

Take Care of Employees Without Impacting the Bottom Line

# CashStream

CashStream is a strategy designed to fund long-term contingent liabilities such as non-qualified plans, supplemental retirement, succession plans, and key man buyouts at a substantially lower cost than traditional solutions.

With CashStream, employers leverage life insurance policies with third party financing to fund future obligations. The company or entity posts collateral or pays interest to fund the strategy, which allows the company to keep control of future earnings on those assets. An important feature of the CashStream design is that it is not dependent upon the death of a participant to repay the loan or create potential future income.

In summary, CashStream is a flexible strategy that allows companies to preserve and supplement cash flow while retaining quality employees with valuable benefits. If you are interested in learning more, please contact your NIW licensed representative.



# CashStream



## APPLICATIONS

- Buy/Sell
- Succession Plans
- Underfunded Pension Plan Rescue
- Executive Benefits
- Non Qualified Plan Funding

## REQUIREMENTS

A company or individual with retained earnings of \$10M+

## NIW Companies

### *Innovators in Wealth Management and Protection Strategies*

NIW specializes in innovative estate, business, and retirement planning solutions for high net worth professionals. Our team combines extensive industry expertise and alternative thinking to offer financial solutions that are high quality, durable, and cost effective. At NIW, we know that value cannot be achieved unless our solutions are truly sustainable in all aspects. This commitment to excellence has enabled NIW to secure over \$4 billion in loans and to achieve the highest persistency rate in the insurance industry.



NIW Companies, Inc.  
4975 Preston Park Blvd. Suite 425  
Plano, Texas 75093  
972-755-1582 or 800-294-9940  
niwcorp.com