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SMART BUSINESS

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www.smartagencybuilder.com

www.AFAsmartbusiness.com

**Through Our Relationship with
Strydesavings.com & Gmgsavings.com We Offer:**

- To Enhance Business Profits
- To Enhance Your Sales Development
- Zero Upfront Cost For Our Savings And Tax Programs,
- No Disruption To Your Business, No Changing of Vendors
- Corporate Loans To \$250 Million
- We Have a Patented Business Exit Strategy Using Our Corporate Loan Facility

How much bottomline profit can we find you?

\$100K, \$250K, \$500K, \$900K, More?

REDUCE EXPENSES AND OBTAIN LARGE SPECIALIZED FEDERAL TAX INCENTIVES

- 30 second savings calculator - www.mytaxincentives.com
- employee wotc credits calculator - www.mywotccredit.com
- property tax credits calculator - www.mypropertytaxcredits.com
- specialized tax incentives blog - gmsavings.com/blog

Let's see how we can help today. 🌐 meetwithaldo.com



of Potential Savings for Coast Magnetics Inc

Hiring Tax Incentive	\$132,000
Waste & Recycling Reduction	\$ 150
Workers Comp Premium Reduction	\$ 15,000
Credit Card Merchant Fee Overpayment	\$ 9,000
Payroll Tax Credit	\$130,000
Property Tax Estimated Savings	\$ 20,913
Commercial Property Owners Incentive	<u>\$444,000</u>
TOTAL ESTIMATED SAVINGS	\$751,063



Hiring Tax Incentive	\$ 10,800
Credit Card Merchant Fee Overpayment	\$ 9,000
Property Tax Estimated Savings	\$ 8,365
Commercial Property Owners Incentive	<u>\$ 111,000</u>
TOTAL ESTIMATED SAVINGS	\$139,165

WE HELP CLIENTS GROW IN 5 KEY WAYS



SPECIALIZED TAX INCENTIVES

Our Proprietary App has helped agents deliver over \$300M in Local, State, and Federal Tax Incentives to their clients. Our Industry Experts work with your clients to discover which incentives they are eligible for. Fees are based on a percentage of savings.



CREDIT CARD MERCHANT AUDIT

Our Credit Card Merchant audit helps organizations reduce payment processing expenses. Our proprietary tools audit and analyze credit card processing and provide transparency to merchant fees and statements. Fees are based only on a percentage of savings.



WASTE AND RECYCLING AUDIT

Our analysis includes finding loopholes by conducting a thorough review of your property, past invoices and pricing schedule. Whether the property is located in a city with set pricing or an open market, we know what it takes to uncover big savings.



WORK COMP INSURANCE AUDIT

70% of all employers have overpaid on their Workers' Compensation premium costs. Our team performs a review to determine if there is a significant opportunity for a lower rated classification as they are typically determined by insurance company underwriters.



PARCEL SHIPPING EXPENSE AUDIT

Our audit software automatically downloads carrier invoices and secures refunds for clients. Our processes are not intrusive. We currently have an annual audit volume of \$1.6 Billion Dollars and our billing is based on a percentage of received refunds.

Type of Loans

- Conventional Commercial Loans* (All forms)
- Small Balance Commercial Loans
- Bridge Loans (Especially large balance)
- Securities Based Financing* (Loans against stocks, bonds, mutual funds etc. As well as some IRA's/ 401K's)
- Multi-Family
- Apartment Buildings
- Hospitality Industry* (Hotel, Motel, Event Centers)
- Office Buildings
- Medical, Medical, Medical!!* (Buildings, Re-Fi's, Purchases, Working Capital as part of a refi or purchase etc.)
- Church Loans
- Hard Money
- Deposit Based Financing (ACH Debit)
- Credit Card Lines of Credit
- Residential (Alternative Financing i.e. Foreign Investors, High Number of Properties, Stated Income/Stated Asset)
- Blanket Residential (5 properties minimum, no max)
- All SBA Categories
- Construction Loans
- Large Balance Mezzanine, Bridge Equity* (15MM and above)
- Lending From Hedge Funds (10MM and above)
- AR (Based on Accounts Receivables)
- Equipment Purchasing
- Franchise Financing
- Farm/AG Financing
- USDA
- Storage Facility Financing*
- Mobile Home Parks





