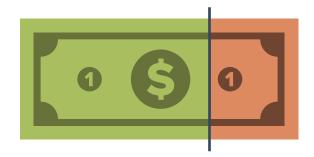
Roundstone's CAPTIVE FUNDING



When it comes to self-funded group captive plans, **not all captives are created equal!** Roundstone puts more of your dollars into the shared pool than other captive plans. What does that mean? The shared pool contributes to your variable costs – and the higher your variable costs, the higher the possibility of return funding at the end of the year.

ROUNDSTONE'S CAPTIVE

By providing more variability in the shared pool, you have a greater chance to receive your pro rata share of the unused funds at the end of the year.

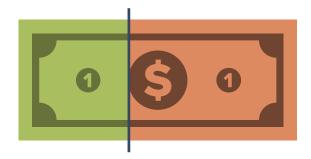


68 cents of every dollar is put into the shared pool.

Only 32 cents is fixed!

OTHER CAPTIVES

When less of your money goes into the shared pool, you have a smaller chance to receive unused funds back at the end of the year.



Only 40 cents of every dollar is put into the shared pool, on average.

That means, 60 cents is fixed!

*Assumes an employer deductible at \$50,000 or less.

