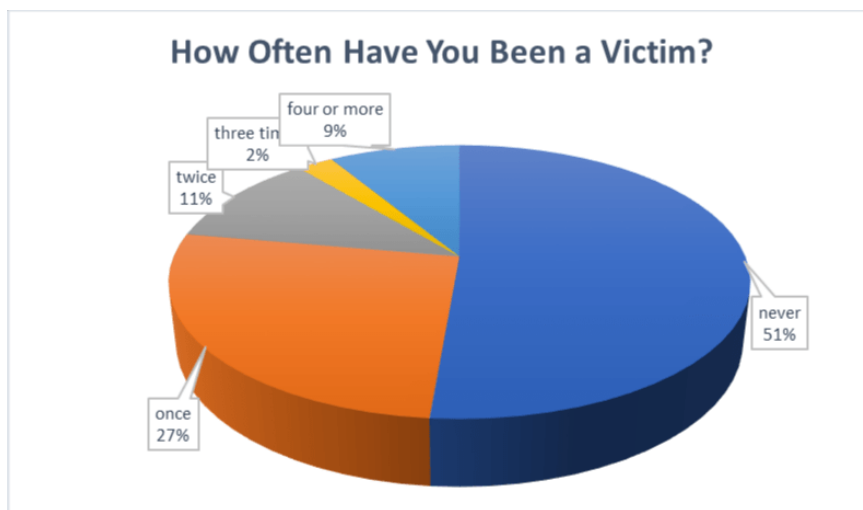


Prosperident embezzlement/fraud investigation services endorsement

The need: “The most recent broadly-based survey of embezzlement was performed by the American Dental Association’s Center for Dental Practice, which was published in 2019. In this survey, 19,991 dentists were polled, and the astonishing result was that 48.64% of those who responded confirmed that they had been victims of embezzlement.

“It didn’t stop there. As can be seen from the graph below, almost half of the dentists who reported being embezzled disclosed that they had been victims more than once, with 9% of respondents confirming that they had been victimized four or more times.”—*From Prosperident’s website: <https://www.prosperident.com/how-big-is-the-problem/>*



Background: In September 2021, the MDA IFG Committee on Endorsed Services requested an RFP be developed to provide embezzlement/fraud prevention and investigation services to MDA members. The RFP was issued to six organizations; only 1 responded. Fortunately, Prosperident has extensive expertise in preventing and detecting fraud/embezzlement and submitted an excellent proposal.

On Jan. 14, 2022, the Committee on Endorsed Services met with Prosperident, evaluated the program and recommended to the MDA IFG Board that it consider advancing the endorsement to the MDA Board of Trustees.

Prosperident CEO David Harris will be presenting the proposal and answering your questions at the Feb. 4 meeting.

Please refer to the following pages for a summary of the Prosperident proposal as well as the full proposal it submitted. A suggested resolution can be found on the last page of this attachment.

	ProsperiDent
Public/Private	Employee owned with CEO being majority stockholder
Financially Secure	Yes; no debt
Dental Assoc Endorsements	Have not pursued state affiliations but is interested in our opportunity.
Location	Head office: Halifax, Nova Scotia; US location Houston, TX
Date Formed	1989 by David Harris, forensic CPA and Certified Fraud Examiner.
Services Offered	<p>1. Office Protection System: Preventative procedures and practices in a high-touch product.</p> <p>2. Investigative Services: Perform it stealthily so it is not detected by practice staff and performed remotely using a forensic duplicate of the practice's software.</p> <p>3. Litigation Support: Serve as forensic examiners and subject matter experts to attorneys representing dentists in litigaiton matters, such as suspected misrepresentation by a practice seller.</p> <p>4. Speakers Bureau: Available to speak on subject matter at Association events.</p> <p>Also perform highly customized work for DSOs.</p>

Engagement process

Prospects typically contact company via website, phone or social media channels. A management team member schedules a Zoom or phone meeting to discuss situation at a good time for the dentist. A needs assessment is conducted, cost and timelines are developed and a "plain language engagement letter" is created outlining services, costs and timelines. Once the engagement letter is signed, work can begin.

