

Memo to: Private Bank Owners

From: CapAlt Risk Solutions™

As an owner of a company in the financial industry, your focus is to effectively run an organization that generates the revenue needed to survive and thrive. This 2-page memo is about the operational risks faced by your enterprise, coupled with a financial strategy that will almost certainly grow and sustain your success by accelerating your financial goals.

Our business is a financial enterprise, focused on the financial needs and wants of our clients, all of whom are private business owners. We too work hard every year, embracing a fiduciary standard by doing what's in our client's best interest, something that sustains our success year after year.

We can also agree each of us is living in a time of uncertainty and change. Virtually every enterprise, perhaps yours, is subject to the vagaries of a society that is increasingly litigious. The potential threats you face can be debilitating and perhaps keep you awake at night. We help business owners like you increase their control over their financial destiny.

Our solution is not a simple solution looking for a problem to solve. It's real, sophisticated, and has the potential to dramatically increase your ultimate financial reward, which we assume is among your professional goals.

The risks we address can threaten your brand and goodwill, your accounts receivable and whatever other assets your enterprise has accumulated. They might include (a) cyber risk, (b) regulatory and administrative actions, (c) loss of key personnel, as examples. There are many more, so be sure to review the attached list of your industry risks. We want to show you how to better protect yourself, and at the same time, reward yourself.

Our goal is to protect your enterprise against these risks and to respond to potential lawsuits or actions that can appear at any time and wreak havoc on your life. Our goals include helping you manage your taxes and the impact they can have on your enterprise, on your life and on any eventual succession plans.

What we offer is fundamentally different from insurance coverages sold by traditional commercial insurance companies. All those companies keep any unused premium dollars for their benefit, while our program, the **CapAlt Risk Solution™**, sets those dollars aside such that after covering all submitted claims, they are considered leftover funds which flow to **your** insurance reserves, under **your** control for future use.

Its full name is **The CapAlt Business Risk Management Model™**, but to keep it simple, we call it the **CapAlt Risk Solution** or just **CRS**. It's the distillation of over 25 years of contemporary business insurance design and brings economies of scale and savings typically found only in large insurance companies. This approach to risk management results in significant benefits as it has seen many upgrades and improvements to where today it's a truly advanced, special purpose financial and insurance strategy.

Over repeated insurance cycles (year after year), your premium dollars not used to satisfy claims become surplus assets and protected equity, available to you and others you proactively select.

True, not every privately owned enterprise qualifies for a CapAlt Risk Solution. But in an established and battle tested real world environment, if you do qualify, it will become a true profit center for you, the enterprise owner.

Our advisory team consists of Tony Kendzior and Craig Benson. For the past 45 years, Tony has practiced successfully as an insurance agent, retirement planner, and registered investment advisor. Today, Tony specializes in helping individual enterprise owners find a higher level of financial freedom than what they were expecting. A thread often shared by Tony is that life in retirement with more money is almost always better than life with less money.

Craig Benson spent 35 years as an Indiana attorney handling litigation and complex bankruptcy issues before closing his law practice in 2015. Since 2014, he's provided strategic planning advice to successful business owners using sophisticated risk mitigation strategies, including advance insurance structures. Craig is the detail person for the **CapAlt Risk Solution**.

Together, we assert that CRS is a profound way for the owners of successful and privately owned enterprises to gain peace of mind and life with more money. This will happen without compromising the natural order of whatever it is they do with their lives.

Reach out to either or both of us with an email. We'll help you explore, in a no cost, no obligation manner, whether a **CapAlt Risk Solution** is right for you.

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