

ITEM 18. PUBLIC FIGURES

We do not use any public figure to promote the franchise. No public figure is involved in our actual management or control.

ITEM 19. FINANCIAL PERFORMANCE REPRESENTATIONS

The FTC's Franchise Rule permits a franchisor to provide information about the actual or potential financial performance of its franchised and/or franchisor-owned outlets if there is a reasonable basis for the information, and if the information is included in the disclosure document. Financial performance information that differs from that included in Item 19 may be given only if: (1) a franchisor provides the actual records of an existing outlet you are considering buying; or (2) a franchisor supplements the information provided in this Item 19, for example, by providing information about possible performance of a particular location or under particular circumstances.

The following tables present unaudited information about the historical Net Cumulative Receipts generated by 121 of our Regional Franchisees for the period from January 1, 2024 to December 31, 2024 (the "Review Period"). Written substantiation of the data presented in this financial performance representation will be made available to you upon reasonable request.

This is a historic financial performance representation of active Regional Franchisees that have been operating a franchise substantially similar to the type offered in this Disclosure Document for at least 18 months. The franchise information contained herein does not include data for (i) area franchises; (ii) company-owned and company-affiliated outlets; (iii) and those terminated, reacquired, non-renewal, or mutually ceased operations for other reasons. Where "other reasons" are typically agreed-to for medical, special circumstances, death, or other similar reasons; and (iv) the 30 Regional Franchisees that began operating in 2024.

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Note: Only franchisees who have completed the 18-month start-up phase using the elected Initial Special Marketing Program (“ISMP”) prior to the beginning of the 2023 fiscal year are included in the numbers below.

Table 1 NET Cumulative Receipts of Full-Time Franchisees by Range for the 12 Months Ending December 31, 2024

Number of Full-Time Franchisees	Range ¹	Average Annual Secured Revenue	Median Annual Secured Revenue	Highest Annual Secured Revenue in the range	Lowest Annual Secured Revenue in the range	# of Full- Time Franchisees achieving the average	% of all Full-Time Franchisees achieving the average	# of Full- Time Franchisees in range achieving the average	% of all Full-Time Franchisees in range achieving the average
Quartiles									
16	1 st Quartile	\$806,591	\$667,816	\$2,273,863	\$436,298	5	8%	5	31%
15	2nd Quartile	\$344,979	\$327,403	\$424,639	\$270,716	24	37%	7	44%
15	3rd Quartile	\$216,628	\$218,971	\$263,489	\$183,107	39	62%	7	47%
16	4th Quartile	\$92,241	\$87,061	\$181,975	\$35,818	55	87%	9	57%
Deciles									
7	1st Decile	\$1,106,305	\$999,312	\$2,273,863	\$704,970	3	5%	3	43%
6	2nd Decile	\$585,836	\$591,989	\$667,816	\$463,262	10	16%	3	50%
6	3rd Decile	\$436,394	\$430,468	\$457,635	\$423,120	16	26%	3	50%
6	4th Decile	\$365,591	\$371,024	\$393,141	\$327,403	23	37%	4	67%
6	5th Decile	\$297,845	\$303,024	\$318,807	\$270,716	30	48%	5	83%
6	6th Decile	\$239,722	\$231,196	\$263,489	\$224,709	34	55%	4	50%
6	7th Decile	\$208,463	\$209,990	\$221,658	\$194,080	41	66%	4	67%
6	8th Decile	\$173,892	\$181,975	\$193,087	\$147,518	47	76%	4	67%
6	9th Decile	\$109,575	\$101,662	\$135,426	\$92,438	52	84%	3	50%

Number of Full-Time Franchisees	Range ¹	Average Annual Secured Revenue	Median Annual Secured Revenue	Highest Annual Secured Revenue in the range	Lowest Annual Secured Revenue in the range	# of Full-Time Franchisees achieving the average	% of all Full-Time Franchisees achieving the average	# of Full-Time Franchisees in range achieving the average	% of all Full-Time Franchisees in range achieving the average
7	10th Decile	\$64,446	\$84,719	\$90,949	\$35,818	61	98%	5	71%
All Full-Time Franchises									
62	All	\$309,200	\$219,356	\$2,273,863	\$35,818	29	47%	N/A	N/A

Number of Part-Time Franchisees	Average Annual Secured Revenue	Median Annual Secured Revenue	Highest Annual Secured Revenue	Lowest Annual Secured Revenue	# of Part-Time Franchisees achieving the average	% of all Part-Time Franchisees achieving the average
59	\$176,572	\$27,903	\$713,714	0	9	15%

Notes:

