Premium Financed
Affluent U.S. Families

Why High Net-Worth Families Are Leveraging Premium Financing

Preserve Liquidity: Keep capital invested in businesses, real estate, or portfolios while funding life insurance.

Access Larger Coverage: Finance premiums to secure higher life insurance protection for estate planning and wealth transfer.

Tax-Efficient Planning: Potential tax-free retirement income, plus flexible wealth transfer strategies for heirs.

Simplified, Low-Risk Structure: No collateral, no personal guarantee, Stream acts as guarantor for a seamless strategy.

How Stream Differs from Traditional Premium Finance

No Collateral or Personal Risk

Clients can fund policies without pledging other assets or providing a personal guarantee. Stream acts as guarantor, simplifying the strategy.

Leverage for Larger Protection

Access life insurance coverage up to 5.5x the premium contribution, allowing meaningful wealth transfer while preserving liquidity.

Estate Liquidity and Death Benefit

Immediate funds for heirs to cover estate taxes, equalize inheritances, or preserve family businesses.

Tax-Efficient Wealth Transfer & Retirement

For potential tax-free retirement income and multi-generational wealth transfer without disrupting existing investments.

Greater Policy Design Flexibility

Access to potential tax-free long-term care and chronic illness funds, plus protection against market losses.

Full Transparency and Control

Clear, predictable policy structure with customizable designs to meet client-specific goals and planning needs.

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Client Profiles

Professional Athletes

- **Net Worth**: $10M–$200M+
- **Geographic focus**: Major U.S. sports markets (NFL, NBA, MLB, NHL) and global athletes playing in the U.S.
- **Key Uses:** Long-term wealth protection, potential tax-efficient wealth transfer, estate liquidity for family, protection of earnings during peak career years
- **Common planning**: Multi-generational wealth planning, asset diversification outside sports income, trust planning for family and future heirs
- **Premium Finance Appeal**: Many athletes prefer to keep capital invested in real estate, private investments, or business ventures rather than funding large policy premiums directly. No collateral needed.
- **Premium financing allows them to**: Keep capital invested during high earning years, leverage insurance benefits to build long-term protection, reduce upfront cash outlay while creating meaningful future wealth.

Medical Professionals

- **Net Worth**: $5M–$50M+
- **Geographic focus**: Major U.S. metropolitan areas with high concentrations of physicians and medical specialists
- **Key Uses**: Tax-efficient retirement income planning, wealth transfer to family, asset protection, estate liquidity
- **Common planning**: Supplemental retirement income strategies, long-term wealth accumulation, protection of growing investment portfolios
- **Premium Finance Appeal**: Many physicians prefer not to redirect large portions of annual income toward policy premiums, especially during peak earning years while managing lifestyle expenses and investments. No collateral needed.
- **Premium financing allows them to**: Preserve liquidity, maintain investment flexibility, and pursue larger tax-efficient planning strategies without significant upfront capital commitments.

Business Owners & Entrepreneurs

- **Net Worth**: $10M–$200M+
- **Geographic focus**: United States business owners across manufacturing, services, technology, and privately held companies
- **Key Uses**: Estate liquidity for heirs, business succession planning, wealth transfer, asset protection from business risk
- **Common planning**: Family succession planning, wealth equalization among heirs, and business continuation strategies
- **Premium Finance Appeal:** Many business owners prefer to preserve liquidity for their companies rather than fund large premiums directly. No collateral needed.
- **Premium financing allows them to**: Keep capital invested in their business, leverage insurance benefits, reduce upfront cash outlay while creating estate liquidity for the next generation.

High-Income Individuals & Executives

- **Net Worth**: $5M–$100M+
- **Geographic focus**: Major U.S. financial centers and corporate hubs
- **Key Uses**: Tax-efficient wealth accumulation, supplemental retirement income, estate liquidity, long-term wealth transfer
- **Common planning**: Diversification of taxable investment portfolios, retirement income planning, and inter-generational wealth strategies
- **Premium Finance Appeal**: Many high earners prefer strategies that preserve liquidity and allow them to keep assets invested rather than allocating significant capital to policy premiums. No collateral needed.
- **Premium financing allows them to**: Maintain investment flexibility, pursue larger insurance strategies, and create tax-efficient income and legacy planning opportunities.

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