CLIENT-FACING RESOURCE

*What is **bank-leveraged** life insurance?*

Bank-leveraged life insurance simply means using borrowed funds to pay for a policy. A lender covers most of the premiums, you cover the rest, and the policy builds cash value along the way. It has been used quietly for decades by high-earning families and business owners. Traditionally, though, that loan comes with collateral requirements and personal guarantees.

Most people first hear bank-leverage and assume it is a loophole. It is not. A policy built for cash value can hold more than most people can pay into it, and that extra funding is where the growth lives. The Stream Plan closes the gap by bringing in a bank from day one. You contribute for five years, the bank funds the rest, then covers the premium entirely in years six through ten. No collateral. No personal guarantee. A policy neither of you would create alone.

Because a properly structured policy is a stable, well-secured asset to lend against. This is the same logic behind a mortgage. You do not buy a house with cash. You put down a portion, a bank finances the rest, and you end up with an asset far larger than your down payment. Bank leverage applies that thinking to a life insurance policy designed for tax-advantaged growth.

Where The Stream Plan Comes In

> Bank leverage is the strategy. **The Stream Plan is a specific way of doing it.** Stream pairs an indexed universal life policy with bank funding in a single, pre-built structure, so you are not sourcing a lender, negotiating loan terms, or assembling the pieces yourself. The lending relationship, the policy design, and the long-term maintenance are all part of one plan.

Turn the page for more

20551 N Pima Rd, Suite 200 #16, Scottsdale, Arizona, 85255 thestreamplan.com (805) 728-1682

How The Stream Plan Works

The money moves in a clear sequence:

YEARS 1–5	You make your contributions for five years only. The bank contributes alongside you from day one, providing up to 5-to-1 leverage.
YEARS 6–10	You make no further payments. The bank contributes 100% of the total required contribution.
THROUGHOUT	Cash value grows based on the performance of a market index. In down years, a 0% floor protects your index credits from negative crediting. The floor applies to index credits only, and policy charges continue regardless of index performance.
THE EXIT	Cash value builds to the point where it repays the loan. Once the loan has been paid, what remains belongs to you, available as potential tax-free retirement income, with a death benefit that passes income tax-free to the people who matter.

Why the Structure Matters

If you have researched bank-leveraged life insurance before, you may have run into arrangements that require you to pledge personal collateral or sign a personal guarantee. Structure is the first thing to evaluate in any strategy like this, and it is where The Stream Plan was built differently:

No personal collateral, no personal guarantee

The policy itself secures the lending. Stream serves as trustee and beneficiary until the loan is repaid, so you never pledge your home, your portfolio, or your signature.

The Banks Sub-Trust

Your policy is held inside a dedicated sub-trust for the life of the loan, which provides:

- An extra layer of protection
- Help shielding the asset against lawsuits and bankruptcy
- Simplified estate planning

Solutions for your financial fears

Stream is built to address the concerns that keep people up at night:

- An increase in taxes
- Medical emergencies
- A retirement income gap

Stress tested for confidence in resilience

Your plan should hold up even when life does not go as planned, so every illustration is stress tested against the market's toughest scenarios:

- 5 years of zero
- Rising interest rate
- Market declines and policy under performance

Who Is It For?

A Stream policy is not for everyone, and that is the point. It is built for a specific kind of person. See how many of these sound like you.

THIS MAY BE A FIT IF YOU

- Earn a strong, steady income and expect that to continue
- Are an accredited investor, or close to it ($200K single or $300K married income, or $1M+ in investable assets)
- Already max out your 401(k) or other retirement accounts and want another place to build
- Want potential tax-free retirement income, on top of what you already have
- Care about leaving something behind for your family or a cause you believe in
- Like the idea of building with a bank alongside you instead of tying up your own capital for decades

IT MAY NOT BE THE RIGHT TIME IF YOU

- Are still building toward a stable income
- Would feel stretched committing to the funding period
- Are looking for short-term access to the money

The Bottom Line

If you have ever wondered how the wealthy build with other people's money, this is the answer. A Stream policy is the structure built to deliver it without the collateral, the guarantees, or the guesswork.

If this feels right for you or someone you love, it starts with a simple 30-minute conversation.

Connect with us!
805-728-1682

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