PERSONAL PROTECTION PRODUCTS GUIDE

Business Startup Guide and Workbook

Veteran's Strategic Solutions LLC — Business Model Series

A start guide for getting your own business off the ground.

Before you read this

This guide works anywhere in the United States. Dollar figures are estimates from public sources, not quotes. This is the most legally fragmented category in this series — the rules change by state, by city and by product, and they change often. Verify before you sell. Wherever there is a blank line, write in your own answer.

What this business actually is

You sell things people buy because they are afraid: pepper spray, personal alarms, stun devices, body armour, safes, window breakers, door braces.

The customer is rarely a hobbyist. A nurse walking to her car at two in the morning. A student’s parent. A realtor doing open houses alone. They are buying reassurance, and they buy once and remember who sold it to them.

What this is not: a firearms business. Nothing here requires a federal firearms licence. It does require you to know more law than almost any other retail category.

Read this first

In this category the seller carries legal obligations, not just the buyer.

Most people assume the rules govern who may own these things. Some do. But several govern who may sell them, how, and to where — notify the police within 24 hours of a delivery, verify the buyer holds a carry licence, sell only face to face, or do not ship to that state at all.

And if you sell online, you are exposed to the law of the state you ship into. State attorneys general do pursue this: in April 2026, New Jersey's Attorney General announced over $500,000 in judgments against out-of-state retailers for shipping banned items to New Jersey residents — in that case, bump stocks and large-capacity magazines, not pepper spray or stun devices. It is a firearms-accessory enforcement action, not one about this guide's products, but the principle transfers: a state will chase an out-of-state seller who ships something its law bans.

Part 2 is the longest section in this guide and it is the reason the guide exists.

Honest gut check

- Are you willing to turn away a sale because of the buyer's address? You will do this regularly, and it is the whole compliance discipline.
- Can you keep up with law that changes? These statutes move every legislative session.
- Are you comfortable selling to frightened people without frightening them more? The marketing in this industry is often ugly. Yours does not have to be.

What the odds actually are

About three out of four new businesses make it through their first year. About half are still running at five years. About one in three make it to ten.

Two honest caveats. Those numbers barely move by trade, and they count businesses with employees on a payroll, so a man working alone is largely not in them.

What is in your favour: low startup, no licence to obtain, dealer margins of 40 to 77 percent, and dropship programmes that let you start with almost no inventory risk.

What is against you: you are competing with national online sellers on price, and the legal complexity is a real operating cost they absorb more easily than you will.

What separates the ones who last:

- Compliance discipline. One shipment to the wrong state can cost more than a year of profit.
- A channel that is not a price war. See Part 5.
- Bundles and displays, not the same canister everybody stocks.
- Selling in person. This category converts far better face to face than online.

Snapshot

Money to start	$500 to $5,000 — or near zero on dropship

Storefront needed	No. Events, retail routes, in-person, or online
Skill gate	Legal knowledge, not product knowledge
Licence	No federal licence. Business licence and sales tax permit
Time to first sale	Two to six weeks
Dealer margin	40 to 66% on spray · 48 to 77% on alarms

Part 1 — Making it a real business

Step 1. Sole proprietor or LLC

Filing fees $35 to $500 by state, about $132 average. Form the LLC. You are selling products designed to incapacitate people, and product liability is a genuine exposure.

Step 2. Get an EIN — it is free

irs.gov, five minutes.

Step 3. Sales tax permit and resale certificate

Most states require registration before your first sale. The resale certificate is also what gets you wholesale pricing — distributors in this category will not open a dealer account without one.

Step 4. Open a business bank account

Separate from personal, from day one.

Step 5. Insurance — and expect this to be harder than usual

You want general liability and product liability. Product liability is the one that matters: somebody claims your spray failed when they needed it.

Some insurers decline weapons-adjacent retail. I could not verify how common that is or what premiums run, so get quotes early rather than assuming coverage will be available at a price you like. Describe exactly what you sell.

