EDUCATIONAL

Future-Proof Your Financial Freedom with Premium Financed Insurance

lifeStream

That single question captures why the Stream Plan exists. Most retirement vehicles tax you at the harvest, when you can least afford it. The Stream Plan flips the model: pay tax on the seed today, and harvest your retirement income tax-free for the rest of your life.

Stream co-founders Nicole Rex and Tim Whitmore built this plan to bring a strategy long reserved for the ultra-wealthy within reach of high earners who aren't there yet.

What is premium-financed life insurance?
Forget the old definition of life insurance, an expense your family collects on after you're gone. Premium-financed life insurance flips that on its head, transforming a liability into a wealth-building asset.

Here's how it works: your contributions are paired with bank financing at a 5:1 ratio, hyperfunding a cash-value life insurance policy. The policy offers potential tax-advantaged growth, potential tax-free retirement income, and a generally tax-free death benefit. Stream is the borrower on the bank loan, you never personally guarantee the debt, and you can never lose what you put in.

Why now: the tax problem most retirees never see coming
National debt is rising. Tax rates are not going down. As Nicole puts it: "How do you think they're going to reduce the deficit? By continuing to raise the tax rates."

Picture the standard retirement promise: a 401(k) that grows to $1 million by age 65. At a 40% tax bracket, that's not $1 million, it's $600,000. The Stream Plan eliminates that surprise by funding retirement with after-tax dollars in a potential tax-free growth vehicle.

You qualify for a Stream policy if:

- Income: $200,000+ annually (single) or $300,000+ annually (married), or
- Assets: $1 million+ in investable assets
- Plus: ability to contribute at least $5,000 annually for five years

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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 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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