

\$1MM PREMIUM

WITHOUT CAPTIVE

	YEAR 1	YEAR 5	YEAR 10
Net Business Income	\$ 1,000,000	\$ 500,000	\$ 10,000,000
Income Taxes (45%)	\$ (450,000)	\$ (2,250,000)	\$ (4,500,000)
After Tax Investment Income*	\$ 22,000	\$ 348,000	\$ 1,367,000
Total	\$ 572,000	\$ 3,098,000	\$ 6,867,000

\$4.5MM TAXES SAVED!

WITH CAPTIVE

	YEAR 1	YEAR 5	YEAR 10
Captive Premiums <i>MILLIONS IN COVERAGE!</i>	\$ 1,000,000	\$ 5,000,000	\$ 10,000,000
Management & Operating Expenses	\$ (55,000)	\$ (275,000)	\$ (550,000)
Reinsurance/Risk Distribution Fund**	\$ (40,000)	\$ (200,000)	\$ (400,000)
After Tax Investment Income*	\$ 36,000	\$ 573,000	\$ 2,250,000
Total	\$ 941,000	\$5,098,000	\$11,300,000

65% INCREASE!

NET GAIN WITH CAPTIVE



	YEAR 1	YEAR 5	YEAR 10
\$369,000	\$2,000,000	\$4,433,000	

\$2.3MM PREMIUM

WITHOUT CAPTIVE

	YEAR 1	YEAR 5	YEAR 10
Net Business Income	\$ 2,300,000	\$ 11,500,000	\$ 23,000,000
Income Taxes (45%)	\$ (1,035,000)	\$ (5,175,000)	\$ (10,350,000)
After Tax Investment Income*	\$ 51,000	\$ 81,000	\$ 3,145,000
Total	\$ 1,316,000	\$ 7,126,000	\$15,795,000

\$10.35MM TAXES SAVED!

WITH CAPTIVE

	YEAR 1	YEAR 5	YEAR 10
Captive Premiums <i>MILLIONS IN COVERAGE!</i>	\$ 2,300,000	\$ 11,500,000	\$ 23,000,000
Management & Operating Expenses	\$ (56,000)	\$ (280,000)	\$ (560,000)
Reinsurance/Risk Distribution Fund**	\$ (92,000)	\$ (460,000)	\$ (920,000)
After Tax Investment Income*	\$ 86,000	\$ 1,362,000	\$ 5,351,000
Total	\$ 2,238,000	\$12,122,000	\$26,871,000

70% INCREASE!

NET GAIN WITH CAPTIVE



	YEAR 1	YEAR 5	YEAR 10
\$922,000	\$4,996,000	\$11,076,000	

* RRD claims have averaged 2-3% of annual premiums over the past decade. ** Assumes a 4% pretax rate of return on investments.

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PROTECT BUSINESS | DECREASE TAXES | BUILD WEALTH