Step 6. Check your city and state business rules

Most states require no special licence beyond an ordinary business licence — but a few localities regulate the sale of specific items. Ask your city clerk directly.

Step 7. Understand what you owe

Self-employment tax of 15.3% on net plus income tax. Quarterly if you expect to owe $1,000 or more federally — April 15, June 15, September 15 and January 15. Set aside 25 to 30 percent of net.

Part 2 — The law you are now subject to

Read all of this before you buy inventory. It will change what you decide to sell.

Three product families, three different legal pictures

Do not reason from one to another.

Family 1: Pepper spray and defence sprays

Legal in all fifty states. That is where the simplicity ends.

Restrictions that vary:

- Age. 18 or over in most states.
- Prohibited persons and places — felons, schools, government buildings.

The restrictions that bind you as the seller:

- Check the buyer's ID and confirm legal age before every sale — 18 in most states, though a handful (Washington is one) allow 14-to-17-year-olds to buy smaller canisters with a parent's consent.
- Massachusetts restricts pepper spray sales to licensed firearms dealers. Buyers age 15 to 18 must hold a Firearm Identification (FID) card, and buyers under 15 cannot purchase at all. If you do not hold that license, do not sell into Massachusetts.
- New York caps canister size at 0.75 oz and strength at 0.7% capsaicinoids, and limits sale to licensed pharmacists and licensed firearms dealers. It is illegal to ship pepper spray directly to a New York consumer — the sale must happen in person with a licensed seller. Treat New York as a no-ship state unless you hold that license.
- Do not sell to a buyer you know, or should know, is a convicted felon or otherwise barred under your own state's list of prohibited purchasers.

Massachusetts and New York are the two states with documented additional seller-side restrictions as of this guide's research. Law in this category changes often — re-verify both, and check your own state for less-publicized local rules, before you rely on this list.

Labelling and packaging requirements exist — a statement that it cannot be sold to anyone under 18, the manufacturer's phone number on the label, and sealed tamper-proof packaging.

Buy from manufacturers who already meet those requirements. Never repackage or relabel.

Family 2: Stun devices

Far more restricted than pepper spray, and the difference catches people.

The Supreme Court's 2016 ruling in *Caetano v. Massachusetts* — holding that stun guns count as "arms" under the Second Amendment — forced several state bans to fall, but the picture is still uneven and it keeps moving:

- New York City bans civilian sale and possession outright under Administrative Code § 10-135. A federal appeals panel upheld that ban again in April 2026 (*Calce v. City of New York*), so treat all five boroughs as closed.
- New York State, outside New York City, sits in a legal gray zone: a 2019 federal ruling struck the state ban down as unconstitutional, but the legislature never repealed the underlying statute. There is

no settled framework for a lawful sale. Do not ship into New York State without your own legal review.

- Massachusetts no longer bans stun devices outright, but restricts sale to holders of a Firearm Identification (FID) card or license to carry — an ordinary retail sale will not satisfy the law.
- Hawaii repealed its ban effective January 1, 2022 (House Bill 891) and now permits sale to adults.
- New Jersey’s outright ban was struck down in a 2017 settlement; possession and sale are now generally lawful, though using the device unlawfully remains its own offense.
- Rhode Island’s ban was ruled unconstitutional in March 2023; as of early 2026 the legislature is still working to formally codify legal sale, so treat it as unsettled rather than clearly open.

This list changes with litigation and legislative sessions — verify current status for any state before your first shipment there.

Two direct seller obligations, and they are the shape of the problem:

1. Verify the buyer is 18 or older and collect ID at the time of sale — the same discipline as pepper spray, but here a court or regulator is more likely to ask you to prove you did it.
2. Do not ship into a jurisdiction on your restricted list. New York City is closed by law; New York State, Massachusetts (absent a buyer’s FID card), and Rhode Island (until its legislature acts) belong on that list until you have separately verified otherwise.

