

Summary for profit recovery and value creation service

This is a cursory overview of your short term cash and other savings possibilities. There may be further work required in some cases. Although we have recovered millions of dollars for clients, recovery amounts can sometimes vary. Benefits can be in the form of immediate cash, future cash, increased revenues, increased profits, reduced time, reduced resources, increased company value, increased productivity. Success fees fee PFD Advisors are 20% of recoveries unless stated otherwise, and are due upon receipt from client, or can be discounted to present value if in the future. Other non-cash benefits to clients are on call

SERVICE	DESCRIPTION	CLIENT FEES	DOCUMENTS REQUIRED	MIN COMPANY REQUIREMENTS	SAVINGS / BENEFIT*
Accounting analysis	We have reviewed clients' books many times and found egregious accounting and bookkeeping errors	No Upfront Investment & No Out of Pocket Costs	2018-2019 corporate and personal tax returns 2019-2020 corporate P&Ls and Balance Sheets	\$500K REVS	Client collects 80% of any recovery
Tax analysis	Federal, state and local tax optimization to reduce taxes	No Upfront Investment & No Out of Pocket Costs	2018-2019 corporate and personal tax returns 2019-2020 corporate P&Ls and Balance Sheets	\$500K REVS	Client collects 80% of any recovery
Workflow analysis	We can analyze the client operations to determine if new systems will streamline workflow to provide easy to access and up-to-date information.	No Upfront Investment & No Out of Pocket Costs	2018-2019 corporate and personal tax returns 2019-2020 corporate P&Ls and Balance Sheets	\$500K REVS	Client collects 80% of any recovery
Compliance analysis	If a client is in need of bookkeeping (A/R, A/P, reconciling, data entry, etc) we might be able to provide at a lower cost. If a client is in need of tax preparation we might be able to provide at a lower cost. Our firm works with many organizations & executives to help simplify their AP process.	No Upfront Investment & No Out of Pocket Costs	2018-2019 corporate and personal tax returns 2019-2020 corporate P&Ls and Balance Sheets	\$500K REVS	Client collects 80% of any recovery
AP Automation	Our firm is partnered on a leading-edge software that streamlines processes, saves on shipping costs and consolidates all shipping carriers into one platform...without switching carriers.	No Upfront Investment & No Out of Pocket Costs	Client's list of current vendor, addresses & 12 months of AP spend	\$50M rev+ annually	Receive vendor payment discounts - AP spend x 25% x 1% = cash rebate. Reduce transaction costs of vendor payments. Streamline vendor payments - efficiency gains. Eliminate fraudulent payments. Extend payment terms with vendors. Increase working capital
Shipping Automation		No Cost Solution (some situations may result in a small technology fee)	One month of invoices from 3PL, shipping carriers and/or LT carriers	25 parcels/day or more	15-40% Savings in Shipping Costs
Digital Wallet - Pay Card Alternative	Touchless / Contactless Digital Pay solution that serves as an employee pay alternative to payroll checks, ACH payments or employee pay cards. Plus, this solution comes at no cost to you and at no expense to your employees...making it a win-win for all!	No Cost to Client or Employees	No data needed up front	500 employees plus	Benefit to Employees: - Free bank account protected by the FDIC (particularly good for the unbanked & underbanked) - Free digital wallet via a smart phone app to access earned wages - Budgeting tool on the smart phone app to help manage finances (e.g. overdraft alerts, payment notices, etc) - Able to access wages same day as they earn them in advance of payday (add to digital wallet) Benefit to Employers: - Increase employee loyalty and satisfaction - Reduces employee turnover - Decrease absenteeism - Improve new hire attraction
Health Benefits	After working with business leaders for a number of years, we're certain that 95% of companies overpay for employee health benefits. Our clients have experienced a decrease in their health benefits costs of 12% to 25% on average... and sometimes more all without compromising the quality of care.	Varies - Health Benefit Plan Proposals tailored to meet clients needs	12+ months of healthcare claims data	50 EE's on healthcare plan 100 EE's+ in California	12-25% Average Savings in Health Benefit Costs
Class Action Settlements	According to one study of class action settlements, less than 7% of businesses that are eligible for class action claims actually receive compensation for them.	33% of Recovery	Varies case-by-case: data needed to help estimate how much the client was impacted by the class action	Could take long time	87% of recovery
Property Tax Mitigation	Many employers are not charged accurately for the commercial property tax. More specifically, approximately 90% of businesses are overcharged for commercial property tax and an estimated 75% are over assessed.	50% of Tax Savings / Reduction in Property Taxes	Current property tax bill and assessment	\$50,000 in property taxes. Use the following link to pre-qualify prospects: www.PropertyTaxCredits.com/305913	On average, our Commercial Property Tax Savings and Recovery Program can result in a savings of 15% to 30% of your total property tax bill
Accelerated Depreciation / Cost Segregation Study	Cost Segregation is an engineering-based study that permits commercial real estate owners to reclassify commercial property for depreciation purposes. This reclassification results in significant cash flow benefits in both present and future years through considerably shorter depreciable tax life and accelerated depreciation methods.	25% of Tax Savings / Reduction in Taxes Paid	- Previous year's tax return	\$1Million in Purchase, Construction or Renovation costs. Use the following link to pre-qualify prospects: www.PropertyTaxCredits.com/305913	Typical Cost Segregation Study offers approximately \$150,000 in accelerated depreciation per \$1 million dollars in purchase or construction cost