Stryde Solutions Expense Reduction Analysis Agreement

AGENT	
NEXT APPT	

Company Name _____

Company Contact _____

Company Phone _____ Email _____

Address _____

City _____ State _____ Zip Code _____

Thank you for choosing Stryde Solutions, LLC (hereinafter "Stryde") to perform an Expense Reduction Analysis for your company.

EXPENSE REDUCTION ANALYSIS OVERVIEW

Stryde will perform the following in order to evaluate, analyze, and procure your eligible expense reduction(s):

- **Credit Card Merchant Accounts:** Perform an ongoing audit of your processing activities, identifying excessive and hidden fees using our proprietary software to reduce the associated payment processing expenses.
- **Waste & Recycling Agreements:** Identify vendor billing discrepancies, obtain reimbursements for previous overcharges and errors, and negotiate on your behalf to implement a below-market rate for ongoing services.
- **Workers' Compensation Premiums:** Unbiased independent review of employee classifications and experience ratings to identify past or current reductions, credits, rebates or refunds from your current policies.
- **Parcel Shipping Expenditures:** Proprietary monitoring solution that integrates with vendor systems performing a 50 point audit which includes late deliveries, invalid surcharges, incorrect dimensional and weight charges.

FEE SCHEDULE

Stryde agrees to complete their Incentive Analysis at no cost. If Analysis demonstrates benefit to the Client, Stryde procurement fees will be charged at a rate of fifty (50) percent of any refunds from providers and/or fifty (50) percent of identified savings as demonstrated on our analysis for our ongoing audit.

AGREED TO & ACCEPTED

Company agrees to and accepts the terms and conditions outlined herein in addition to specific program and/or service terms found online at www.Strydesavings.com/terms.

Client Signature _____ Title _____ Date _____



Growth Management Group Incentive Analysis Agreement

AGENT	
NEXT APPT	

Company Name _____

Company Contact _____

Company Phone _____ Email _____

Address _____

City _____ State _____ Zip Code _____

Thank you for considering GMG Specialized Tax Solutions, LLC (hereinafter "GMG") to perform an Incentive Analysis for your company.

INCENTIVE ANALYSIS OVERVIEW

GMG will perform the following in order to evaluate, analyze, and procure your eligible specialized tax incentives:

- Determine company qualification for specialized incentive programs
- Complete Introduction Call with company representative and GMG National Project Manager
- Collect documentation in order to determine company utilization of incentives
- Establish total fee to procure benefit(s)
- Finalize project and provide all necessary technical and financial documentation to company and CPA

SPECIFIC PROGRAMS

GMG has access to a number of Incentive programs including Commercial Property Cost Segregation, Section 41 Research & Development Credits, Real & Personal Property Tax Mitigation, Energy EAct 179D, as well as Hiring-based Incentives such as Work Opportunity Tax Credit (WOTC), Federal HUD Zone Credits, and State Location Based Credits.

FEE SCHEDULE

GMG agrees to complete their Incentive Analysis at **no cost**. If Analysis demonstrates sufficient benefit to the Client, GMG procurement fees will be charged on a per project or hourly basis in accordance with Circular 230. Procurement fees not to exceed ten (**10**) percent for Cost Segregation, thirty-five (**35**) percent for Research & Development Credits, twenty-five (**25**) percent for Hiring-based Incentives, and fifty (**50**) percent for Property Tax Mitigation.

AGREED TO & ACCEPTED

Company agrees to and accepts the terms and conditions outlined herein in addition to specific program and/or service terms found online at www.gmg-savings.com/terms.

