How is Stream different from traditional premium financing and other investments?

Where does the next dollar go once you have maxed out everything else? Every account you qualify for comes with rules you did not write. The Roth phases out as income rises. The 401(k) caps what goes in, penalizes what comes out early, and eventually forces money out on a schedule you do not choose. That is not a performance question, it is a control question.

	Stream	Traditional Financing	401(k)	Roth
Who qualifies	**$200K single income, $300K combined for married couples, or $1M net worth outside primary residence, plus health underwriting**	Applicants who meet financial and medical underwriting requirements.	Requires an employer-sponsored plan	Requires income under the IRS limit
How it is funded	**Client contribution plus bank financing arranged inside the program**	Client pays 100% of premium	Client defers salary, pre-tax. Employer may match.	Client contributes after-tax dollars. No employer match.
Typical client out of pocket	**$5,000 per year ages 1 to 17 $20,000 per year age 18 and up**	Full premium, client funds every dollar	Employee contributions are limited to $24,500/person annually (2026)	Contributions are limited to $7,500/person annually (2026)
Leverage on contributions	**Up to $5.50 of premium for every $1 you contribute**	None	Employer match only, if offered	None
Downside protection	**Yes, when the index return is negative for the year, the credited return is 0%**	Yes, when the index return is negative for the year, the credited return is 0%	No, subject to market risk and potential losses	No, subject to market risk and potential losses
Contribution limits	**None. No annual cap and no income phase-out**	None	Annual IRS deferral limit (currently $24,500/ person)	Annual contribution cap. Eligibility phases out as income rises *(under age 50)*
Access before age 59 and a half	**Yes, through policy loans and withdrawals, with potential tax-free access once the bank loan has been repaid**	Yes, through policy loans and withdrawals, with potential tax-free access at any age	No, generally taxed plus a 10% penalty, with limited exceptions	Contributions accessible any time, tax-free. Earnings generally taxed plus a 10% penalty, with limited exceptions
Required Minimum Distributions (RMD)	**None**	None	Required	Not required
What passes to heirs	**Tax-free death benefit**	Tax-free death benefit	Account balance, taxable to heirs	Account balance, generally tax-free to heirs
Collateral or personal guarantee	**None required. Stream serves as trustee until the loan is repaid**	Not applicable	Not applicable	Not applicable
Ownership	**Trust**	Individual, trust or company	Employer-sponsored, employee-owned account	Individual account
Available designs	**Income, death benefit only, and minors. Single life or survivorship**	Income, death benefit only, and minors. Single life or survivorship	Not applicable	Not applicable
Are benefits taxable?	**No**	No	Yes	No

**The 0% floor applies to index credits only. Policy charges continue regardless of index performance. The Stream Plan is life insurance, not a qualified retirement plan. Contribution caps, phase-outs, and distribution rules for 401(k) and Roth accounts are set by the IRS and change from year to year. This is not tax advice. Figures shown are program parameters, not projected results. Loan repayment, crediting, and policy performance are not guaranteed. Accredited investor status is confirmed at the illustration stage. Life insurance products are issued by National Life Group. Not FDIC insured. Not a deposit.*

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