- 1) “Net Cumulative Receipts” means Gross Revenue less any fees that you agree to pay in connection with any Joint Venture Agreement that you enter into with another Consulting Business franchisee to provide Approved Products and Services in connection with a given Client, subject to the terms of your Franchise Agreement. A joint venture agreement is an agreement entered into between a franchisee with another franchisee or third party that delegates certain responsibilities and duties to other people.
- 2) “Range” refers to the relative performance ranking of the Regional Franchisees. Therefore, the “Top 25%” refers to the top 25% of the franchisee count, ranked by Net Cumulative Receipts, the “Medium Top” range refers to the next 25% of the franchisee count, the “Medium Low” range refers to the next 25% of the franchisee count, and the “Low 25%” range refers to the last 25% of the franchisee count.
- 3) The “1st Decile” range refers to the top 10% of the franchisee count, ranked by Net Cumulative Receipts, the “2nd Decile” range refers to the next 10% of the franchisee count, and so on.
- 4) “Net Cumulative Receipts Range” lists the actual high and low-end values of Net Cumulative Receipts in each Decile.
- 5) An “Active Franchisee” is a Regional Franchisee that was active throughout the entire calendar year from January 1, 2024 to December 31, 2024. To this end, an “Inactive Franchisee” is a franchisee that did not operate the ERA Business for all 12 months during the calendar year of 2024.
- 6) The financial performance information is separated into two tables: one for Full-Time Franchisees, and one for Part-Time Franchisees. We do not track the number of hours our franchisees work, but we can determine through their interactions with our systems and staff which franchisees are dedicating their full time and attention to the franchised business (“Full-Time Franchisees”).
- 7) The “Average Net Cumulative Receipts” is calculated by adding up all Net Cumulative Receipts figures and dividing by the number of figures counted. The “Median Net Cumulative Receipts” is calculated by placing all Net Cumulative Receipts figures being counted in order of ascending or descending value and finding the middle figure in the list. If there is an even number of figures, the median is calculated by adding the middle two figures and dividing by two.

TABLE 3: PROJECT INFORMATION

Project Information	2022	2023	2024
Average Cumulative Invoice Total Per Project	\$33,529	\$34,773	\$40,061
Average Cumulative Royalties (15%) Total Per Project	\$5,029	\$5,216	\$6,009
Average Cumulative Marketing Fund (3%) Total Per Project	\$1,006	\$1,043	\$1,202
Average Cumulative Net Total Per Project	\$27,494	\$28,514	\$32,850
Average Projects Per Client Signed at Start of Engagement	4.5	5.1	5.1

	2022	2023	2024
MEDIAN Project Total Invoice	\$13,044	\$14,665	\$14,632
High Project Total Invoice	\$611,397	\$638,278	\$851,955

	2022	2023	2024
Low Project Total Invoice	\$149	\$130	\$106
Number of Percentile that met or exceeded Average total invoicing	161 (24%)	181 (26%)	197 (26%)
Number of Percentile that met or exceeded Median total invoicing	329 (50%)	342 (50%)	386 (50%)

Note: Project invoicing incorporates all invoicing for the calendar year, which means that the billing for a single project could have started as early as January 1, 2022 or as late as December 31, 2022.

Some outlets have earned this amount. Your individual results may differ. There is no assurance that you will earn as much.

Other than the preceding financial performance representation, Expense Reduction Analysts, Inc. does not make any financial performance representations. We also do not authorize our employees or representatives to make any such representations either orally or in writing. If you are purchasing an existing outlet, however, we may provide you with the actual records of the outlet. If you receive any other financial performance information or projections of your future income, you should report it to the franchisor's management by contacting Mr. Charles A. Smith, CEO, North America at 16415 Addison Road, Suite 410, Addison, Texas 75001, (469) 310-2977, the Federal Trade Commission, and the appropriate state regulatory agencies.

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**ITEM 20. OUTLETS AND FRANCHISEE
INFORMATION
(REGIONAL FRANCHISEES)**

**TABLE NO. 1
SYSTEMWIDE OUTLET SUMMARY
FOR YEARS 2022 to 2024**

OUTLET TYPE	YEAR	OUTLETS AT THE START OF THE YEAR	OUTLETS AT THE END OF THE YEAR	NET CHANGE* (+ or -)
Franchised	2022	145	136	-9
	2023	136	144	+9
	2024	144	161	+17
Company Owned	2022	0	0	0
	2023	0	2	+2
	2024	2	2	0
Total Outlets	2022	145	136	-9
	2023	136	146	+10
	2024	146	163	=+17

**TABLE NO. 2
TRANSFER OF OUTLETS FROM FRANCHISEES TO NEW OWNERS (OTHER THAN FRANCHISOR OR
AN AFFILIATE)
FOR YEARS 2022 to 2024**

STATE	YEAR	NUMBER OF TRANSFERS
TX	2022	1
	2023	1
	2024	0
Totals	2022	0
	2023	1
	2024	0

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