Qualifications

All examiners have extensive dental office experience prior to employment at Prosperident. They are familiar with PMS, insurance billings, etc., so there is no on-the-job learning, as is typically the case with other forensic investigation firms not specializing and intimate with dentistry.

Differentiators

See page 3 of Proposal.
Major differentiators are the firm's large size and ability to scale up in response to demand; exclusive focus on dentistry; diverse range of capabilities within the dental focus.

While some smaller competitors limit themselves to dentistry, fraud/embezzlement is usually combined with some other service such as consulting or bookkeeping. Most are also solo operators with a more limited investigative capabilities.

Prosperident is familiar with dental specialty software such as for orthodontics.

Has dedicated head office functions such as IT, onboarding and marketing, enabling investigative team to focus on conducting investigations. IT department can perform high-level tasks like password cracking if owner does not have an administrative password for their software.

Currently have 15 examiners and can confidently absorb a surge of 7-8 new cases at once, which would be overwhelming to a one- or two-person operation.

Has dedicated head office functions such as IT, onboarding and marketing, enabling investigative team to focus on conducting investigations. IT department can perform high-level tasks like password cracking if owner does not have an administrative password.

Quality congtrrol is an "obsession" for company and all investigations are subject to a management review; CEO personally reviews all reports where embezzlement is found.

Examiners are distriubted around the country and the majority of the work is performed remotely. Time zone variety makes it easy for dentist and company to interact at a convenient, private time for the client.

Standard price

Costs vary by the type of investigiaton/number of offices that may be impacted, etc.

Average-sized solo practice is \$7,200-\$8,000 to review 1 year of activity
In past 12 months, the lowest fee was \$4,000 and the highest was \$18,000. The services provided and depth of investigaiton were signicantly different.
Interest-free payment terms of up to 4 months are generally offered.

MDA Member Price

MDA pricing will reflect a 6% discount on all investigative and proactive services. If services is on a fixed-fee basis, the discount will apply to the toal fee; if hourly, it will apply to the hourly cost.
Discounts are offered to some buying groups; MDA members who may also be in another buying group may NOT double-dip on discounts.

MDA members will receive open access to a diagnostic tool, Embezzlement Risk Assessment Questionnaire, which costs \$139 to purchase online.

Marketing

CCO will work with us to customize marketing materials to deliver campaigns, collateral, newsletters and email blasts for our use. Would extend Prosperident's monthly newsletter to our members. Would provide webinars for members.

Cautions that direct mail does not work well as those involved in nefarious schemes make sure the communications do not reach the doctor. This may be different for mail coming directly from MDA Services. They don't want to pay for direct mail unless it goes directly to the members' homes.

Email and social media work best. Would welcome a speaking opportunity at Annual Session, but has found that doctors don't want to interact in a booth and advertise their suspicions about embezzlement activities in their practice.

Would prefer purchasing an ad in the Journal to accompany an article on dental embezzlement. It is a proven tactic.

Would provide an MDA member landing page on their website.

Royalty

5% of the first \$100,000 of revenue from MDA members in each calendar year.
7% of revenue between \$100,000-\$200,000 per calendar year.
8% of revenue above \$200,000 in each calendar year.
Paid on a quarterly basis.

Comment

Only 1 of 6 companies sent the RFP responded. Fortunately, this company is well-regarded in the industry and has presented a solid proposal.

Invited to Present

Yes

Proposal

PREPARED FOR: Ms. Cindy Hoogasian
Michigan Dental
Association

PREPARED BY: Sheilagh O'Driscoll
Prosperident
sheilagh.odriscoll@prosperident.com

Date: November 23rd, 2021



prosperi dent

Dentistry's Embezzlement Experts®

Prosperident

Dentistry's Embezzlement Experts®

November 23, 2021

Ms. Cindy Hoogasian
Michigan Dental Association
3657 Okemos Rd
Haslett, MI
48840

Dear Ms. Hoogasian,

We are pleased to respond to your Request for Proposals for Dental Practice Embezzlement Investigation Services. Founded in 1989, Prosperident is the largest and longest-established company specializing in embezzlement committed against dental practices.

