Frequently Asked Questions

FAQ

The Stream team is passionate about making this wealth-generation strategy accessible to high-income earners and empowering their financial freedom.

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Is my investment at risk if a bank supporting the Stream Plan fails?:

No, your investment is secure. We maintain multiple banking relation-ships, which allows us to pivot to another bank if one decides not to renew loans, or is less competitive on rates. We simply would re-finance the loan, which requires no cost to you, the client.

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What if the policy performance doesn't perform as originally illustrated?:

If the policy performs less than illustrated the income projections could be significantly less. If the policy was ever at risk of lapsing due to underperformance, additional premiums may be required.

Stream's approach uses 20-year back testing to determine the best allocation for your policy. However, past performance is no guarantee of future performance. This is why we evaluate your policy each year.

We also diversify the policy's index options and review them annually to help ensure you stay in the best position for growth.

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Who is eligible for a Stream Plan?:

The client must be an accredited investor and insured ages 1 through 60, with a standard or better health rating.

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Is there a minimum or maximum amount I can contribute?:

The minimum contribution for the following ages are:

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

There is no maximum limit, and all amounts must be financially justified for both the insurance and premium amounts.

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What happens if there isn't enough cash value to make the policy loan interest payments and if my policy were to lapse, how would I be taxed?:

If the policy was ever at risk of lapsing, addition premiums may be required to keep it inforce. If the policy were ever to lapse with a policy loan outstanding any amounts loaned from the policy, above cost basis, would be taxed as ordinary income.

The policies also include an overload protection rider, which would guarantee the policy will not lapse through your age 120. If the policy were to ever lapse. In order to invoke the rider the policy needs to be inforce 15 years, has sufficient cash surrender value and the insured must have attained a minimum age, typically age 70.

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What's the benefit of choosing Stream versus paying the premiums yourself?:

Premium-financed (leveraged) life insurance is not for everyone. To become a client of Stream, you must be an accredited investor. Stream's innovative financing model offers a higher death benefit, more living benefits, and greater cash accumulation than traditionally funded policies. Plus, you only pay premiums for five years, unlike other policies that may require ongoing payments.*

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What would happen to my Policy if the insurance carrier goes insolvent?:

This is highly unlikely, as we work solely with highly rated carriers with lengthy histories.

However, Stream offers the flexibility to transfer your policy to another life insurance carrier (via a '1035 exchange') if needed, protecting your policy.

It's important to note that only one USA insurance company (Executive Life) has gone insolvent since 1991, and it was taken over by the state.

Scan QR code, visit website or contact us for more info

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*Premium financing relies on internal policy funding to pay back the loan. This is not guaranteed, and results may be more or less favorable than illustrated. Stream is responsible for the premium financing arrangement. The life insurance companies with which we work are bound only by the terms of the life insurance policies that they issue.

Securities and advice regarding securities can be offered solely by representatives registered to offer such products or services through a broker/dealer or registered investment adviser. The agent representing the life insurance company that issues the life insurance policy being considered is acting solely on behalf of the life insurance company in support of the life insurance transaction. Please refer any questions or concerns regarding the private placement or securities offering to the broker/dealer, registered investment adviser or other entity referred by Stream. TC7405980(1224)

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.