Some jurisdictions also impose waiting periods or require law enforcement notification before delivery.

Family 3: Body armour

Governed federally by 18 U.S.C. § 931, from the James Guelff and Chris McCurley Body Armor Act of 2002.

- Anyone convicted of a violent felony is barred from purchasing, owning or possessing body armour. Up to three years in federal prison.
- “Violent felony” means a crime of violence under 18 U.S.C. § 16. State convictions count if they would qualify federally.
- “Body armour” is defined at 18 U.S.C. § 921(a)(35) — any product sold as personal protective body covering intended to protect against gunfire.
- For everybody else there is no federal background check, permit or registration.
- Use during a federal crime of violence or drug trafficking triggers enhanced sentencing under 18 U.S.C. § 924.
- Export outside the US requires federal authorisation.

The two states that decide whether you can sell this at all:

- **New York.** A 2022 law (Penal Law § 270.21), passed after the mass shooting in Buffalo, restricts civilian body armor sales to roughly thirty exempted professions — law enforcement, active-duty military, licensed security guards, EMS personnel and a short list of others. Selling to anyone outside that list is a Class A misdemeanor on a first offense and a Class E felony after that, and the restriction reaches online sales shipped into New York as well as in-person ones. The law remains in force while under court challenge (*Heeter v. James*).
- **Connecticut.** State law (Gen. Stat. § 53-341b) requires every body armor sale to be a face-to-face transaction — no mail, phone or online orders fill a Connecticut sale — and, since October 2023, requires the buyer to present a firearms credential (a pistol permit, an eligibility certificate for a pistol or revolver, or an ammunition certificate) at the time of the sale.

Major body armour retailers simply refuse to ship to either state. That is the industry’s own answer and a reasonable one to copy.

Also: some states extend the bar beyond violent felonies to all felonies, and at least one has moved to bar body armour for anyone prohibited from possessing a firearm under state law. Retailers in multiple states carry affirmative verification obligations.

Note what is industry practice rather than law: most retailers require buyers to be 18 and to sign a statement that they are not a prohibited person. That comes from seller compliance departments, not from Congress. Do it anyway — it is cheap, documented, and it is what a court will ask about.

The rule that governs online selling

You are subject to the law of the state you ship into.

Build your shipping list around what the three families now tell you: no ordinary retail sale of pepper spray into Massachusetts or New York without the required license; no stun-device shipment into New York City (closed by law) or New York State (unsettled); no body armor into New York (restricted to exempted professions) or Connecticut (in person only, with a firearms credential). A product that is fine to ship to forty-eight states can still be a felony to ship to the other two.

- Build a restricted-shipping list before your first order, and enforce it in checkout rather than by hand.

- Refuse the sale rather than researching it at nine on a Friday. The margin on one canister does not justify the exposure.
- Copy the majors. Match what the large retailers refuse to ship where. If a website will not ship to a state, there is a legal reason.
- Re-check annually. The trend has been toward more regulation, not less.
- Keep records of age verification and the prohibited-person attestation on every sale.

The safest way to start, by a wide margin: sell in person, in your own state, where you know one set of rules.

My state — spray: ______ · stun devices: ______ · body armour: ______

States I will not ship to: ______

Selling on a military installation — read this carefully

This is the channel a veteran will think of first, and it is heavily regulated. Getting it wrong is not a business problem, it is a barment problem.

The governing rule is DoD Instruction 1344.07, “Personal Commercial Solicitation on DoD Installations,” codified at 32 CFR Part 50. The Army implements it through AR 210-7. Other services have their own implementing instructions.

“Personal commercial solicitation” is defined broadly — personal contact, including meetings, meals or telecommunications contact, for the purpose of seeking private business or trade.

What is required

Written permission from the garrison commander before soliciting on the installation. Not the unit. Not a friend in the S-1. The garrison commander or their designee.

You must also be properly licensed under applicable federal, state and municipal law, and comply with installation regulations.

