



FRANCHISE DISCLOSURE DOCUMENT
EXPENSE REDUCTION ANALYSTS, INC.
A California corporation
16415 Addison Road
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Franchisor franchises the right to operate a consulting business (“Consulting Business”) specialized in cost optimization and supplier management that finds extra profit for private and public company clients. The primary services of a Consulting Business includes: (i) prospecting and acquiring clients; (ii) analyze clients’ purchased services, identify measurable opportunities to optimize such costs, and provide saving options to those clients directly, with other Expense Reduction Analysts franchisees, and/or with third-parties approved by the Franchisor; and (iii) retain clients. Clients benefit by saving money through reducing its costs, and you benefit by receiving a percentage of the documented savings identified for those clients.

Under this disclosure document, we offer qualified individuals the right to serve as our “Area Representative” within a given territory (an “Area”). Under an Area Representative franchise agreement (the “Area Representative Agreement”), you will serve as our independent Area Representative and recruit franchisees to own and operate Consulting Businesses and provide support services to franchisees within your Area (the “Area Representative Business”).

The total investment necessary to begin operation of an Area Representative Business ranges from \$7,300 to \$425,600. This amount includes the initial fee ranging from \$0 to \$400,000 that must be paid to the Franchisor. You may, but are not required to, open and commence operating your own Consulting Business within your Area under a separate form of our then-current franchise agreement.

This Franchise Disclosure Document summarizes certain provisions of your Area Representative Agreement and other information in plain English. Read the Franchise Disclosure Document and all accompanying agreements carefully. You must receive this Franchise Disclosure Document at least fourteen (14) calendar days before you sign a binding agreement with or make any payments to the Franchisor or an affiliate in connection with the proposed franchise sale. **Note, however, that no government agency has verified the information contained in this document.**

You may wish to receive your Franchise Disclosure Document in another format that is more convenient for you. To discuss the availability of disclosures in different formats, please contact Expense Reduction Analysts at 16415 Addison Road, Addison Tower, Suite 410, Addison, Texas 75001 or at franchise-info@expensereduction.com.

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, such as a lawyer or 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 (“FTC”). You can contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue, NW in Washington, DC 20580. You can also visit the FTC’s home page at

www.ftc.gov for additional information. Call your state agency listed on Exhibit A 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. **THE ISSUANCE DATE OF THIS DISCLOSURE DOCUMENT IS April 29, 2019.**

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 THIS FRANCHISE WITH A STATE DOES NOT MEAN THAT THE STATE RECOMMENDS IT OR HAS VERIFIED THE INFORMATION IN THIS DISCLOSURE DOCUMENT.

Call the state franchise administrator listed on Exhibit A 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 AREA REPRESENTATIVE AGREEMENT REQUIRES YOU TO RESOLVE DISPUTES WITH US BY MEDIATION AND/OR LITIGATION ONLY IN TEXAS. OUT OF STATE MEDIATION/LITIGATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST MORE TO MEDIATE OR LITIGATE WITH US IN TEXAS THAN IN YOUR HOME STATE.
2. THE AREA REPRESENTATIVE AGREEMENT STATES THAT TEXAS LAW GOVERNS THE AGREEMENT. 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.
4. YOU MUST MAINTAIN MINIMUM SALES PERFORMANCE LEVELS. YOUR INABILITY TO MAINTAIN THESE LEVELS MAY RESULT IN LOSS OF TERRITORIAL RIGHTS, TERMINATION OF YOUR FRANCHISE, AND LOSS OF YOUR INVESTMENT.

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 may 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.

This is a document preview downloaded from FranchisePanda.com. The full document is available for free by visiting: <https://franchisepanda.com/franchises/expense-reduction-analysts-area-representative>