With our total staff complement of 23 people, we can offer a diverse set of unmatched capabilities in the industry, and we can offer experienced examiners who specialize in specific problems such as embezzlement in orthodontic practices and investigation of possible fraud by business partners.

By limiting our constituency purely to dentists, we are able to offer our clients the comfort of dealing with a team that understands the business, practice management software, and daily pressures of our clients quite well. With the exception of our head office personnel in support functions, all of our team have worked in dental practices, often in both clinical and administrative capacities. A quarter of our examiners are former practicing dentists, and the rest have been drawn from office management, consulting, and backgrounds in practice management software training. Half of our examiners have obtained the Certified Fraud Examiner designation, the gold standard for fraud investigation, and several other examiners are nearing completion.

We are honored to have been invited to participate in this process, and we trust that you will find our qualifications and other terms to your liking. To help with your deliberations, we have prepared a matrix comparing key metrics with our competitors in this space.

If Prosperident is chosen as a finalist, we are looking forward to presenting in person on January 14th, 2022.

Yours truly,
PROSPERIDENT INC.



CHIEF EXECUTIVE OFFICER



Prosperident Competitor Evaluation

	Prosperident	National CPA Firm	Forensic Accounting Firm	Solopreneur dental investigators	Comments
Dental Knowledge and Experience	✓	✗	✗	✓	Prosperident examiners typically have a decade of dental practice experience before being hired by Prosperident.
Expertise in a variety of practice management software (PMS)	✓	✗	✗	?	Many of our fifteen examiners possess expertise in specific PMS, including mainstream general dental software and less common Ortho, OMS or Endo PMS.
Dedicated support team	✓	✓	✓	✗	Our IT and onboarding teams allow our fraud examiners to focus on their core tasks, and this means that our clients get the answers they need more quickly.
Thought leader/speaker	✓	✗	✗	✗	Prosperident speakers present to dental audiences eighty or more times per year. We also share monthly newsletters for dental audiences, author several articles for dental publications, and are interviewed by dental media 15-20 times per year. We will use established media campaigns and tools to customize a marketing plan for MDA members.
Scalability	✓	✗	✗	✗	Prosperident is the largest Dental embezzlement firm in the US with a staff complement of twenty-three people. If needed, we can comfortably increase the size of our team by 40% in a year.
Able to perform work off-site and stealthily	✓	✗	✗	?	We have perfected the ability to create a "forensic duplicate" of practice management software. This technique allows us to work off-site, in a manner undetectable by practice staff.
Affordability	✓	?	?	✓	We bring to this work all of the knowledge required to complete it, and our clients are never asked to pay for us to learn the basics of their business so that we can do our work.
Offer complementary services to assist practice owners in lowering their embezzlement risk	✓	✗	✗	?	



Please see the answers to your questions below.

A. Company Information

1. Company name. Prosperident Inc.
2. Company corporate headquarters and other office locations.

US Address:

10685-B Hazelhurst Dr. #30628
Houston, TX 77043

Head office:

PO Box 27002 Fenwick
Halifax, NS
Canada
B3H 4M8
3. Company phone number and website address. 888-398-2327, www.prosperident.com
4. List the principal management team members of your company and a brief biography of each person. Please provide a main contact person.

David Harris, Chief Executive Officer (main contact)

David is a licensed private investigator, Forensic CPA, and Certified Fraud Examiner. David founded Prosperident in 1989. An international speaker on embezzlement in dental practices, he is the author of the book Dental Embezzlement: The Art of Theft and the Science of Control.