What is prohibited — and this is where good intentions go wrong

- Soliciting a mass, group or captive audience. A unit safety briefing is a captive audience. So is a formation, a mandatory training session, or anything people cannot leave.
- Soliciting during normally scheduled duty hours.
- Door-to-door solicitation in residential housing areas without first establishing an appointment.
- Soliciting personnel junior in rank or grade, or their family members, except in narrowly authorised circumstances.
- Using military titles or implying official affiliation or endorsement.

A commander who lets you brief his soldiers has also created an implied-endorsement problem under the Joint Ethics Regulation. You would be putting him at risk as well as yourself.

Installation commanders may suspend or withdraw solicitation privileges, and may extend that withdrawal to the whole company rather than the individual.

The routes that actually work

1. An installation bazaar run by the Exchange, MWR or the Post Office. Vendors may sell at these without applying for separate commercial solicitation privileges. This is the most accessible legitimate door and most people do not know it exists.
2. A concession or contract with the Exchange or MWR. Note that vendors who contract with these activities do not also receive separate solicitation privileges for the same goods.
3. Written garrison commander permission, obtained properly, for a specific and appropriate activity.
4. Sell off post. No permission needed, no captive-audience rule, and the same customers live there.

One more thing: firms in direct competition with the Exchange, Commissary or MWR activities are generally excluded from sponsorship arrangements. If the Exchange already sells it, that is a factor.

This is a summary of federal policy, not legal advice, and installations issue their own supplementary rules. Ask the garrison’s commercial solicitation office before you plan anything.

Part 3 — What you actually sell

The families, ranked by legal simplicity

Product	Legal complexity	Dealer margin
Personal alarms, keychain and door/window	Lowest — no permits required anywhere	48 to 77%
Diversion safes, dummy and hidden cameras	Low — reported as having no state restrictions	Good
Door braces, window breakers, safes	Low	Varies
Pepper spray	Moderate	40 to 66%
Batons and defence keychains	Moderate to high, varies by state	Good
Stun devices	High	40 to 66%
Body armour	High, but simple once known	Lower, higher ticket

Recommendation for a first year: personal alarms, diversion safes, home and travel security, and pepper spray in your own state. Add the harder families once your compliance process runs.

Note that the highest-margin category is also the least regulated. Personal alarms need no permit anywhere, sell year-round as gifts, and carry the best dealer margins in the catalogue. That is an unusual combination and most new dealers underweight it.

What people are actually buying

Reassurance, and often for somebody else. A large share of this category is a gift — a parent for a student, a husband for a wife, a daughter for an elderly mother.

That changes the sale. The person in front of you is often not the user, and they want to be told they are doing a sensible thing.

When a product fails

This is the category where a customer may be hurt because something did not work. Decide how you will handle that before it happens.

Sell only from established manufacturers through legitimate distributors. No unbranded imports, no grey-market stock. Your defence, if it ever comes to that, is that you sold a properly manufactured product in its original sealed packaging.

Never modify, repackage or relabel anything. The moment you do, the product becomes yours in a way it was not before.

Keep records: what you sold, when, to whom, the lot or batch if the packaging carries one, and the manufacturer. A distributor invoice showing the chain is worth having.

Pass the manufacturer's warnings through, do not soften them. Include the instructions. Do not tell a customer a device will stop an attacker — tell them what the manufacturer says it does.

Never promise an outcome. "This will keep you safe" is a sentence that can be read back to you. "This is a 130-decibel alarm and here is how it works" cannot.

Check expiry dates. Pepper spray has a shelf life and loses pressure and potency. Selling expired stock is the most avoidable failure in this business. Rotate inventory and tell customers to replace canisters on the manufacturer's schedule.

If you get the call, do three things: listen and write down exactly what they say, do not admit fault or speculate about the cause, and notify your insurer immediately even if you think it is nothing. Late notice is how coverage gets denied.