Work Opportunity Tax Credit (WOTC) / Workforce Hire Tax Credit	WOTC is a workforce hire tax credit that organizations can receive for qualified new hire employees. More precisely, this tax credit is available to companies that hire and retain employees from specific target groups, such as veterans, seasonal workers, summer youth employees and many others.	15% of Total Client Tax Savings / Credit Monthly Technology Fee (starting at \$19 per month and increases based upon the number of projected hires for the next 12 months)	No documents needed up front All data is managed through a portal provided to the client	Use the following link to pre-qualify prospects: https://gmg.me/305913	Employers generally can earn a tax credit equal to 25% or 40% of a new employee's first-year wages, up to the maximum for each employee target group. Employers will earn 25% if the employee works at least 120 hours and 40% if the employee works at least 400 hours.
R&D Tax Credit / Manufacturing Incentive	The R&D Tax Credit / Manufacturing Incentive is a payroll-based engineering study. Company activities that qualify for this tax credit are much broader than many businesses realize.	35% of the Total Client Savings / Tax Refund or Savings	Company Tax Returns for the past 3 years	\$1 Million in Annual Payroll. Use the following link to pre-qualify prospects: https://gmg.me/305913	On average, for every \$1 Million in total company payroll, there would be a gross credit of approximately \$20,000 to \$40,000.
Credit Card Processing / Merchant Services	Proven strategies to identify and correct areas of overspend on merchant services	50% of Total Client Savings, Refunds and/or Credits	Copy of merchant services statement	\$360,000 credit card payments accepted / taken per year	Our credit card audit and subsequent payment optimization solutions, on average, save businesses over 21% on processing fees
Wireless Service	95% of organizations overpay for their wireless services	50% of Total Client Savings	Copy of wireless bill / agreement	\$12,000 in wireless spend per year	Average savings between 25% and 32%
Copier / Printer Leases & Document Management	A staggering 98% of businesses that lease copiers and printers are overpaying on their leases.	50% of Total Client Savings	Copy of printer lease(s)	One (1) leased copier / printer	The average savings produced is approximately \$10,000 per copier.
Energy Auction	Reverse auction energy service	50% of Total Client Savings	None - Identify contract terms required for energy providers	\$12,000 in electrical and gas spend per year Note: Must be in a deregulated state: CA, CT, DC, DE, IL, MA, MD, ME, MI, NH, NJ, NY, OH, PA, RI, TX (CA & MI deregulated with restrictions)	Average energy cost savings of 20%
Waste and Recycle / Waste Management	Over 80% of businesses overpay	50% of Total Client Savings	Waste Management bill / statement / agreement	\$300 per year in waste management costs	Varies
Workers' Compensation	Over 75% of employers are overcharged	50% of Total Client Savings	Workers' comp statements / agreement	\$40,000 per year in premiums	Average savings of 10%+
Unclaimed Property (New Service)	Many companies have assets (e.g. payments, recoveries, refunds, bank accounts, etc) that belong to them, but are held by State and/or Federal agencies waiting to get claimed.	25% of Recovery	None	\$100 million per year in sales / revenue	75% of Recovery
COVID Employee Retention Credit or C-ERC (New Service)	The CARES Act created a new employee retention tax credit for employers who closed, partially or fully, and experienced significant revenue losses as a result of COVID-19. Designed to encourage businesses to retain or keep employees on their payroll.	15% of Total Client Tax Savings / Credit Monthly Technology Fee (starting at \$19 per month and increases based upon the number of projected hires for the next 12 months)	No documents needed up front All data is managed through a portal provided to the client	Use the following link to pre-qualify prospects: https://emergencybusinessrelief.com/305913	C-ERC is a 50% tax credit for the first \$10,000 of earnings paid after March 12, 2020 and before January 1, 2021 per eligible employee. This amount can include the employer portion of health benefits. Basically, for every eligible employee who earned \$10,000 or more during this time period would provide the employer with a \$5,000 tax credit.
Disaster Employee Retention Credit or D-ERC (New Service)	The Further Consolidated Appropriations Act signed on December 30, 2018 included an extension to the existing Employee Retention Credit for employers affected by qualified disasters that occurred during 2018 and 2019. ERC or ERTC is a tax credit that has been around for years, specifically focused on areas of disaster.	15% of Total Client Tax Savings / Credit Monthly Technology Fee (starting at \$19 per month and increases based upon the number of projected hires for the next 12 months)	No documents needed up front All data is managed through a portal provided to the client	Use the following link to pre-qualify prospects: https://emergencybusinessrelief.com/305913	D-ERC is a 40% tax credit for up to \$6,000 of earnings paid to each eligible employee (making the maximum credit \$2,400 per eligible employee).
COVID Return to work/Safety	See attached checklist	TBD	To be discussed on call	None	Keep your employees safe. Prevent OSHA fines.
Revenue Enhancement	We can find you at least \$20K pretty quickly. Longer term much more.	None	To be discussed on call	None	Low hanging fruit revenue