



FRANCHISE DISCLOSURE DOCUMENT
EXPENSE REDUCTION ANALYSTS, INC.
A California corporation
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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 License 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 License 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

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2020 Area Representative FDD

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 22, 2020.

How to Use This Franchise Disclosure Document

Here are some questions you may be asking about buying a franchise and tips on how to find more information:

QUESTION	WHERE TO FIND INFORMATION
How much can I earn?	Item 19 may give you information about outlet sales, costs, profits or losses. You should also try to obtain this information from others, like current and former franchisees. You can find their names and contact information in Item 20 or Exhibit D.
How much will I need to invest?	Items 5 and 6 list fees you will be paying to the franchisor or at the franchisor's direction. Item 7 lists the initial investment to open. Item 8 describes the suppliers you must use.
Does the franchisor have the financial ability to provide support to my business?	Item 21 or Exhibit B includes financial statements. Review these statements carefully.
Is the franchise system stable, growing, or shrinking?	Item 20 summarizes the recent history of the number of company-owned and franchised outlets.
Will my business be the only Expense Reduction Analysts business in my area?	Item 12 and the "territory" provisions in the franchise agreement describe whether the franchisor and other franchisees can compete with you.
Does the franchise have a troubled legal history?	Items 3 and 4 tell you whether the franchisor or its management have been involved in material litigation or bankruptcy proceedings.
What else should I know?	These questions are only a few things you should look for. Review all 23 Items and all Exhibits in this disclosure document to better understand this franchise opportunity. See the table of contents.

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>