What to do when you are asked for something you cannot sell

- Anything requiring a firearms licence. You are not an FFL. Refer to a local dealer.
- A product into a state on your restricted list. "I can't ship that to your state — their law requires an in-person sale. I'd look for a local dealer." Say the reason; it builds credibility.
- Anything a customer says they intend to use offensively. Decline, and do not talk yourself into it.
- Training. How to use a device in a confrontation is a self-defence instructor's job. Know one and refer.

Part 4 — Finding out whether your town supports this

1. Find out where people buy this locally now. Sporting goods shops, pawn shops, gun stores, hardware stores. Visit three. In most towns the answer is a small rack and nobody who can answer a question.

2. Count the events. Gun shows, farmers markets, home and garden shows, safety fairs, county fairs, flea markets. Booth fees run $25 to $50 small, $75 to $150 typical.

3. Count the retail route stops. Beauty shops, nail salons, convenience stores, small independent retailers. See Part 5 — this is a real channel and it is invisible from the outside.

4. Identify institutional buyers. Realty brokerages, nursing agencies, campus safety offices, hospitals, apartment complexes, churches with women’s groups.

5. Check your own state’s rules for each product family. If your state is a restrictive one, the local market is harder and you would be pushed online — which brings Part 2 back.

Market test for your area

Run the same market test using your own town’s retail options, events, route stops, institutional buyers, and applicable rules.

Part 5 — Getting your first customer

Four channels work in this category. Pick the one that fits your life and work it hard.

1. Events. Gun shows, flea markets, farmers markets, safety fairs. The easiest impulse purchase at any event, and you can start with a folding table and a counter display.

2. The retail route. This is the channel nobody sees. Place point-of-purchase displays in beauty shops, nail salons, convenience stores and small independents, then restock every week or two. You are not asking them to buy inventory — you are placing a display and splitting the take, or selling them a twelve-pack at wholesale.

3. Presentations. A sixty-minute personal safety talk to a company, civic group, church or school. As an illustration of what a strong presentation can do: dealers in this category describe selling several dozen units — sometimes 50 or more — in a single sitting when the room is receptive. Treat that as illustrative, not a guaranteed result; it depends entirely on the audience and the room. Note: this is exactly the channel that is prohibited on a military installation. Off post it is a legitimate and strong approach.

4. Institutional and bulk. Realty brokerages buying for their agents, nursing agencies, campus safety offices.

What to actually say

At an event, when somebody picks up a canister: “Are you buying that for yourself, or for somebody?” Most of the time it is for somebody else, and the answer changes what you show them.

To a salon or shop owner for a route placement: “I’d put a counter display in for free and restock it every two weeks. You keep a cut of whatever sells and you carry no inventory risk. If it doesn’t move in a month I’ll take it out.” Nobody says no to that.

To a realty brokerage: “You’ve got agents doing open houses alone. I can do a group order at a discount — a lot of brokerages buy these for the whole office.” Institutional buyers do not haggle and they reorder.

When somebody asks which one to get: ask what they are actually worried about. Walking to a car at night, living alone, and a student in a dorm are three different products. Selling one right thing beats selling three wrong ones.

When you must decline on legal grounds: “I can’t sell that into your state — their law requires an in-person purchase from a licensed dealer. I’d rather tell you that than sell you something that causes you a problem.”

Never sell with fear. The marketing in this category frequently trades on it. Describe what the product does and let the customer decide.

Part 6 — Pricing

What the numbers actually are

	Verified range
Wholesale, compact keychain sprays	From about $3.10
Wholesale, mid-range including gels and larger units	$4 to $15
Retail, keychain spray	About $6
Retail, pistol-grip fogger	About $30
Dealer margin, pepper spray and stun devices	40 to 66%
Dealer margin, personal alarms and keychains	48 to 77%

Several major distributors offer no minimum order, free dealer application and same-day shipping, and bulk discounts around 20 percent on six or more of the same item.

The finding that changes how you start

Dropship programmes exist in this category.