**Kathy Kirkby, Chief
Operating Officer**

Kathy began her career as a chairside assistant before progressing to office management of group and multi-office practices. She then operated her own dental consulting business for 25 years before joining Prosperident in 2021 as Chief Operating Officer.



**Jacob Hiltz, Chief
Information Officer**

Building on his academic background in computer science and his part-time work for Prosperident, Jacob joined Prosperident on a full-time basis in 2015 as a Network Administrator before being named Chief Information Officer in 2018.



**Sheilagh O'Driscoll, Chief
Communications Officer**

Sheilagh brings her deep experience in health care promotion to Prosperident's management team and leads marketing/sales and communications in her role as CCO.



5. Provide a brief history of your company.

Prosperident was founded, almost by accident, in 1989 when David Harris, a military veteran with an investigative background, solved an embezzlement case for a friend who was a dentist. David's reputation as a dental crimefighter spread quickly, and soon he

was receiving calls from other dentists with similar concerns.

The rollout of practice management software in the 1990s created increased opportunities for employee theft.

The entrance of the internet into dental practices in the 21st century, and the ability to move data electronically, was revolutionary for Prosperident because it permitted off-site investigation to be conducted.

Prosperident's biggest growth years were 2010-present when its staff complement increased from five to the present 23 people as it solidified its preeminence and fine-tuned its processes.

Prosperident is an employee-owned company, with CEO David Harris being the majority stockholder.

The company has no debt, is well-resourced financially, and has existed for over 30 years.

6. Provide information or statement regarding the financial stability of your company. Is your company publicly traded?
7. List any other dental associations or professional organizations that work with your company.

Given the usual path for dentists to become clients by contacting Prosperident directly, we have not pursued state affiliations. However, we see the advantages of partnering with professional organizations, and we appreciate that our application will be considered.

B. Dental Fraud/Embezzlement Investigation Services

1. Provide a detailed description of the services offered by your company.

We provide several services to owner-operated dental practices.

Our first offering, called **Office Protection System**, involves working with a practice owner proactively to ensure that their systems and procedures protect them properly. In this context, we will review various areas in their practice, including hiring, practice management software security settings and user permissions, and how the practice owner exercises financial oversight over their practice. Office Protection System is a "high-touch" product, and the objective is to create a level of

confidence on the part of the practice owner in their systems.

Our second offering is **investigative services**. When we are called on to do this work, perform it stealthily (i.e., in a manner undetectable to practice staff) and from a distance. Much of our work involves a close examination of practice management software to look for concealment transactions. We normally create an off-site "forensic duplicate" of the software to permit a thorough but undetectable examination. This work is undertaken to permit the victim to maximize their financial recovery through insurance coverage or elsewhere, facilitate prosecution, and learn whatever lessons can be derived to avoid being revictimized in the future.

We also provide **litigation support** where we act as forensic examiners and subject matter experts to attorneys representing dentists in litigation matters. An example of this kind of work is when a dentist purchases a practice and believes that there was misrepresentation by the seller. In this case, we might be retained by one of the parties' attorneys to determine what the true state of affairs was and to provide expert reports and testimony as needed.

We also maintain an active **speakers' bureau** and speak at events 80 or more times annually in a non-pandemic year.

We also perform work for Dental Support Organizations, and this work is highly customized to their specific needs.

2. Explain the process an MDA member would follow to engage your company to provide the above services.

The member would normally begin contacting us by phone, through our website, or through one of our social media channels. A member of our management team is normally scheduled to have a one-on-one conversation with the dentist at a time when the dentist can speak freely. These are normally Zoom calls but can be done by phone if Zoom is not practical.

In that conversation, the dentist's concerns are heard, and their needs are assessed. Information to finalize pricing is obtained, and timelines are discussed. Assuming that the dentist wishes to proceed, a plain-language engagement letter is generated and sent, covering the specific services desired, costs, timelines,

3. Discuss the support you will provide to dentists.

and other details. Once the dentist signs that engagement letter, we commence our work.

