



Expense Reduction  
Analysts



# REGIONAL

## FRANCHISE DISCLOSURE DOCUMENT (Disclosure, Agreement & Exhibits)

The issuance date of this Franchise Disclosure Document is March 27, 2010, unless otherwise noted on the State Effective Dates page in this document

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**FRANCHISE DISCLOSURE DOCUMENT  
EXPENSE REDUCTION ANALYSTS®, INC.**

**A California corporation  
5050 Avenida Encinas  
Suite 200  
Carlsbad, California 92008  
Telephone: (760) 712-3600  
Fax: (760) 712-3700  
URL: [www.expensereduction.com](http://www.expensereduction.com)**

The franchisee will operate an Expense Reduction Analysts® Consulting Practice that helps client organizations reduce on-going business expenses, such as those incurred for printing, freight, equipment maintenance, courier service, telecommunications, janitorial service and office supplies.

The total investment necessary to begin operation of an Expense Reduction Analyst Consulting Practice ranges from \$66,100 -\$81,750. This amount includes \$59,900 which must be paid directly to the franchisor.

This Disclosure Document summarizes certain provisions of your Franchise Agreement and other information in plain English. Read the 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 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 Disclosure Document in another format that is more convenient for you. To discuss the availability of disclosures in different formats, contact Kenneth Hagerstrom, 5050 Avenida Encinas, Suite 200, Carlsbad, California 92008, (760) 712-3600.

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, like 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. You can contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580. You can also visit the FTC's home page at [www.ftc.gov](http://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.

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## 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-1 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 STATES THAT CALIFORNIA LAW GOVERNS THE AGREEMENT. THIS LAW MAY NOT PROVIDE THE SAME PROTECTION AND BENEFITS AS LOCAL LAW. YOU MAY WANT TO COMPARE THESE LAWS.**
- 2. ANY VOLUME, PROFIT AND POSSIBLE SUCCESS ARE PRIMARILY DEPENDENT ON YOUR ABILITY AND EFFORTS AS AN INDEPENDENT BUSINESS OPERATOR, YOUR SALES ABILITY, AS WELL AS THE DEGREE TO WHICH YOU FOLLOW THE EXPENSE REDUCTION ANALYSTS SYSTEM.**
- 3. THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE**

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.

**Effective Dates: See the next page for state effective dates.**

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