Approved dealers can list products and have the distributor ship directly, with no bulk purchase required to start. You list, you gauge interest, you build real order history — and only then decide what to stock.

That removes the single biggest risk in a retail startup: buying inventory before you know what sells.

Use it deliberately. Dropship to find out what moves, then buy the winners in bulk for your events and route displays, where you need physical stock anyway and where the margin is better.

Where the margin actually is

Bundles. A personal safety kit — alarm, spray, window breaker, keychain light — at one price. The customer cannot price-compare a bundle, and it is a better product for a nervous buyer than a single item.

Counter displays. A twelve-pack with a point-of-purchase display sold to a shop, or run as a route placement. Volume, repeat, no selling per unit.

In-person sales. No shipping cost, no price comparison, immediate close.

Institutional orders. Twenty units to a brokerage beats twenty individual sales, and it repeats.

Do not build on products the majors stock at scale. You cannot win a price comparison on a national brand.

The tiers

Tier	Approach
Low	Compete on price with national online sellers. You will lose

Tier	Approach
Mid	Local, in person, curated selection, real knowledge, bundles
Premium	Institutional accounts, custom kits, route placements, presentations

Recommendation: mid, moving to routes and institutional. Your advantage is being physically present and able to answer a question. Neither survives contact with a web store.

Part 7 — Money help for veterans

VR&E, Chapter 31 — what is actually true

The self-employment track is widely advertised as VA funding to start a business. The regulation requires that your service-connected disabilities be severe enough that self-employment is the only reasonably feasible career path for you. It is not a track you simply choose. In 2021, 162 veterans were in it out of more than 80,000 using VR&E overall.

The long-term services track is different and far more commonly used. It covers vocational school, technical certificates and trade programs with no tuition cap, and can cover tools, equipment and certification exam fees.

The catch: VR&E is an employment program, not an education program. If a counselor determines you can reasonably obtain suitable work with the training you already have, it gets denied. Anything funded must sit inside an approved individualised employment plan.

Apply with VA Form 28-1900 and put the question to your counselor. Do not plan around a yes.

Free and reliable to everyone, no rating required: Small Business Development Centers, SCORE mentoring, Veterans Business Outreach Centers.

Three things specific to this business

You know these products in a way most retailers do not. You have carried, maintained and been trained on protective equipment, and you can tell a nervous customer the truth about what a device will and will not do. That is rare in this industry and customers hear it.

But be careful with the credential. Military experience makes you credible about equipment. It does not make you a self-defence instructor, and it does not make you a lawyer on your state’s weapons statutes. Sell what you sell and refer the rest. And do not use military titles or imply official affiliation in your marketing — on an installation that is a specific prohibited practice.

Read the installation rules in Part 2 twice. The channel that looks most natural to you is the one most likely to get you barred.

Part 8 — The three places people get stuck, and how to get past them

1. Shipping into a state they did not check

The order comes in, the address looks ordinary, and the product is banned there, or requires a licensed dealer, or must be sold face to face. New Jersey alone announced over $500,000 in judgments against out-of-state retailers in April 2026 — for bump stocks and large-capacity magazines, not personal protection products, but it shows the same enforcement muscle applies to any banned item shipped to a resident.

The fix: build the restricted list before your first sale and enforce it at checkout, not by memory. Copy what the major retailers refuse to ship where, and re-check annually.

2. Treating the category as one thing

Pepper spray, stun devices and body armor are governed by three separate bodies of law with three different restricted-state lists — Massachusetts and New York for spray; New York City, New York State and Massachusetts for stun devices; New York and Connecticut for body armor. A shipping list built for one family will let a sale through that another family prohibits.

The fix: treat each product family as a separate business with its own shipping list. Start with personal alarms and diversion safes — least regulated, highest margin — and add the harder families deliberately.

3. Buying inventory before knowing what sells

The catalogue has five hundred items, the margins look good, and it is tempting to stock broadly. Then most of it sits in a box in the garage.

