

Provision	Section in Franchise Agreement	Summary
(r) Non-competition covenants after the franchise is terminated or expires	Sections 15E	Owners and their spouses cannot have any direct or indirect interest in, own, manage, operate, finance, control, or participate in any Competitive Business for two years within a 100-mile radius from all other Seniors Blue Book Businesses that are operating under development, subject to applicable state law.
(s) Modification of the agreement	Sections 1G, 4E and 17	We reserve the right to vary System Standards for any franchise owner. The Brand Standards Manual is subject to change at any time at our discretion.
(t) Integration/merger clause	Section 17L	Only the terms of the Franchise Agreement and other related written agreements are binding (subject to applicable state law). Any representations or promises outside of this Franchise Disclosure Document and the Franchise Agreement may not be enforceable. Notwithstanding the foregoing, nothing in the Franchise Agreement or any related agreement is intended to disclaim the representations made in this Franchise Disclosure Document.
(u) Dispute resolution by arbitration or mediation	Section 17F	Except for certain claims, all disputes must be mediated and arbitrated in the principal city closest to our principal place of business (currently Salida, Colorado), subject to applicable state law.
(v) Choice of forum	Section 17H	Litigation must be commenced in the state or federal court of general jurisdiction which is closest to Salida, Colorado (or another city where we maintain our principal place of business at the time of the controversy), but we and you may enforce any arbitration orders and awards in the courts of the state(s) in which you are domiciled or your Seniors Blue Book Business is located, subject to applicable state law.
(w) Choice of law	Section 17G	Colorado law applies, subject to applicable state law.

ITEM 18 PUBLIC FIGURES

We do not use any public figures to promote our Franchise.

ITEM 19 FINANCIAL PERFORMANCE REPRESENTATIONS

The FTC's Franchise Rule permits a franchisor to disclose information about the actual or potential financial performance of its franchised and/or franchisor-owned outlets, and/or affiliate-owned outlets, if there is a reasonable basis for the information, and the information is included in the disclosure document. Financial performance information that differs from that included in Item 19 may be given only if: (1) a franchisor provides the actual records of an existing outlet you are considering buying; or (2) a franchisor supplements the information provided in this Item 19, for example, by providing information about performance at a particular location or under particular circumstances.

As of September 30, 2025, we had seven affiliate-owned locations (“Affiliate Locations”) and 12 franchised locations (“Franchised Locations”). The Denver Metro location is split into two annual printed Guides, but encompasses one Internet territory. For purposes of Item 19 and Item 20 location totals, we treat the Denver Metro area as two Affiliate Locations (Denver South and Denver North). The information in the following charts consists of the actual performance of all operating locations that have been open for at least one year as of December 31, 2025, which consists of all seven of our Affiliate Locations and 11 of our Franchised Locations. One Affiliate Location was sold to a franchisee in 2025 but closed in the same year. This outlet has been excluded from both the Affiliate Location and Franchise Location data in this Item 19. We have also excluded an additional Franchised Location that closed in 2025, one Franchised Location that was terminated in 2025, and one Franchised Location that opened in 2025 but was not open for at least one year. We have included information for calendar years 2023, 2024 and 2025 for each Seniors Blue Book Business in operation. We have identified each Seniors Blue Book Business by the population of individuals over 65 years of age. Some Seniors Blue Book Businesses publish only one Guide per year, while others publish two Guides per year as indicated in the charts below. New franchisees will be required to publish two Guides per year.

The financial information for the Affiliate Locations was prepared from internal accounting records and reports. The financial information for the Franchised Locations was provided by franchisees, but we have no reason to doubt their accuracy.

Franchised outlets will share similar characteristics as Affiliate Locations, including degree of competition, similar goods sold, and expenses incurred. The Affiliate Locations do not pay a Royalty, which franchisees are required to pay, or contribute National Fund Contributions, which franchisees may be required to pay in the future. We have included certain expenses in the charts below. Franchise locations will have additional expenses in addition to the expenses listed below.

Affiliate Locations

Annual Operating Costs and Margins by Demographic Market Size (Number of Senior Citizen Households Age 65+)

SOUTHERN COLORADO Began operations 2005, One Publication Per Year 1,000 - 25,000 Households Age 65+

Year	Gross Revenue, Operating Costs and Gross Margin					Royalty (illustration only)	Adjusted Gross Margin
	Gross Revenue	Printing	Graphics	Distribution/ Direct Mail	Gross Margin		
2023	\$67,275	(\$23,303)	(\$3,065)	(\$10,296)	\$30,611	(\$4,037)	\$26,575
2024	\$69,780	(\$21,417)	(\$3,785)	(\$12,910)	\$31,668	(\$4,187)	\$27,481
2025	\$60,625	(\$21,500)	(\$3,805)	(\$12,541)	\$22,779	(\$3,638)	\$19,141

Year	Operating Costs and Margin as Percentage of Gross Revenue				Adjusted Gross Margin
	Printing	Graphics	Distribution/Direct Mail	Gross Margin	
2023	34.60%	4.60%	15.30%	45.50%	39.50%
2024	30.70%	5.40%	18.50%	45.40%	39.40%
2025	35.50%	6.30%	20.70%	37.60%	31.60%