

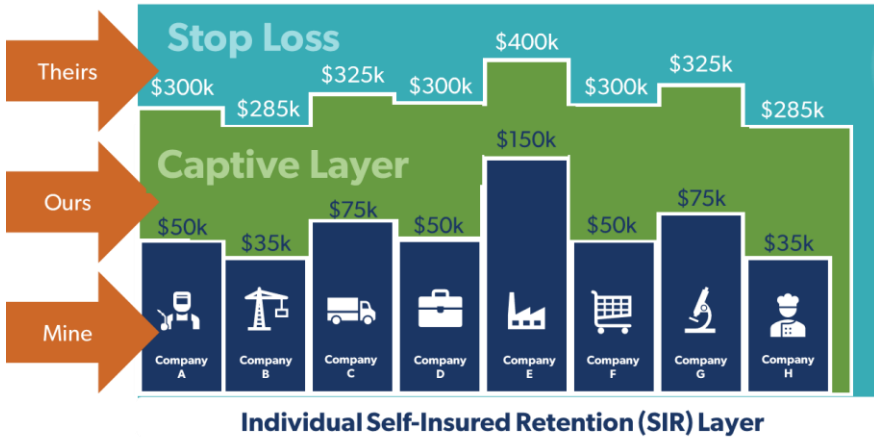
Take OWNership

of Your Health Insurance with a Group Captive



Health insurance costs account for the second largest employee-related expense for employers. Group captives increase stability and reduce volatility, found in the traditional health insurance market. Stop renting insurance and **OWN** it.! Introducing **OWN Health**, an NCEO ESOP Captive solution.

Financial Structure



Is Your ESOP a Good Fit?

- Typically "Good Claims" Performance
- Cares About Your Employees' Health
- Entrepreneurial Spirit & Desires Control
- 75 or More Enrolled Employees
- Understands "Risk for Reward"

Why Should ESOPs Use the Captive Model?



Employee-owned companies have better-than-average risk profiles



Employee-owned companies are diversified



Employee-owned companies benefit from strong cultures and long-term focus