WITH US BY MEDIATION AND LITIGATION WITH A MEDIATOR LOCATED IN DALLAS, TEXAS. OUT-OF-STATE MEDIATION OR LITIGATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST YOU MORE TO MEDIATE AND LITIGATE WITH US IN TEXAS THAN IN YOUR OWN STATE.**
2. **THE DISTRIBUTORSHIP AGREEMENT STATES THAT THE LAWS OF THE STATE OF TEXAS GOVERN THE AGREEMENT.**
3. **THE FRANCHISOR HAS LIMITED FINANCIAL RESOURCES WHICH MIGHT NOT BE ADEQUATE TO FUND THE DISTRIBUTOR'S PRE-OPENING OBLIGATIONS TO EACH DISTRIBUTOR AND PAY OPERATING EXPENSES.**
4. **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 be sure to do your own investigation of the franchise.

See the following state effective date summary page for state effective dates.

**SAFEGUARD FRANCHISE SALES, INC.
STATE EFFECTIVE DATE SUMMARY PAGE**

The following states require that the Franchise 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.

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	-	Effective Date:
Hawaii	-	Effective Date:
Illinois	-	Effective Date:
Indiana	-	Effective Date:
Maryland	-	Effective Date:
Michigan	-	Effective Date: March 28, 2017
Minnesota	-	Effective Date:
New York	-	Effective Date:
North Dakota	-	Effective Date:
Rhode Island	-	Effective Date:
South Dakota	-	Effective Date:
Virginia	-	Effective Date:
Washington	-	Effective Date:
Wisconsin	-	Effective Date:

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