CASE STUDY:

Sons Secure Their Father's Golden Years with Stream

Stream
An asset you can bank on

When two brothers walked into a meeting about their own retirement, they left with something bigger: a plan to give their father the future he'd spent his life making possible for them.

The Conversation That Changed Everything
Two brothers, both successful in commercial real estate, sat down with a Stream life insurance agent to map out their retirement. The conversation started with their own future. It ended somewhere they didn't expect, focused on their dad.

Why Traditional Financing Fell Short
At first, the brothers considered conventional financing options. But once they understood how Stream's premium-financed life insurance plan works, leveraging policy cash value to generate potential tax-free retirement income, they saw it wasn't just the smartest move for themselves. It was the most powerful gift they could give their father.

The Challenge: A Father with No Safety Net
At 52, their dad was renting a home, earning $70,000 a year, and facing a retirement landscape stacked against him:

- No home ownership to build equity
- Minimal projected Social Security benefits
- Limited capacity to save meaningfully before retirement
- Rising housing costs with no affordable options in sight

He had spent decades putting his sons through college. With their mother no longer with them, the brothers saw a clear opportunity and a clear obligation. It was time to give back.

Case Study Summary

- Two brothers paused their own retirement plans to prioritize their father's
- Dad: 52 years old, renting, facing financial uncertainty
- Solution: Stream Protection Plan, reverse-engineered to replace his working income potential tax-free
- $70,000/year for 5 years → $53,000 potential tax-free annually, ages 70–120

Putting Family First
The brothers made a decision few people would: they paused their own Stream Protection Plan to prioritize their father's. Our team reverse-engineered a strategy built around one goal, replicating Dad's working-years income, tax-free, for the rest of his life.

The target: Match his $70,000 gross salary with approximately $53,000 in tax-free annual retirement income, the equivalent take-home pay he'd earned his entire career.

The math: $70,000 in annual contributions to the Stream Protection Plan policy, split evenly at $35,000 from each brother, for five years.

"This Is a No-Brainer"
That was the brothers' reaction when they ran the numbers. Here's why:

Investment	Duration	Result for Dad
$70,000/year combined	5 years	$53,000 potential tax-free annually, ages 70-120

A five-year commitment from two sons. A lifetime of security for their father.

The Takeaway
The Stream Protection Plan is built to do more than fund a comfortable retirement. In the right hands, it becomes a multi-generational tool, one that lets families turn financial strategy into legacy.

For these two brothers, it wasn't about returns or tax efficiency, though they got both. It was about making sure the man who raised them never had to worry about money again.

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