

EXPENSE REDUCTION STRATEGIES

When we work with our clients they get much more than can typically be expected from financial advisors. All this work is done on a completely NO-CHARGE basis. We only collect based upon recoveries and savings we find. We have put together a team of specialists in various critical expense areas just about all businesses incur. Some of the areas covered are:

1. Ability to recover immense amounts of duplicate payments, overpayments, systems errors, errors in payment of sales taxes, human errors, etc.
2. Analysis of telecom expenses: we review bills for one year. Two outcomes: 1. we will recover overpayments due to billing errors, 2. we renegotiate your contracts with present carriers, and/or suggest new carriers for increased savings.
3. Insured Equipment Maintenance Consolidation. Our experts review all equipment maintenance contracts and consolidate under one umbrella contract. The savings are huge, and we insure the results. Generally the actual maintenance will continue to be performed by the same contractors already in place.
4. Reduction of shipping costs. Our experts are former executives of companies like FedEx and UPS. They know what few others know, and use that know-how to review prior invoicing in search of errors that can be recovered, and to renegotiate contracts for substantial savings. We target companies doing in excess of \$250,000 in shipping costs.
5. Renegotiation of health insurance costs on a multiple year contract basis allowing for multi-million dollar savings, financed by our institutions, and providing for a flattening of ever-increasing yearly costs. Multimillion dollar contracts only.
6. Analysis and renegotiation of software licensing contracts. For billion dollar plus companies.
7. Reduction of health care costs through thorough review of claims, and preventive actions coupled with encouraged participation in healthy activities and establishing health goals.

FOR INDIVIDUALS



As a CPA, Mike Karpel has worked with wealthy business owners and their families since his early days when he worked on known names such as the Helmsley family, of New York hotels & real estate fame. He handled the tax planning and related strategizing for well known entertainment industry

stars as well. We now offer our wealth management clientele these same services, and in fact, are now offering accounting and tax preparation services to those seeking above average service along with local firm accessibility. Our financial planning services include: wealth management, retirement and estate planning, life, disability, long-term care insurance and alternative investment opportunities. Our primary goal is to preserve capital as we grow it, at the same time as we look to minimize taxation.

Call us for a review of your needs and how we could be of help. There are millions at stake!

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Mike Karpel is a Registered Representative of and Securities are Offered through Gold Coast Securities, Inc.,
Member FINRA/SIPC,

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a Registered Investment Advisor.

Karpel Financial is not affiliated with Gold Coast Securities, Inc.



WARNING



ONLY FOR
BUSINESS OWNERS
WHO DESIRE
EXTRAORDINARY
WEALTH

KARPEL FINANCIAL*
Beverly Hills

IMAGINE A PLAN THAT WILL:

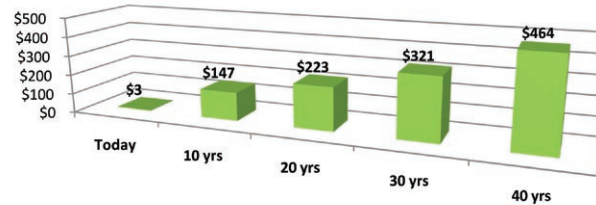
1. MAGNIFY EMPLOYERS' WEALTH WITHOUT RISK
2. Provide employees with BENEFITS previously available only to the very cash rich companies
3. Provide employers with TAX FREE LIFETIME RETIREMENT BENEFITS
4. Provide employees with benefits without making a single DOLLAR OF CONTRIBUTION
5. Create a substantial INCREASE IN CORPORATE VALUE
6. Pass these assets to their heirs on a completely INCOME AND ESTATE TAX FREE basis
7. Be fully PAID FOR by the largest of banks
8. Use A or A+ insurance carriers only
9. REPLACE expensive key-man policies
10. COST NEXT TO NOTHING

GREAT FOR:

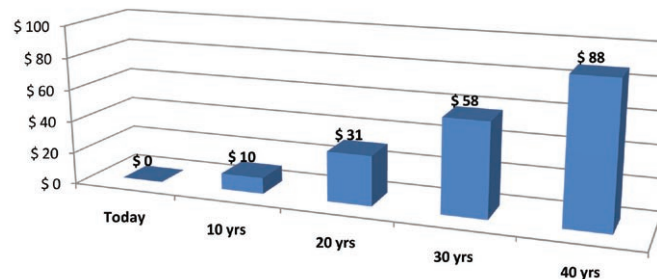
- All types of professional practice groups, such as CPA firms, law firms, medical practices, engineering and architectural firms, etc.
- Industry, hospitals, non-profits and governmental agencies saddled with unfunded employee post-retirement benefits.
- All closely held businesses that are looking to attract talented executives and/or hold on to their existing executives and add future enterprise value to maximize exit strategies, or simply to increase owners' wealth.



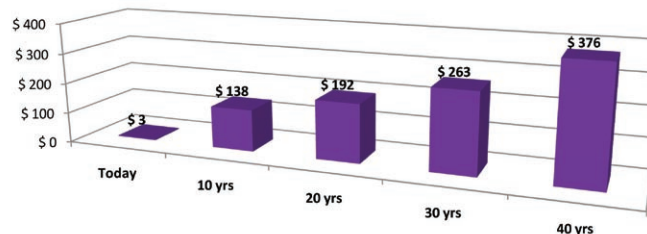
FOR THE COMPANY (\$ IN MILLIONS)



FOR THE EMPLOYEES (\$ IN MILLIONS)



FOR THE OWNER (\$ IN MILLIONS)



WEALTH CREATION STRATEGIES

One of our strengths is the creation of TAX FREE wealth for our employer clients. Our strategy is time tested, and will be available for retirement purposes to use as they wish. This wealth will pass to heirs' estate tax free and for continued use on an income tax free basis. Plan may include employees or not, up to client's goals. The cost is next to nothing. Plan will benefit non-profits and government units, and may reduce or eliminate GASB 45 liabilities. Minimum requirements are a combined net worth between the company and its owners of \$5 million.

WE ARE PENSION PLAN DESIGN SPECIALISTS

Our team includes experts in the establishment of plans that maximize our clients' ability to contribute to their plans with greatest of owner benefit versus their employees. Our experience spans over 30 years of plan design. Our team includes expert actuaries, plan administrators, and the very best in ERISA legal knowledge. There are few exiting plans that we cannot improve upon.