



ALINK
Captive Insurance Services

The Bottom Line

Webster says.

“Definition of bottom-line (Entry 1 of 2)

1: concerned only with cost or profits

2: PRAGMATIC, REALISTIC

bottom line noun

Definition of bottom line (Entry 2 of 2)

1a: the essential or salient point : CRUX

b: the primary or most important consideration

2a: the line at the bottom of a financial report that shows the net profit or loss

b: financial considerations (such as cost or profit or loss)

c: the final result”

Captive Insurance and the Bottom Line

1: concerned only with cost or profits: Premiums are an asset, not a sunken cost. In fact, premiums become profits! Captive Insurance does have premiums, additional expenses and profits.

2: Pragmatic, Realistic: Captive insurance insures risks of your operating company. For qualified business owners, owning your own insurance company should be your reality.

bottom line noun

Definition of bottom line (Entry 2 of 2)

1a: the essential or salient point : The Crux of Captive insurance varies from owner to owner. However, for profitable businesses who have a problem, Captive insurance IS the answer. Captive insurance is much more than just insurance, it is often essential for retirement, expansion, buy-outs, philanthropy, retaining more of your earnings, or other common problems.

For business owners who don't have any problems, see 1a.

b: the primary or most important consideration: Captive Insurance begins and ends with protection and management of risk. The intent, and usage of new retained earnings vary and often become the most important consideration.

2a: the line at the bottom of a financial report that shows the net profit or loss: Insurance companies are designed to be profitable. Your Captive insurance company should be profitable.

b: financial considerations (such as cost or profit or loss): There are multiple financial considerations of Captive insurance, Premiums, Savings, Retained earnings, Distribution rates and overall efficiency should be considered, including tax (Income Tax, Estate Tax, long-term capital gains tax), gross revenue, net income, loss ratio's, claim experience, pooling fees, all may be a particular owners bottom line.

c: the final result: The Bottom Line

If only it was so easy to identify the bottom line. The bottom line means different things for different people.



What's your bottom line?

Millions of dollars are at stake, take the time to talk to an expert in the field of Captive Insurance. Captive Insurance is our business at **Alink Captive Insurance Services**.

Do not make a multi-million dollar decision based on a google search, what you heard five years ago, or the advice of someone who is not versed in the wonderful complexities and opportunities that come from the Captive Insurance solution.

Three important questions ultimately influence the bottom line:

- 1. Do I qualify?**
- 2. What does a Captive look like for me?**
- 3. How and when do I start?**

The bottom line is, and Captive Insurance is

Your Link to Security!

Rich Ericson, President

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