Our specialized IT and document gathering support allow us to minimize the burden on clients to "onboard" them.

In addition to performing our investigative and proactive services, we are well attuned to the emotional needs of our clients. Many dentists view us as a refuge where they can seek our counsel in a safe, confidential, and non-judgmental place.

All of our examiners have extensive dental office experience before beginning their Prosperident careers and understand the dental milieu and the daily pressures a dentist faces.

On our part, we understand how upsetting it can be for a dentist to suddenly consider the possibility that a trusted team member might be stealing from them, and we understand that in many cases, this represents an extreme low point in the dentist's professional life.

Our examiner and our client commonly form a deep bond that persists after our formal work is finished.

4. What differentiates your company and its services from those of your competitors?

It is the combination of our large size, exclusive focus on dentistry, and diverse range of capabilities within our dental focus.

We have larger competitors who are not exclusive to dentistry and cannot bring to bear the focused expertise that we possess.

Unfortunately, some dentists have had the unpleasant experience of hiring a CPA firm with a forensic capability to solve this problem, only to learn that the forensic examiners, who might be well-equipped to handle investigations in other industries, knew nothing about practice management software or the complex interplay between patient and insurance payments, and required an extensive education (normally billed on an hourly basis to the dentist) to acquire the knowledge needed to perform the investigative work.

We do have a few smaller competitors who limit themselves to dentistry. Most combine embezzlement investigation with some other pursuit (e.g., consulting

or bookkeeping). Most of these competitors are also solopreneurs who cannot offer the breadth of investigative capabilities that we can. Many of our examiners have developed specialized expertise in a particular practice management software, a certain dental specialty (e.g., orthodontics) or a certain situation like litigation support that simply cannot be matched by a solo operator.

We also have dedicated head office functions such as IT, onboarding, and marketing, which frees our investigative team from the need to cover these areas, allowing them to focus on their core responsibility of conducting investigations. Our IT department, in particular, is a strategic resource and can perform high-level tasks like password cracking in a situation where the practice owner does not possess an administrative password for their software.

Furthermore, when considering a relationship with a large entity like the MDA, capacity, meaning the ability to respond to a sudden increase in demand, is an issue. In our case, we have 15 examiners and are confident in our ability to absorb a surge of 7-8 new cases at once, whereas this quantity would be overwhelming for a one- or two-person company.

We have a long-established and proven training regime for bringing in new examiners if required.

Quality control is an obsession at Prosperident. This focus starts with our 250-page policy and procedure manual, which is updated semi-annually that covers much of what we do. All investigations are subjected to a management review, and our CEO personally reviews all reports where we found embezzlement.

5. Tell us about your ability to service MDA members throughout the state; describe your staffing levels and willingness to expand as necessary to meet the

The vast majority of our investigations are done off-site, so geography is generally not relevant to what we do. However, if on-site work is required for a particular matter, we can accommodate it.

Our examiners are scattered across the US, and geographical dispersion offers us the advantage of time-zone offsets. Many dentists prefer to interact with us outside of their office hours. The three-hour time difference between a Michigan dentist and, for

needs of our members.

example, a California examiner allows this to be accommodated within the examiner's workday.

Our operation is highly scalable. We are in the fortunate position of having many well-qualified applicants for our examiner positions, which pay well, allow considerable flexibility, and require minimal travel.

When demand for our services grows, our response is to hire from our pre-qualified pool of applicants. We normally do not hire more than two new examiners simultaneously because this is a number that we can comfortably integrate and train.

Three of our most experienced examiners also function as "field trainers" who mentor new examiners. This system allows us to obtain almost immediate productivity from newly hired examiners, although it takes three to four months for them to achieve full productivity.

We are quite confident in our ability to meet the demands placed on us by a relationship with the MDA.

