BizStream: Business Insurance That Builds Wealth Instead of Burning It

bizStream

Most business owners treat insurance as an expense, a check they write each year to protect against worst-case scenarios. BizStream turns that expense into an asset.

Built on the same Indexed Universal Life (IUL) foundation as the Stream Protection Plan, BizStream lets business owners use a single policy to do four things at once: cover buy-sell agreements, protect against the loss of key people, retain top talent, and fund the owner's own potential tax-free retirement, all while keeping leverage off the company's balance sheet.

1. Buy-sell agreements that grow instead of expire
The traditional buy-sell agreement is funded with term life insurance. Cheap, simple and if no triggering event occurs, every dollar paid in premiums is gone.

BizStream replaces the term policy with a cash-value IUL policy that does the same protective job, but keeps the money working. The death benefit still funds the buyout if a partner dies. But if no triggering event ever happens, the accumulated cash value is still there, accessible potential tax-free as future income, not lost to a policy that expired. Same protection. None of the sunk cost.

2. Key-person coverage that doubles as a corporate asset
Losing a pivotal employee: a top producer, a technical lead, a co-founder, can wipe out a year of revenue overnight. Most companies hedge with KeyMan insurance, but it's structured the same way as buy-sell coverage: pay premiums, hope you never need it, watch the money disappear if you don't.

Quick Summary

- Buy-sell agreements: protection that builds cash value instead of expiring
- Key-person coverage: KeyMan insurance that doubles as a corporate asset
- Talent retention: vested potential tax-free policy ownership at tenure milestones
- Owner retirement: potential tax-free income that doesn't depend on selling the business

BizStream restructures KeyMan coverage as a growing corporate asset. The business is protected if the key person leaves, dies, or becomes permanently disabled. And while the policy is in force, it's quietly building cash value the company can borrow against, deploy, or hold on the books as a long-term asset.

3. Deferred compensation that actually retains
Want to keep your best people for the next 10 years? A signing bonus is a moment. A salary bump becomes the new normal in 90 days. A cash-value policy with a vesting schedule is a different kind of incentive entirely.

BizStream lets you tie policy ownership to tenure milestones — three years, five years, ten years — transferring a potential tax-free retirement asset to the employee as they hit each one. It's not a gift card. It's a future potential tax-free income stream they only fully own if they stay. Few retention tools sharpen the math on staying like that.

4. The owner's own retirement, funded without raiding the business
Most business owners assume the business is their retirement plan — and most overestimate what it'll sell for when the time comes. BizStream lets owners fund their own potential tax-free retirement on the side: a minimum of $5,000 a year for five years is enough to start building a substantial, market-protected retirement asset that exists entirely outside the company.

Whatever the eventual sale price of the business, your retirement isn't depending on it.

The structural advantage: leverage that stays off your balance sheet

This is what makes BizStream materially different from any traditional business insurance product:

Stream is the borrower on the bank loan that powers the policy. The leverage that supercharges your IUL doesn't sit on your company's balance sheet, doesn't show up on your debt schedule, and doesn't affect your borrowing capacity for the rest of the business.

Once the loan is repaid, the policy's full cash value adds to your company's net worth. The business gains an asset without ever having carried the debt that created it.

Insurance, rebuilt as infrastructure
For decades, the best business insurance you could buy was still, fundamentally, an expense. BizStream changes the math: the same dollars that protect you against the worst day also build wealth for the best one.

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