



Department of Corporations

AUG 2 9 2012

Sacramento Office

FRANCHISE DISCLOSURE DOCUMENT

Business Incentive Solutions Advisory Group 30025 Alicia Parkway #195 Laguna Niguel, California 92677 Phone: 800-868-0922

Email: franchise@businessincentivesolutions.com

We are Business Incentive Solutions Advisory Group, a California corporation. We offer franchises to qualified individuals and entities to own and operate a Business Incentive Solutions franchise under our service marks, trade names, programs, and systems under the name "Business Incentive Solutions," (the "Marks"). Our franchisees operate a business providing business consulting services specializing in helping small business owners with profit recovery and smarter tax management under the Marks and the Business Incentive Solutions programs and systems (the "Method of Operation").

The total investment necessary to begin operation of a Business Incentive Solutions franchise is \$34,850 to \$70,300. This estimate is only approximate. This includes the \$20,000 Initial Franchise Fee.

This disclosure document summarizes certain provisions of your franchise 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 Greggory Wood, 30025 Alicia Parkway #195, Laguna Niguel, California 92677 (800) 868-0922.

The terms of your contract will govern your franchise relationship. Don't rely on the disclosure document alone to understand your contract. Read your entire 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. 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, D.C. 20580. You can also 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.

ISSUANCE DATE: August 15, 2012



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 C 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 MEDIATION, ARBITRATION, AND LITIGATION ONLY IN CALIFORNIA. OUT-OF-STATE LITIGATION AND MEDIATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST YOU MORE TO SUE OR MEDIATE WITH US IN CALIFORNIATHAN IN YOUR OWN STATE.
- 2. THE FRANCHISE AGREEMENT STATES THAT CALIFORNIA LAW GOVERNS THIS AGREEMENT, AND CALIFORNIA LAW MAY NOT PROVIDE THE SAME PROTECTIONS AND BENEFITS AS LOCAL LAW.YOU MAY WANT TO COMPARE THESE LAWS.
- 3. WE USE THE SERVICES OF ONE OR MORE FRANCHISE BROKERS OR REFFERRAL 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.

THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.

Effective Date: [See the following page]



This Uniform Franchise Disclosure Document is effective as of:

General FTC (for states not requiring registration) – 8/15/2012

States Requiring Registration or other filing (registration not approved if blank):

California:

Florida:

Hawaii:

Illinois:

Indiana:

Kentucky:

Maryland:

Michigan:

Minnesota:

Nebraska:

New York:

North Dakota:

Rhode Island:

South Dakota:

Texas:

Virginia:

Washington:

Wisconsin:

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