C. Pricing and Discounts

1. Please explain your fee structure and how it may vary depending on practice size, etc.?

The majority of engagements that we undertake are done on a fixed fee basis. Based on the pricing variables described below, we determine a firm price and communicate this to the prospective client. This commitment is normally made in the initial meeting with the client and then confirmed in our engagement letter.

There are certain situations where we determine that the workload is sufficiently unpredictable that we cannot commit to a fixed price. In those cases, we charge our client based on hours expenses, and normally we can provide an estimated range of fees.

When we do provide fixed pricing in advance, the variables include the length of the period we are examining (frequently one year, but may be longer or shorter), the scope of our examination (we may be

looking at revenue defalcation only or also examining for expense or payroll fraud), the number of doctors in the practice, gross revenue or collections, and the type of practice management software being used.

A practice operating from multiple locations, or a practice using multiple practice management software types (e.g., a practice that switched software midway through the period we are analyzing, or a combined pediatric/orthodontic practice operating two practice management software programs in parallel) could also change the pricing.

2. What are the normal fees for the service you provide to dentists?

For an average-sized solo practice, our fee to review one year's activity is normally between \$7,200 and \$8,000.

In the past twelve months, the lowest fee we charged for an examination was \$4,000, and the highest was \$18,000. The \$4,000 project was a very limited-scope investigation, and the \$18,000 involved a full-scope investigation for a practice with three locations.

In recognition of the financial difficulties that some embezzlement victims face, we normally offer clients payment terms of up to four months on an interest-free basis.

3. What discount from your normal fees for services to dentists will you offer to MDA members? Be specific.

We will accord MDA members preferred pricing reflecting a 6% discount on all investigative and proactive services. If service is being provided on a fixed fee, the discount will apply to the fee. If work is being done on an hourly basis, we will discount the hourly rates.

These discounts cannot be combined with other discount programs. For example, we offer comparable reductions to several buying groups. An MDA member who is also a buying group member may choose either discount program but cannot "double-up."

We will also give MDA members open access to a diagnostic tool, our Embezzlement Risk Assessment Questionnaire, which would otherwise cost \$139 to purchase online.

D. Customer Services

1. Describe your intake consultation/onboarding process.

The Intake and onboarding phase of our investigations takes about two of the eight weeks it takes to complete a typical case. Our initial consultation, which is conducted at no cost, involves a prospective client speaking with a member of our management team, and this consultation normally takes about 40 minutes.

In this initial meeting, our objective is to understand the prospective client's needs, determine whether we can satisfy those needs, explain our recommended approach to the prospective client, and discuss pricing and timelines.

Assuming that the prospective client is in agreement, we will progress to a plain-language engagement letter.

At this juncture, we also provide the prospective client with a Business Associate Agreement to ensure that their sharing of protected health information with us constitutes a permitted disclosure to a business associate for HIPAA purposes.

Once the client has accepted our engagement letter, we begin an information-gathering process. The information that we need divides into two categories. We normally duplicate the client's practice management software, which our IT department performs. The client's involvement is normally limited to creating a specific remote connection to their server for us to use. The client's involvement in this activity typically takes 10 minutes or less.

We also require the client to provide us with the other information needed to conduct our work. This other information typically includes bank statements, merchant account statements, and statements from companies providing patient financing (e.g., Care Credit).

We also obtain a detailed questionnaire from each client where they provide information like job duties of each relevant staff member, operating

hours, discount policies, and a myriad of other details that may be useful in an investigation.

We have an onboarding concierge who receives and catalogs information as it arrives and assists the client with overcoming any obstacles.

Once the practice management software has been duplicated, and the initial document gathering is complete, the file gets assigned to one of our examiners. Our choice of an examiner is based on several criteria, including their familiarity with the practice management software used by the client, examiner availability, and our view of compatibility between the examiner and the client. Once the examiner is assigned, their work begins with an in-depth interview with the client, and the onboarding process is complete.

2. What mechanisms will be in place to track MDA member business?

We will query any client contacting us from a Michigan address for MDA membership. We are eager to work closely with MDA to confirm the client's membership and share the confirmed preferred pricing.