Client Signature

Title

Date

Services

➤ Specialized Tax Incentives

- Property Tax Review
- Cost Segregation Study
- R&D Study
- Hiring Incentive

➤ Expense Reduction Savings

- Credit Card Merchant Audit
- Waste & Recycling Audit
- Worker's Compensation Audit

➤ Financial

- SRP
- Strategic Alliance
- Corporate Loans
- Business Brokerage & Franchise Development
- ADHC

About GMG.

Your Growth Is Our Business

Our Company

Formed in 2004 and now celebrating the beginning of their 10th year in business, Growth Management Group's slogan, "Your Growth Is Our Business," is more than just a mantra — it's a way of doing business.

GMG's national Specialized Tax Group, has procured more than \$300 million in federal, state, and local tax incentives for its clients.

Our Team

With over 500 team members across the nation, we are able to provide a true face-to-face experience for our clients, enabling them to take full advantage of often overlooked specialized tax incentives.

- National team of Advisors that can provide an onsite free consultation
- National network of CPAs, Builders, Realtors, and Economic Development Authorities
- Production team made up of the country's foremost Project Managers, Engineers, IP Attorneys, Industry Specialists, and Property Tax Attorneys

"We realized a considerable savings that would have otherwise gone to the IRS. We now understand why you are the leader in Cost Allocation Studies."

*Sandra
Owner, Holiday Inn Location*

"Our accountant told us about this opportunity after we did our remodel but indicated that the cost could possibly outweigh the benefits. After having our plan done by GMG and utilizing it in our tax preparation, our accountant tells us that it was a very good investment that will recoup itself many times over."

*Linda
Owner, Medical Facility*



Specialized Tax Incentive Group

1100 Torrey Rd. - Suite 100
Fenton, MI 48430



Your Growth Is Our Business

www.GMGsavings.com
1.888.705.5557



WOTC Hiring Incentives

Service Overview

WOTC stands for the "Work Opportunity Tax Credit" and is not one but several tax credits given to employers at a Federal level for hiring qualified employees. Annually employers claim over \$1 Billion in tax credits under this program. There is no minimum number of hired employees required for an employer to qualify for this tax credit. The success and growth of this income tax credit for business is beneficial for all who participate, while increasing America's economic growth and productivity.

Our Methodology

Historically, the steps necessary to qualify for WOTC have been time consuming and burdensome. GMG Savings has made substantial investments in a proprietary technology process that relieves the employer of this difficulty. Our software automates most of the process of prescreening and certifying candidates as well as streamlines the required document submission process on the employers behalf.

"Simply put, WOTC reduces an employers cost of doing business and turns Human Resources into a Profit Center."

WOTC Simplicity with GMG Savings

- Step 1** Quickly add a new Candidate using GMG's proprietary software
- Step 2** Candidate completes survey on their smartphone or computer
- Step 3** Hiring Manager is instantly notified of credit eligibility

GMG submits all required paperwork to the State, providing real-time updates throughout the Tax Credit Process.

Your HR Department effectively now becomes a Profit Center.

The average WOTC benefit per qualified employee is \$2,400 and can be as much as \$9,600. That means potentially 10 qualified employees could yield a Federal income tax credit between \$24,000 and \$96,000. Additionally, WOTC credits may be carried back one year and carried forward 20 years.



Cost Segregation.

Service Overview

Engineering-based Cost Segregation Studies permit commercial real estate owners to reclassify real property for depreciation purposes as more rapidly depreciating personal property. This reclassification results in significant cash flow benefits in both present and future years through considerably shorter depreciable tax life and accelerated depreciation methods.

Our Methodology

GMG utilizes a team of highly qualified professionals who adhere to the IRS recognized Detailed Engineering Approach to perform all Cost Segregation Studies.

This methodology maximizes benefits and assures that IRS guidelines are followed.

"Cost Segregation studies should be performed by qualified individuals or firms such as those employing personnel competent in design, construction, auditing and estimating procedures relating to building construction."