The fix: dropship first. List, gauge interest, build order history, then buy the winners in bulk for events and route displays. The suppliers themselves recommend this, and it removes the main way retail startups lose money.

None of these are reasons not to start. They are the three potholes in the road, and every one is avoidable if you know it is coming.

Part 9 — Your first 90 days

Days	What you do
1 to 14	Research your own state’s rules for each product family. Call your city clerk.
15 to 25	LLC, EIN, sales tax permit, resale certificate. Get insurance quotes early — some carriers decline this category.
26 to 35	Apply for two dealer accounts. Get price lists. Ask specifically about dropship terms and minimum orders.
36 to 50	List the low-complexity products on dropship. Build two or three bundles.
51 to 65	First event with a counter display. Watch what gets picked up and asked about.
66 to 80	Place three route displays — a salon, a convenience store, an independent shop.
81 to 90	One presentation to a civic group or company, off post. Approach two institutional buyers.

The one number to track

Revenue per channel — events, route stops, presentations, institutional, online — tracked separately.

Not total revenue. Which channel is actually producing.

This category has a specific failure mode: the online store feels like the business because it is always open, while the events, routes and accounts are what actually pay. Track them separately from month one and you will see it clearly.

If an event does not clear its booth fee plus your day, drop it and try another. If a route stop does not move product in a month, pull the display and place it somewhere else.

Events: $___ · Routes: $___ · Presentations: $___ · Institutional: $___ · Online: $___

After the first year, switch to: percentage of revenue from repeat and institutional buyers. Individual buyers in this category buy once every several years. Accounts and routes reorder.

Where this goes if it works

A route business. Thirty display placements restocked on a rotation. Predictable, repeat, no selling per unit, and it runs on a schedule.

Events only. A weekend business at gun shows and fairs. Cash, no shipping, no compliance beyond your own state.

Presentations and institutional. Corporate safety programmes, brokerages, agencies. Higher ticket, one invoice, and nobody comparing prices.

A specialist retailer. One product family you know completely, sold with real expertise, online and in person, with a compliance process you trust.

The one-page version, if you read nothing else

- The seller carries obligations here, not just the buyer — police notification, licence verification, face-to-face requirements, no-ship states.
- You are subject to the law of the state you ship into. New Jersey won over $500,000 against out-of-state sellers of banned firearms accessories in April 2026 — a different product category, but the same enforcement pattern can reach you.
- Pepper spray is legal everywhere, but Massachusetts and New York restrict sale to licensed dealers or pharmacists — check both before you ship.
- Stun devices and body armor carry their own restricted-jurisdiction lists — New York City, New York State and Massachusetts for stun devices; New York and Connecticut for body armor. Build a separate shipping rule for each product family.
- On a military installation, soliciting a captive audience is prohibited. A unit briefing is a captive audience. Use an Exchange or MWR bazaar, or sell off post.
- Personal alarms are the least regulated and highest margin — 48 to 77 percent, no permits anywhere.
- Wholesale from $3.10, retail $6 to $30, dealer margins 40 to 77 percent.
- Dropship first. No minimum order at several distributors. Find out what sells before you buy it.
- Never modify, repackage or relabel. Check expiry dates. Never promise an outcome.
- Sell in person — events, routes, presentations, institutional. Not a web store.

A last word

Everything in this category is available online cheaper than you can sell it. That is not the problem it looks like.

What is not available online is somebody standing in front of a worried person who can answer a question honestly and does not need to frighten them to make the sale.

Know the law cold, start with the simple products, and sell face to face.

This guide is a starting framework, not legal advice. Law in this category varies enormously, changes frequently and differs by product — verify every item for every state you sell into. DoD Instruction 1344.07 and service implementing regulations govern installation solicitation; consult the garrison's commercial solicitation office. Prices and margins reflect distributor material current as of August 2026. Insurance availability was not verified. Legal research for the state-by-state notes in Part 2 reflects public sources current as of September 2026 — this category's law changes often; verify current status before you rely on it.

