



SMARTER LIFE INSURANCE FOR HIGH EARNERS

Meet the Founders

Tim Whitmore and Nicole Rex built the Stream Plan to help high earners who are too successful for standard advice but not yet ultra-wealthy. After a combined of 45 years of helping families grow tax-advantaged income with financed life insurance, they realized many high-income professionals, entrepreneurs, and business owners were being left out of meaningful planning strategies.

Determined to change that, they created a solution that doesn't require \$10M net worth, personal guarantees, or collateral, just smart leverage, clear strategy, and the ability to build potential tax-free income while protecting families. In 2025 alone, that vision translated into \$6.3M in total premium paid, and the best part? We're just getting started.



How it Works

- **Shared funding:** Clients pay 30–50% of the first five premiums; a lender covers the rest.
- **Ownership shift:** The loan is repaid using the policy's cash value, transferring full control to the client.
- **Long-term payoff:** No payments after year five, clients can access potential tax-free retirement income, and beneficiaries receive a potential tax-free death benefit.

Key Benefits

- **Potential tax-free** retirement income, long-term care access, and a potential tax-free death benefit.
- **Downside protection:** Built-in safeguards against market losses.
- **Confidence & clarity:** Full transparency at every step of the process.

Why Stream?

- **Built for high earners:** Designed for those overlooked by traditional planning, no \$10M net worth, no personal guarantees, no collateral.
- **Smart planning, now and later:** Build potential tax-free income while protecting your family's future.
- **Proven expertise:** Created by founders with deep experience in premium-financed life insurance.

Looking ahead: 2026



Stronger advisor support:

Enhanced education, resources, and hands-on guidance.



Advanced planning strategies:

Expanded solutions for business owners and generational wealth.



Smarter technology & access:

New presentation tools, seamless upgrades, and bilingual support in Chinese and Spanish.

Connect with us!



Email us at service@thestreamplan.com



Call us at **(805) 728-1682**



Visit us at www.thestreamplan.com



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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.