- U.S. Internal Revenue Service

Cost Segregation by Type

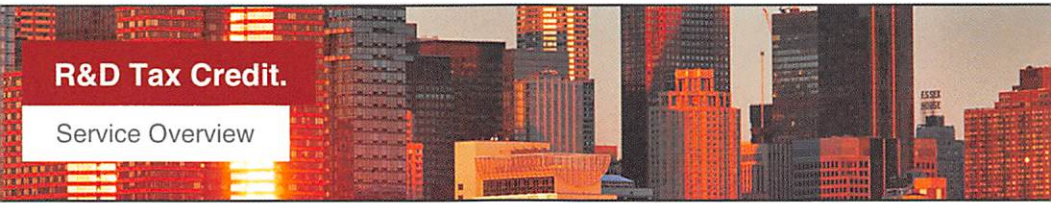
Warehouses	-	10 - 17%
Offices	-	12 - 25%
Apartments	-	20 - 30%
Retail Stores	-	15 - 32%
Auto Dealerships	-	20 - 35%
Hotels	-	25 - 35%
Grocery Stores	-	27 - 37%
Restaurants	-	23 - 40%
Banks	-	24 - 43%
Medical Facilities	-	25 - 45%
Golf Courses	-	35 - 50%
Manufacturers	-	30 - 60%

An average Cost Segregation study offers approximately \$150,000 in additional depreciation per \$1 million in purchase or construction cost over the normal 39-year straight line method.

"Cost Segregation Studies are a lucrative tax strategy that should be considered in almost every real estate purchase."

- U.S. Treasury Department





R&D Tax Credit.

Service Overview

The R&D Tax Credit is a federal program listed under Section 41 of the IRC and is designed for companies performing manufacturing in the U.S. This is an engineering-based program that focuses on a company's operations and processes in order to determine their qualification for incentives. The R&D Tax Credit provides an avenue to receive “tax money” back from prior years while also reducing current taxable income on a dollar-for-dollar basis.

Our Methodology

GMG utilizes a team of highly qualified professionals including IP attorneys with engineering backgrounds, and GMG adheres to the comprehensive project-by-project approach methodology required by the IRS. By following this methodology, we qualify every applicable employee, activity, hour spent and corresponding wage paid to maximize the incentive for our client.

“...Although it has a well-deserved reputation for complexity and uncertainty for taxpayers, the research tax credit of IRC 41 nonetheless remains a valuable source of support to businesses.”

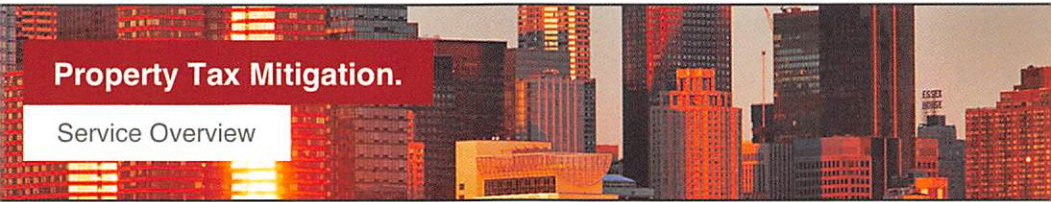
- Journal Of Accountancy

R&D Qualified Activities

- ✔ Develop, Design, or Fabricate Products
- ✔ Develop New or Improved Processes
- ✔ Perform Prototyping or Modeling
- ✔ Develop New Software Applications
- ✔ Perform Testing or Quality Assurance
- ✔ Automate Internal Processes
- ✔ Perform Any Engineering Functions
- ✔ Develop or Apply for Patents
- ✔ Develop New Concepts or Technologies
- ✔ Experiment to Eliminate Uncertainty
- ✔ Develop Biotechnology Processes

An average R&D Tax Credit Study offers approximately \$20,000 to \$40,000 **per year** for every \$1,000,000 in total company payroll. Companies may be eligible for three prior tax years, plus the current year.





Property Tax Mitigation.

