



A new way to protect the present. A new way to secure the future.

Sophisticated planning



for a complex tax era.

Say hello to your first Stream monthly newsletter!

In 2026, higher taxes and increased complexity demand more sophisticated planning. Life insurance remains one of the most under-leveraged tools in advanced tax and wealth strategies.

This month's featured article, Taxes in 2026: 4 Myths vs. Facts (Stream Plan Edition), reframes life insurance as a living strategy, designed to enhance tax efficiency, preserve liquidity, and support generational goals with greater control.

[Read full article here](#)



BIG NEWS: We're excited to share that even more is on the horizon! Next month, we'll be announcing big news: the addition of a new carrier relationship that expands the solutions we can bring to you.

Relevant Resources:



The Power of IULs



Premium Financing



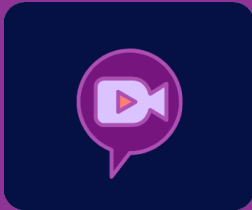
IUL Interest Crediting

Upgrade Carrier Programs Expiring Soon!

Take advantage of these sales opportunity:

- **Symetra** has extended its Super Preferred Upgrade Program for Accumulator Ascent IUL **through July 1**, giving qualified clients a better chance to secure top-tier underwriting and lower premiums. This extension creates a timely opportunity to revisit pending cases and position new business with stronger client outcomes. [Click here](#) to view the formal announcement.
- **National Life Group:** This program applies exclusively to Summit Life policies issued as premium finance cases and includes all Emerging Affluent and Traditional Premium Finance programs. Multi-life Guaranteed Issue (GI) offerings are excluded.
- Underwriting Upgrade Guidelines
 - Upgrade applies only if the original underwriting assessment is Standard or better
 - Upgrade structure:
 - Standard → Select
 - Select → Preferred
 - Preferred → Elite
 - Standard TOB → Preferred TOB
 - Express or table-rated cases → *No upgrade available*
- Case Eligibility
 - Applies to pending cases only
 - Does not apply to cases already issued and/or paid
 - Agents may opt out of upgrading pending cases if the case is already well into the design or lending process
 - May be applied to term conversions that have been underwritten within the past 12 months
- Additional Details
 - Applicable to face amounts of \$4 million and under
 - **Program available through June 30, 2026**, at which time it will be re-evaluated.

Register for Stream Monthly Meetings!



Join us for monthly discussions and planning insights designed to help advisors bring new ideas around tax-efficient income and protection to their clients.

[Register for our Monthly Meetings](#)

Additional Resources:

Register Now: A Smarter Premium Finance Approach Session

March 25 at 10AM PT

Hosted by
Richard DeSantis



REGISTER NOW

Watch Now: Taxes in 2026: 4 Myths vs. Facts (Stream Plan Edition)

Now Available on YouTube



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