SmartLock™

FLEX STREAM · INCOME ON YOUR TERMS

A Y-UFinancial® Strategy
A flexible income stream, without the restrictions.

What if you could draw retirement income on your own schedule, with no penalties, no fixed payments, and no permission required?

Most retirement options lock your money behind ages, penalties, and rigid rules right when you need it most. Flex Stream turns one leveraged asset into a flexible income stream you control. Your money keeps growing while you draw from it, so you can shape the timing, the amount, and the cost of access around your life.

THE PROBLEM Most retirement options aren't flexible when it's time to spend.

Locked behind rules

Age thresholds, penalties, and required distributions dictate when and how much you can take.

Exposed to the market

Drawing income in a down year locks in losses and can drain a portfolio years too early.

Growth stops when you spend

Once you withdraw from a traditional account, that money leaves and stops working for you.

HOW FLEX STREAM WORKS

1

Transfer once

Move your money into a positive-interest environment backed by a 120+ year-old carrier.

2

Grow with leverage

Cash value grows with contractual guarantees and potential dividends, tax-deferred and uninterrupted.

3

Draw your stream

Access funds anytime via collateralized loans. No approval, no penalties, no set payment schedule.

4

Keep it growing

Your full cash value keeps compounding as collateral, even while your income stream is flowing.

FLEXIBILITY	ACCESS	CONTROL	GROWTH	LEGACY
Income on your schedule	No approval, no penalties	Manage your interest	Compounds while you draw	Generally tax-free to heirs

THIS MAY BE RIGHT FOR YOU IF

Who Flex Stream is built for

- ✓ You want retirement income you can start, pause, or adjust on your own terms.
- ✓ You worry about drawing income during a market downturn.
- ✓ You want access to your money without age limits, penalties, or required distributions.
- ✓ You'd like your balance to keep growing even while you spend from it.
- ✓ You want one asset that funds your retirement and protects your family.

QUESTIONS TO ASK YOUR ADVISOR

Start the conversation

- → How flexible is my current retirement income when I actually need it?
- → What happens to my income if the market drops the year I retire?
- → Can I access my money without penalties or required distributions?
- → Can my balance keep growing even while I draw income from it?
- → Which funding source fits me: cash, retirement, equity, or an existing policy?

Y-UFinancial®
LET YOUR WHY EMPOWER YOU