Service Overview

Outside of income taxes, the single largest recurring charge for commercial property owners are property taxes. In most states, owners are required to pay taxes on both their real estate as well as their personal property. These charges are often an immense expense and a constant hit to the bottom line. To be ensured you are not being overcharged on your property taxes, an industry specialist with extensive market experience in valuation, tax, and law should be retained.

Our Methodology

Our experienced team of professionals in mitigation, valuation, assessments and law will work on your case to identify any potential opportunity for refunds and/or reductions in your current property taxes. We perform all the work on your behalf until savings are captured, including partaking in hearings and filing necessary paperwork. We act as an extension of your company toward the governing property tax bodies.

"Taxes on Business Property Make Up \$215 Billion of the \$597 Billion in Total Annual Local and State Business Taxes Paid."



The immediate benefit is the reduction of taxes owed and the potential of refunds on prior taxes paid. The future benefits similarly would be a reduced tax burden going forward, producing an increased cash flow for the business.



Restaurants.

Industry Solutions

Why Restaurants?

From large national restaurant chains to local dining establishments, there are hundreds of millions of incentive dollars made available by the federal government. The food service industry as a whole is currently undergoing significant changes. Major renovations to “modernize” facilities are now commonplace. Nearly all of these renovations are eligible for federal incentive dollars.

Over the years, GMG has successfully captured millions of dollars for restaurant owners. If you have purchased, renovated, or constructed a restaurant over the past 10 years, you may be eligible for substantial tax incentives.



IDENTIFY & CALCULATE

By learning about your specific organization, we will identify potential programs and provide an initial calculation of your estimated available benefits.



VERIFY & EXPLORE

We work with you and your CPA to collect additional documentation, provide in-depth analysis and determine deadlines, utilization, and project costs.



FINALIZE & DELIVER

Our Team will complete your analysis to deliver the technical documentation and financial computations which will enable you to receive your finalized benefit.

Benefit Snapshots



RESTAURANT CHAIN

Texas

Cost Segregation Benefit ~ \$650K



BBQ RESTAURANT

Texas

Cost Segregation Benefit ~ \$138K



CONEY ISLAND

Michigan

Cost Segregation Benefit ~ \$324K





Hotels.

Industry Solutions

Why Hotels?

At \$240,000, the hotel and hospitality industry is currently second, trailing only the manufacturing sector for the largest average savings received per client.

Since nearly all business owners in this industry own their building(s), there are substantial opportunities for both Cost Segregation and property tax projects.

GMG is the Cost Segregation and property tax review provider for the Econo Lodge Franchisee Association (ELFA) and has completed studies for nearly all of the major hotel brands across the country.



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Benefit Snapshots



HOLIDAY INN
New York
Cost Segregation Benefit ~ \$3.6M

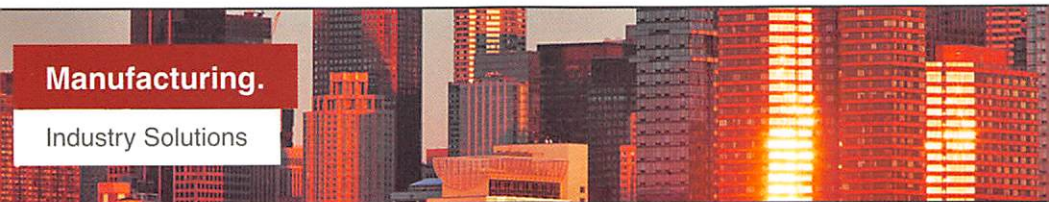


LEXINGTON INN & SUITES
Montana
Cost Segregation Benefit ~ \$136K



TOWN PLACE SUITES
Maryland
Cost Segregation Benefit ~ \$454K





Manufacturing.

Industry Solutions

Why Manufacturing?

There is simply no other single industry with this level of available incentives. Unfortunately, small to mid-sized firms are consistently missing out on these funds.

Programs such as the Section 41 Research Credit, Cost Segregation, Property Tax Mitigation, Energy EPAct and others are potentially available to you.

If you are not a Fortune 100 firm, GMG is your specialized tax incentive advocate and will vigorously work to ensure all eligible monies are captured.