Startup Checklist

Use this checklist to turn the guide into a sequence of actions for your own market and circumstances.

Done	Requirement or safety point from the core guide
☐	Choose the business structure you will use.
☐	Get an EIN and open a separate business bank account.
☐	Check licensing, zoning, and tax rules for your own city and state before starting.
☐	Confirm insurance needs before accepting work or inventory.
☐	Complete the local market test described in the core guide.
☐	Build the startup budget and record actual costs.
☐	Set pricing using your own costs and required margin.
☐	Prepare customer terms, estimate and invoice forms.
☐	Launch outreach and record every lead and result.

Equipment and Budget Worksheet

List only the tools, equipment, supplies, software and services required for the version of the business you plan to launch.

Item	Required or optional	Estimated cost	Actual cost	Supplier or source

Budget summary	Amount
Startup total	
Monthly fixed costs	
Working cash reserve	
Total funding needed	

Pricing and Estimate Template

Complete the cost fields with your own numbers. Use the pricing guidance in the core guide for the business-specific method.

Estimate field	Details or calculation	Amount
Customer and project		
Materials or inventory		
Labor hours and rate		
Equipment or venue		
Travel or delivery		
Subcontractors		
Overhead allocation		
Contingency or risk allowance		
Subtotal		
Applicable tax		
Estimated total		
Deposit and payment schedule		
Estimate expiration date		

Invoice Template

Business information	Customer information
Business name: ___________________	Customer name: ___________________
Address: ___________________	Company: ___________________
Phone: ___________________	Billing address: ___________________
Email: ___________________	Phone: ___________________
Tax ID: ___________________	Email: ___________________

Invoice number	Invoice date	Due date	Project or job

Description	Quantity	Rate	Amount

	Amount
Subtotal	
Tax	
Payments or deposits	
Balance due	

Payment method and terms:

Job Log and Lead Tracker

Record every inquiry, estimate, job and follow-up so the business can be managed from actual results.

Date	Lead or customer	Source	Need or job	Estimate	Status	Next action

Period	Leads	Estimates sent	Jobs won	Revenue	Follow-ups due

Compliance and Safety Page

Review each pulled requirement below against your own state, city and product line, and record how and when you verified it.

Done	Requirement or safety point from the core guide
☐	What this is not: a firearms business. Nothing here requires a federal firearms licence. It does require you to know more law than almost any other retail category.
☐	Most people assume the rules govern who may own these things. Some do. But several govern who may sell them, how, and to where — notify the police within 24 hours of a delivery, verify the buyer holds a carry licence, sell only face to face, or do not ship to that state at all.
☐	Are you willing to turn away a sale because of the buyer’s address? You will do this regularly, and it is the whole compliance discipline.
☐	What is in your favour: low startup, no licence to obtain, dealer margins of 40 to 77 percent, and dropship programmes that let you start with almost no inventory risk.
☐	Compliance discipline. One shipment to the wrong state can cost more than a year of profit.
☐	Most states require no special licence beyond an ordinary business licence — but a few localities regulate the sale of specific items. Ask your city clerk directly.
☐	Self-employment tax of 15.3% on net plus income tax. Quarterly if you expect to owe $1,000 or more federally — April 15, June 15, September 15 and January 15. Set aside 25 to 30 percent of net.
☐	Massachusetts and New York restrict who may sell pepper spray and stun devices; New York and Connecticut restrict who may sell body armor. Confirm your product line against both lists before your first shipment.
☐	For everybody else there is no federal background check, permit or registration.
☐	Export outside the US requires federal authorisation.
☐	Agency or authority contacted: ____
☐	Written confirmation or permit saved at: ____________________________________
☐	Review date: __________________ Renewal or recheck date: __________________

Launch Readiness

Personal Protection Products Guide

PLAN	SET UP	PRICE	SELL	TRACK

Use the worksheets in this guide to record your own numbers, decisions and results.