Stream

Premium-Financed IUL Comparison

Stream vs Kai-Zen

In Partnership with National Life Group

Stream and Kai-Zen are both premium-financed IUL programs designed to build tax-advantaged growth and supplemental income through leveraged life insurance. Each structures its leverage, contributions, and ownership differently. We've done the work for you – here's the comparison.

	Stream	**Kai-Zen**
Minimum Out of Pocket	**Ages 1-17: $5,000** **Age 18+: $20,000**	$22K
Leverage Amount	**70% Bank / 30% Client, Ages 39 & under** **60% Bank / 40% Client, 40s** **50% Bank / 50% Client, 50+** Target split, varies by carrier and rates	50/50 Split Regardless of age
Income Requirements	$200K Single, $300K Combined Income Married Couples, or $1M Net Worth Outside of Primary Residence	$100K
Ownership	Trust	Trust
Domiciled	Arizona	Nevada
Insurance Products	IUL	IUL
Contribution Limits	None	None
Face Amount Limits	None	None
Face Amount Minimums	**None**	$500K
Commission Split	**75% Agent / 25% Stream**	70% Agent / 30% Kai-Zen
Tranche Frequency	Every Two Months	Every 45 days
Designs	**Income, Death Benefit Only and Minors** Single Life or Survivorship	Income, Death Benefit Only