prostream

BANK LEVERAGED LIFE INSURANCE

A future, secured, *long after the game ends.*

PROVIDES A POTENTIALLY POTENTIAL TAX-FREE BENEFIT FOR YOUR LOVED ONES & MORE!

Behind every athlete is a family hoping to see them secured for life. The Stream Plan is a simple, lasting way to help make that happen. At its heart, it's life insurance: if something ever happens to you, your loved ones are cared for through a potentially potential tax-free payout. While you're alive, the same policy can quietly grow your money, provide living benefits, and leverage a bank to help fund the premiums.

WHAT IT DOES,IN PLAIN TERMS

1. **First, it protects the family**
   If something happens to you, your loved ones receive a potentially potential tax-free payout. That protection is the foundation. Everything else is a bonus on top.

2. **Then, it grows your money**
   Its cash value is tied to the market's gains, and a 0% floor means you never see a negative return on your money, even when the stock market drops.

3. **Later, it can pay you back**
   Years down the road, you can borrow money as a potential tax-free income stream under current tax law. This benefit can help cover living expenses, be reinvested for future use, or be shared with family members.

MORE THAN A DEATH BENEFIT

If you're ever seriously injured or become ill, they can access part of the benefit early, **while you're still alive, to help cover medical costs and keep life moving.**

Turn the page for more

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MORE INCOME. A BIGGER LEGACY. SAME $100K.

The example below compares an 18-year-old athlete contributing the same $100,000 over five years either entirely out of pocket or by utilizing bank leverage through The Stream Plan. While the athlete's contribution remains the same, the results are dramatically different. Beginning at age 40, projected retirement income increases from approximately $21,600 per year to more than $61,000 per year, potentially generating $2.8 million of potential tax-advantaged income over a lifetime compared to less than $1 million without leverage.

The difference in protection is just as significant. The leveraged strategy starts with approximately $2.15 million of death benefit coverage on day one and grows to more than $12.5 million by age 85, while the traditionally funded policy declines to approximately $786,000 over the same period. Simply put, the same out-of-pocket contribution has the potential to create substantially more income, protection, and long-term legacy value.

	NON-FINANCED	STREAM (FINANCED)
Your contribution	$100K over 5 years	$100K over 5 years
Initial death benefit	$1,015,742	**$2,153,375** 2.12× more
Annual income, from age 40	**$21,634/yr** (tax-free)	**$61,008/yr** 2.82× more — tax-free
Cumulated income to age 85	$994,964	**$2,806,381** 2.82× more
Death benefit at age 85 life expectancy	$786,461	**$12,467,296** 15.85× more

Built for athletes and the families who stand behind them. If this feels right for you or someone you love, it starts with a simple 30-minute conversation.

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805-728-1682

[1] Stress test assumes a 0% return for the first 5 years, followed by 6.84% for all remaining years. [2] Death benefit passes income-potential tax-free to heirs under current law; confirm the figure against the full policy illustration. Income figures are based on an illustrated rate of 6.84% and are not guaranteed. The bank loan rate is variable (6.05% current) and subject to market conditions. This presentation is not valid unless accompanied by a complete insurance company illustration.

__This is a simple, educational overview, not financial, tax, or legal advice.__ Stream is a premium-financed (bank-leveraged) life insurance strategy. Premium financing involves additional risks when used with indexed life insurance policies, including loan repayment obligations and the possibility a policy could lapse. The program is available to qualifying accredited investors. Policy charges and annual fees apply and reduce cash value. Tax benefits depend on the policy being properly structured and remaining in force, and on current tax law. Any figures are projections, not guarantees. Please consult your tax and legal advisors before making decisions.

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