Over \$100B is Available for U.S. Manufacturers

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Benefit Snapshots



MANUFACTURER

Michigan

CS + R&D Combined ~ \$1.1M



MANUFACTURER

Michigan

R&D Tax Credit ~ \$290K



MANUFACTURER

Kentucky

Energy Tax Credit ~ \$740K



Auto Dealerships.

Industry Solutions

Why Auto Dealerships?

GMG has worked with nearly every major brand including niche brands such as Harley Davidson.

Many auto dealers have been forced to make significant improvements to their facilities. The cost of these improvements to showroom, offices and facade often exceed \$1 million. These improvements are eligible for cost segregation - and potentially 100 percent bonus depreciation.

GMG also specializes in reducing property taxes for auto dealerships, which are often exorbitantly high because of the large lot size.



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VERIFY & EXPLORE

We work with you and your CPA to collect additional documentation, provide in-depth analysis and determine deadlines, utilization, and project costs.



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Benefit Snapshots



TOYOTA DEALERSHIP

New York

Cost Segregation Benefit ~ \$87K



GM DEALERSHIP

Ohio

Cost Segregation Benefit ~ \$97K

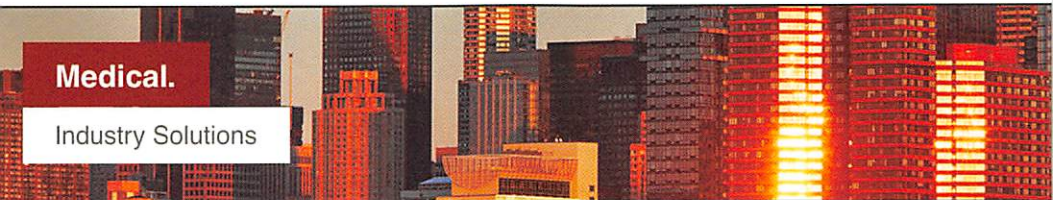


CADILLAC DEALERSHIP

Michigan

Cost Segregation Benefit ~ \$150K





Why Medical?

Medical practitioners, such as doctors, dentists, dermatologists, and optometrists often pay a substantial tax bill each year because of their high incomes. GMG's service line is ideally suited to serve this community, evidenced by our success across the nation in procuring incentives.

If you are in this industry and own commercial property, you likely are eligible for significant tax savings through GMG's Cost Segregation service. Furthermore, if you are paying personal property tax on your equipment, GMG can help lower that bill as well.



IDENTIFY & CALCULATE

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VERIFY & EXPLORE

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FINALIZE & DELIVER

Our Team will complete your analysis to deliver the technical documentation and financial computations which will enable you to receive your finalized benefit.

Benefit Snapshots



SPINAL CARE FACILITY

Georgia

Cost Segregation Benefit ~ \$338K



GENERAL PRACTITIONER

Massachusetts

Cost Segregation Benefit ~ \$147K



SENIOR LIVING MEDICAL

Florida

Cost Segregation Benefit ~ \$629K



Funeral Homes.

Industry Solutions

Why Funeral Homes?

An often overlooked industry for federal tax incentives is the funeral home industry. In this industry, the business often has remained “in the family” for many years, even generations. As a result, federal tax incentive eligibility has rarely been investigated.

Since most Funeral Homes have been purchased or constructed for more than \$1 million and the business is generally paying taxes at a high bracket, they are ideal candidates for the Cost Segregation tax benefit. Funeral homes often undergo significant renovations, most of which qualify for the benefit as well.



IDENTIFY & CALCULATE

By learning about your specific organization, we will identify potential programs and provide an initial calculation of your estimated available benefits.



VERIFY & EXPLORE

We work with you and your CPA to collect additional documentation, provide in-depth analysis and determine deadlines, utilization, and project costs.



FINALIZE & DELIVER

Our Team will complete your analysis to deliver the technical documentation and financial computations which will enable you to receive your finalized benefit.