If the discount program is intended to apply to MDA members who live out of state, these members will need to self-disclose their MDA affiliation to us.

Once a client is identified as an MDA member, we will "tag" them as such in our contact management software. This tagging will allow us to identify all MDA members in our client base and will facilitate tracking, reporting, and ultimately how well this arrangement is working. We use a similar "tagging" structure with several buying groups, and it works well.

E. Marketing to MDA members

1. What marketing collateral would you develop in order to aid in the promotion of the

Prosperident's Chief Communications Officer, Sheilagh O'Driscoll, will work directly with MDA to customize Prosperident marketing materials so that they deliver campaigns,

MDA program to our members (i.e. brochures, flyers, newsletters, articles, electronic communication, webinars)?

email blasts, brochures, newsletters, and flyers to MDA Members. As an example, she will adapt the electronic version of our brochure to reflect special pricing for MDA members. We are happy to work directly with MDA to share logos, style guides etc., that make it easy for the MDA to include Prosperident information in its materials.

We already have a widely circulated monthly newsletter. We are happy to discuss how to extend its reach to more MDA members.

We have conducted a webinar series throughout the pandemic, and we could work together with MDA to provide webinar(s) specifically for MDA members.

2. Would you fund at least one direct mail campaign each year?

Prosperident recommends an email and social network campaign that will reach MDA members successfully. Due to the nature of our material, direct mail campaigns sent to dentists' offices produce extremely poor results for us. Traditionally, most of our paper mail gets filtered by staff, and very little reaches the doctors.

If a database of home addresses is maintained, we are open to doing a mail campaign to home addresses.

3. Would you purchase a booth at the MDA Annual Session?

Because of the nature of what we do, booths are unproductive for us. If a dentist has embezzlement concerns, the last place that they want to be seen publicly is speaking to someone at a Prosperident booth at a conference. For this reason, we would probably not purchase a booth.

In the alternative, speaking engagements are very productive, and attendees almost always give us rave reviews! Let's discuss speaking sessions as the best method to provide value to MDA members.

4. Would you advertise in the MDA monthly magazine?

We believe the best value to be an article on dental embezzlement in the MDA monthly magazine, and we would normally purchase an ad to accompany such an article. This

approach has proven to be very effective in educating readers and stimulating interest all at the same time.

5. Describe the marketing plan you would establish for the MDA program.

We expect to make a multi-channel approach including periodic email, active participation in MDA-specific social networking (e.g., MDA Facebook group), speaking engagements/webinars, and submission of topical content for inclusion in the MDA Journal or other MDA communications.

6. Would you build a specific landing page for MDA members on your website?

Yes.

7. Is MDA Services expected to incur any marketing costs? If yes, please explain.

No. Prosperident will invest in the human resources and bear the cost of initiatives to fund the marketing initiatives described above.

8. Would you be willing to present at one MDA Continuing Education class annually?

We would be pleased to provide a captivating speaker for the Annual Session or other CE and to provide a significant discount from our normal speaking fees.

F. Royalty

MDA Services generates revenue (royalties) for the Michigan Dental Association endorsement from its business partners based on business transacted with members.

1. What sort of revenue sharing structure do you envision as compensation to the MDA for the endorsement of your proposed services?

We will pay the following to the MDA:

- 5% of the first \$100,000 of revenue from MDA members in each calendar year.
- 7% of revenue between \$100,000 and \$200,000 in each calendar year.
- 8% of revenue above \$200,000 in each calendar year.

2. What is the frequency of royalty payment you

We prefer quarterly reporting and payment.

would prefer, i.e.,
Monthly vs quarterly?

Suggested resolution:

Resolved that the MDA IFG Board of Directors recommends to the MDA Board of Trustees the endorsement of Prosperident for embezzlement/fraud prevention and investigation services, subject to a mutually agreeable contract.