

Meet Our Stream Team

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



Nicole Rex

CO-FOUNDER

nicole@thestreamplan.com

Nicole brings 15 years of experience in the life insurance industry and is a Certified Exit Planning Advisor (CEPA). At Stream, she focuses on building strong relationships and helping business owners protect and grow their wealth through strategic, tax-efficient planning.



Tim Whitmore

CO-FOUNDER

tim@thestreamplan.com

Tim brings over 30 years of experience in financial planning, life insurance, and annuities. At Stream, he oversees banking relationships and educates advisors and clients on the Stream Plan, helping high-net-worth individuals and business owners build, protect, and transfer wealth for long-term financial security.



Richard DeSantis

**DIRECTOR OF
INTERNAL SALES**

richard@thestreamplan.com

Richard has 13 years in private banking and wealth management and nearly five as an independent advisor. At Stream, he grows national distribution and provides strategies to help insurance professionals stand out, while helping clients achieve financial security.



Andrea Lopez

DIRECTOR OF MARKETING

andrea@watermarklife.com

Andrea brings 10+ years of marketing support in financial services across branding, content strategy, and user experience. At Stream, she builds educational content, marketing collateral, and campaigns that drive agent engagement.



David Whitmore

INTERNAL ASSISTANT

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David serves as Internal Assistant at Stream, supporting the team with illustrations and case structuring. He helps produce visual content and keeps internal cases organized and moving.