



**ALINK**  
Captive Insurance Services

## Advantaged or Disadvantaged?

Advantage = benefit, gain upper-hand, improvement.

Disadvantage = difficulty, drawback, hindrance, shortcoming, detriment.

Compete! My 12 year old son plays basketball. He understands the game, he plays by the rules, he gives his best effort, and he has developed into a solid 12 year old player. He's 5'1". Even when he is in position, when he competes against another boy who is 6', runs faster, and jumps higher, my son is at a disadvantage!

As a business owner, you have created success, you play by the rules, you give your best effort, and you have developed a really profitable business, but you could use a tool to make you 8' tall. There is a tool which gives you an advantage. This tool increases your profitability, reduces risk, builds wealth, and it is available to business owners like you. Without this tool, not only are you playing at a disadvantage without it, you are playing in bare feet! I have heard a few business owners say, "My father didn't wear shoes, they didn't start the business wearing shoes and heaven forbid if I'm going to start wearing shoes now!"

This tool which creates this advantage is **Captive Insurance**.

This tool is not designed or intended to change your successful business model, but to enhance, protect, and insure it, now and into the future. This tool gives you a business advantage over other businesses not utilizing this tool.



- Business owners who are not insuring against loss of income risks. DISADVANTAGED.
- The Government has allowed 831b election to provide protection for businesses, and has raised the annual limit to \$2.2mm year. ADVANTAGED.
- The business which owns an insurance company, has an asset to draw upon in a slow year. ADVANTEGED.
- The business which doesn't plan for high severity, low frequency events, hoping they don't happen to them. DISADVANTAGED.
- Proactive owner, who cannot afford NOT too. ADVANTAGED.
- Owner can't afford coverage. DISADVANTAGED.

**Captive Insurance sustains your competitive position now and in the future. It is a long-term strategy designed to give you an advantage in good times as well as bad times.**

Other than yourself, your business is your greatest asset! Through the implementation of a Captive insurance company, business owners are protecting their greatest assets. If and when there is a loss, the business owner makes a claim and is made whole regarding that loss. If there is no immediate loss, the business owner retains the insurance profits.

Insurance is the equitable transfer of the risk of a loss, from one entity to another, in exchange for payment. It is a form of risk management primarily used to hedge against the risk of a contingent, uncertain loss. Captive insurance reduces loss of income risk and is the link to security for you and your business.

Business owners should be equipped with all the tools available, specifically Captive Insurance.

**Big ADVANTAGE!**

**Your Link to Security!**



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