



Real Estate  
Financial Services  
Energy Management

## ACQUISITION AND INVESTMENT CRITERIA

### ABOUT BENEFICIAL HOLDINGS, INC.

Our goal is to generate strong long-term financial returns from actively managed investments in operating companies. The Management of Beneficial Holdings, Inc. has substantial experience in operating and actively managing companies in which it invests capital and has focused on service-oriented businesses in the real estate, financial services and energy management sectors that are underperforming, experiencing financial constraints and will benefit from strategic focus, operational improvements, consolidation and/or an improved capital structure. Beneficial Holdings' management has proven transactional, operating and turnaround skills and will seek investment and growth opportunities where this experience can provide a competitive advantage.

### CORPORATE ACQUISITION AND INVESTMENT CRITERIA

1. The Company seeks to acquire and invest in existing operating businesses that are engaged in providing services.
2. The Company seeks businesses that are concentrated in the real estate, financial services and energy management sectors.
3. The Company **WILL NOT** directly invest in real estate or asset pools.
4. Investments and acquisitions are designed to take the form of common stock, preferred stock, debt and debt assumptions and cash.
5. We prefer businesses located in lower cost metropolitan areas that can be expanded nationally.
6. At the present, we prefer businesses which generate a majority of their income from U.S. domestic sales and operations.
7. We prefer businesses that have a stable base of employees and an energetic management team that has the capacity and vision for growth.
8. The Company plans to provide corporate oversight and administration. Investees must be committed to eliminating local administrative functions to obtain value enhancement.

**BENEFICIAL HOLDINGS, INC. (OTCPK: BFHJ)**