DOUBLE DIAMOND

INVESTMENT GROUP, LLC

Investment Solutions That Work for You

How to Earn Interest From Cash Retainage

www.doubledig.com

What is Retainage Substitution?

- Earn interest from retainage
- Invest in high-quality municipal and government securities
- 100% of earnings flow to contractor
- No additional lag time in final release of retainage

Who Can Benefit From These State Laws?

Prime contractors working in the public sector

Double Diamond Makes the Process Easy

- Explain retainage laws to owner, then gain their approval
- Facilitate paperwork
- Set up escrow account
- Provide job-specific tactical investment advise
- Invest and deliver securities to escrow agent
- Monitor portfolio for matured securities
- Maintain cost basis indefinitely (accountants love this!)

States that Allow This Practice

New York, California, Oregon, Washington, Colorado, Arizona, and many others

Determining Factors:

1. The size of the contract
2. The length of the contract
3. The retainage factor

Contractor Benefits:

- Earn interest from an unexpected source
- High quality investment portfolio
- Accountants and bonding companies favor this process
- Earnings may allow for lower bids
- Cash flow may allow quicker payments to material suppliers
- Double Diamond is the contractor's advocate. We lobbied effectively to change law in Florida and Kansas.

Bonding companies look favorably on retainage investing as the contractor is structuring a portfolio of hard assets, with an emphasis on capital appreciation.

Call us to invest your retainage today.

DOUBLE DIAMOND
INVESTMENT GROUP, LLC

1719 State Route 10, Suite 105 • Parsippany, NJ 07054
TOLL FREE: 877.420.2852 • **PHONE:** 973.352.6680
Email: info@doubledig.com
www.doubledig.com