

Stream Quick Fact Sheet



Stream Minimum Contribution Requirements Per Age Brackets

- Ages 1–17: \$5,000/yr for 5 years
- Age 18+: \$20,000/yr for 5 years

Leverage Ratios Used Per Age Brackets (Years 1–5 of Policy Contributions)

- Ages 1–39: 70% / 30% Split (Bank / Client)
- Ages 40–49: 60% / 40% Split (Bank / Client)
- Age 50+: 50% / 50% Split (Bank / Client)

Years 6–10 the Bank Contributes 100% of Premium

Trust Structure:

- All policies are written out of the state of Arizona
- Stream is the Trustee and beneficiary of the policy until the bank loan is repaid
- Policies are issued in Tranche format, with each policy standing on its own within the Tranche
- Clients become the Trustee of their Trust and Stream is removed as Trustee when the bank loan is fully repaid

Member Qualification

Must make at least \$300,000 of income or have at least \$1 Million of assets excluding their primary residence

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Agent Licensing

All Stream Agents must be licensed in the state of Arizona

Compensation Split

- Writing Agent goes on the application for 75%
- Stream goes on the application for 25%
- Commissions are spread over depending on the carrier

Stream Designs

- Income
- Death Benefit Only
- Survivorship (Second to Die)
- Allow for 1035 Exchange capability

 **Connect with Us! Email us at service@thestreamplan.com**

The Stream Protection Plan is designed for accredited investors and is not suitable for all clients as it involves some risks. The indexed universal life insurance policy used is issued by a third-party Life Insurance company and involves both guaranteed and non-guaranteed elements. Policy performance and financing terms are not guaranteed. Illustrations and projections are hypothetical, for educational purposes only, and do not guarantee future results. Actual outcomes may differ materially. This material is not tax, legal, or investment advice. Please consult your independent advisors.