EDUCATIONAL

A Retirement Plan Built for Doctors

4 REALITIES EVERY DOCTOR KNOWS

medStream

If you're a medical professional whose retirement plan looks more gray than golden, you're not alone and you're not behind by accident. Stream understands the financial realities specific to medicine, and medStream is built to help you catch up fast.

medStream is based on the Stream Protection Plan's leveraged life insurance model, redesigned around the four realities every doctor knows.

1. Doctors get a slow start: medStream helps you catch up fast.
Years of school, six-figure student debt, the cost of setting up a practice, and a late entry into peak earning years. By the time most doctors are ready to think about retirement, they're a decade behind their peers. medStream is designed to close that gap quickly: just five annual contributions of $25,000 can meaningfully reset your retirement trajectory, without sacrificing the years you spend buying a home or building your practice.

2. Doctors play it safe: medStream removes market risk.
You're trained to be risk-averse. Your patients' lives depend on it, and your finances should benefit from the same discipline. Unlike traditional retirement plans that ride the stock market's swings, medStream has zero market exposure. It uses indexed universal life insurance with a zero-floor model, meaning you participate in market gains but are fully shielded from market losses. No down years. No rebound math. Just steady, protected growth.

Quick Summary

- Doctors start their careers later and carry more debt — medStream is built for that reality.
- Five annual contributions of $25,000 can meaningfully reset a doctor's retirement.
- Zero market exposure: indexed universal life insurance with a zero-floor floor on losses.
- 5:1 bank leverage multiplies growth; group structure unlocks high-net-worth terms.
- Automatic six-to-seven-figure death benefit protects the family if the unthinkable happens.

20551 N Pima Rd, Suite 200 #16, Scottsdale, Arizona, 85255 thestreamplan.com (805) 728-1682

The zero-floor advantage

Traditional retirement plans expose you to the full swing of the market. A 30% drop is a 30% loss and years of recovery before you're back to where you started.

The Stream Plan uses indexed universal life insurance with a zero-floor model. When the market climbs, your policy participates in the gains. When the market falls, you're credited zero or one percent but never less than what you put in. No catastrophic losses. No recovery years. Just protected, compounding growth.

A high-net-worth strategy, made accessible

Premium-financed life insurance has been a quiet wealth-building tool for ultra-high-net-worth families for decades, typically requiring $10 million or more in net worth to access.

Stream changed that. By pooling 5 to 12 high-income earners ("HENRYs" high earners, not rich yet) into a single tranche, the group commands the same favorable bank terms a single ultra-wealthy borrower would. The result: an entry point roughly ten times lower than the traditional model.

More than retirement income

The Stream Plan is designed to protect every stage of life, not just the end of it:

- Potential tax-free retirement income with no market risk
- Living benefits: if you become seriously ill or injured, you can advance the death benefit while you're still here
- A potential tax-free death benefit for your beneficiaries
- Asset protection from creditors, bankruptcy, and divorce, because the policy sits in a remote entity
- Liquidity for major life events: a home, a business, a child's education

The bottom line

For decades, the wealthiest Americans have used premium-financed life insurance to grow and protect generational wealth. The Stream Protection Plan opens that strategy to the high earners who are building wealth today: without the catastrophic risk, without the market dependence, and without surrendering most of your retirement to taxes.

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

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