Benefit Snapshots



FUNERAL HOME

Michigan

Cost Segregation Benefit ~ \$136K



FUNERAL HOME

Michigan

Cost Segregation Benefit ~ \$149K

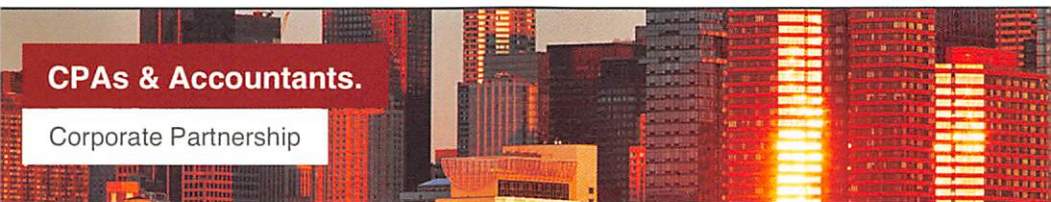


FUNERAL HOME

Michigan

Cost Segregation Benefit ~ \$174K






CPAs & Accountants.

Corporate Partnership

Partnership Summary

GMG works with CPAs and accountants throughout the United States, providing a true value-added component to their practice. Benefits from partnering with GMG include:

- Brand your CPA firm as Tax Reduction Specialists
- Attract new clients with a market-differentiating message
- Solidify current client relationships and loyalty
- Increase billable hours associated with incorporating GMG's tax studies into your clients' tax returns
- Generate new revenue streams and increased profitability from marking up GMG's tax studies



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VERIFY & EXPLORE

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FINALIZE & DELIVER

Our Team will complete your analysis to deliver the technical documentation and financial computations which will enable you to receive your finalized benefit.

Specialized Tax Incentives

GMG Specialized Tax Incentive Group is a dynamic team of legal, tax and engineering professionals that produces the technical documentation required by manufacturers and other businesses to safely procure specialized tax incentives.

We produce Studies to support the following specialized tax strategies:

- | | |
|--|---|
|  Engineering Based Cost Segregation |  Real and Personal Property Tax Mitigation |
|  R&D Tax Credit (Section 41) |  Energy Policy Act of 2005 (Section 179D) |
|  DPD (Section 199) |  IC-DISC Export Benefit |





Econo Lodge Franchisee Association.



Corporate Partnership

Partnership Summary

The Econo Lodge Franchisee Association (ELFA) has partnered with Growth Management Group, LLC (GMG), a national cost recovery firm, to provide its members the opportunity to gain millions of dollars through specialized tax incentives.



MEMBER BENEFIT

-  Free Initial Consultation
-  **30% Discount on Study Fees***

*30% Discount on Cost Segregation Study Fee Only. Discount requires this flyer be presented to GMG representative prior to endorsement of Incentive Analysis Agreement. Standard ELFA member benefit discount on Cost Segregation Study Fee is 10% and will apply in absence of this flyer.



IDENTIFY & CALCULATE

By learning about your specific organization, we will identify potential programs and provide an initial calculation of your estimated available benefits.



VERIFY & EXPLORE

We work with you and your CPA to collect additional documentation, provide in-depth analysis and determine deadlines, utilization, and project costs.



FINALIZE & DELIVER

Our Team will complete your analysis to deliver the technical documentation and financial computations which will enable you to receive your finalized benefit.

Qualified Services

- **Cost Segregation**
Identify and reclassify personal property assets to shorten the depreciation time for taxation purposes, thus reducing current income tax obligations
- **Property Tax Mitigation**
A fair and equitable assessment of asset value with the potential to decrease expenses and create immediate cash flow for commercial property owners
- **Energy 179D Credits**
Claim a tax deduction of up to \$1.80 per sq. foot for improving the efficiency of existing commercial buildings or designing high efficiency into new buildings

“The Econo Lodges that have worked with GMG so far are pleased with the results in savings. I encourage more Econo Lodges to reach out to Growth Management Group.”

*Hasu Patel
President, ELFA*



Specialized Tax Incentive Group

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