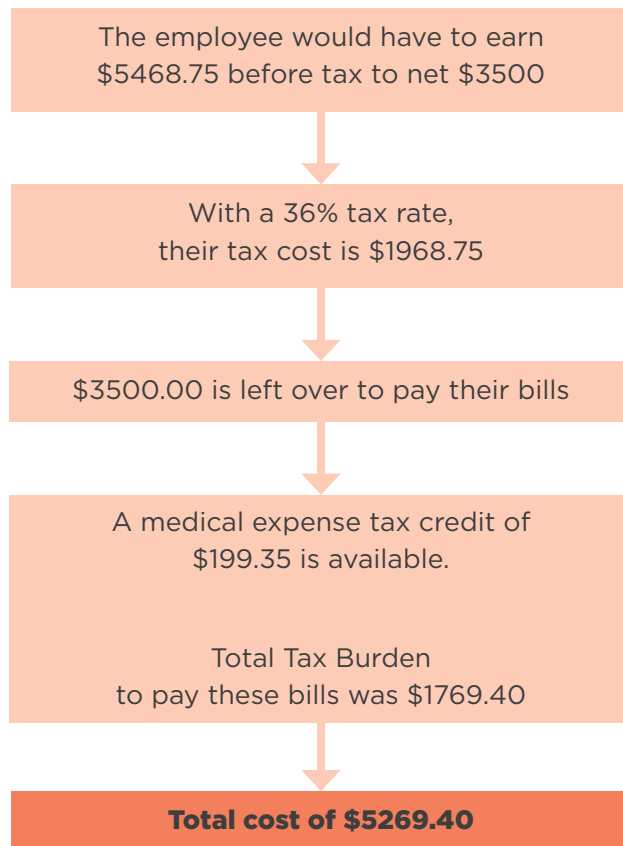


WHAT ARE THE COST SAVINGS?

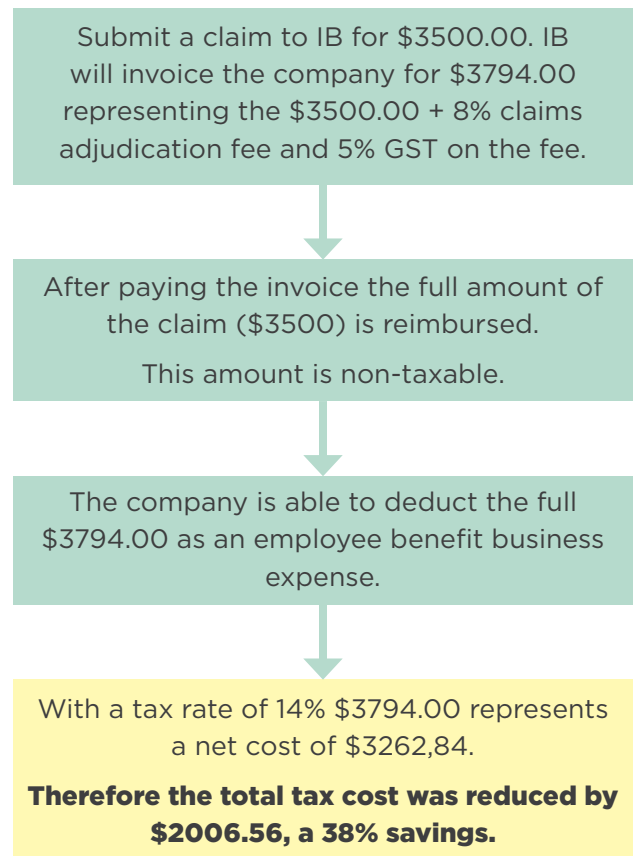
Consider the following circumstances:

- Salary \$100,000
- Personal Marginal tax rate 36%
- Corporate tax rate of 14%
- \$3500.00 combined health and dental expenditures

WITHOUT AN IB CORPORATE COST PLUS PLAN



WITH AN IB CORPORATE COST PLUS PLAN



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