



Why Work With Us?

1. You Are Not a Transaction - At Downstream Wealth, working with us is the beginning of a long-term partnership. We're not in the business of churning through hundreds of new clients each year. Instead, we focus on building deep, lasting relationships with business owners, entrepreneurs, investors, and families who share similar values and want long-term financial control and stability.

We believe in aligned incentives, and our model has already been proven. Believe us, we've tried a few of the gimmicky marketing techniques to obtain new clients early on, but that's not who we are. Traditional marketing works poorly in financial services because this it's such a critical function of people's lives. It's built on trust. We get to know our clients, their goals and dreams, and their families, before we ever talk numbers. Aside from the fact that we thoroughly enjoy getting to know new people and watching their success, we believe this the only way to build a growing and stable business in finance.

2. Autonomy with Support - Our primary objective is to put clients in the driver's seat. We aren't asking you to outsource your financial management to us. We provide clients with enough education to control their capital from the start - so they can be certain it will be there when they need to use it. And as opposed to certain financial advisors, we don't try to keep your capital. We encourage you to USE IT, which is a key component of Infinite Banking.

At the same time, all of our clients have our personal cell phone numbers, and we can be reached at any time. For instance, clients often want our input on the right time to use a policy loan or expand their banking system. We don't pass you off to an inexperienced team of associates who know nothing about you. We take pride in maintaining those relationships through the years.

3. Education - Far too often, we see others in this industry try to push for the sale. Unfortunately, this works because people end up trusting these "professionals" before they fully understand the problem they're trying to solve, the solution, and the product they're buying. We take a different approach. We prioritize education before anything else. As a result, we can be sure that once our client has signed the dotted line, they are comfortable with the game plan. Speaking of aligned incentives, it doesn't do us any good to try to force a "sale." We'd guess clients would still need the same questions answered in the future from a point of frustration. Additionally, canceled policies cause us pain with the insurance companies. Education is critical for us since our primary objective is to help our clients control their capital.

4. Two-man Team - We work with every new client as a team. We each have different, but complementary backgrounds and skillsets that span insurance, financial advisory, investing, trading, and economics. While we're both qualified and licensed individually, having selective, high-quality clients means we can take a team approach, where two minds are better than one. This allows the time to analyze financials, identify opportunities, mitigate risk, deliver tailored policy design, and communicate better with clients.

5. Process - Many agents ask for a basic budget, plug a round number into their insurance illustration software, and exchange important documents over email. Since you're trusting us help you build arguably the most important asset you'll ever own - permanent life insurance that provides considerable living benefits - we take the process much more seriously. Once we've gotten to know the client and provided the required education, we start with an encrypted file sharing folder for each unique client, where we can protect sensitive information. We offer a Client Confidentiality Agreement, which states our secure process in managing your sensitive financial and health-related information.

When we collect financial info, we thoroughly review your assets, debts, cash flow, savings, and investments. We then look at your goals to carefully identify the key figures we'll use to draw up a recommendation. Then, we look at multiple carriers to identify which product makes sense for your individual situation. It's not uncommon for us to run dozens of illustrations on each case, trying to perfect the design for clients. Lastly, we review with the client to make sure we're on the same page. Yes, we are the "experts," but that isn't enough. The solution needs to match each individual client's goals.

6. Training - We don't make much of designations. After all, passing some arbitrary test that covers the basics of dozens of critical topics doesn't prove much. However, we've taken the time to obtain two designations we're particularly proud of. We're both Authorized Infinite Banking Practitioners with the Nelson Nash (founder of IBC) Institute. We think this is meaningful for Infinite Banking, because you'll come across far too many influencers on social media who fail to understand the process, while miscommunicating the concept to clients. This designation provided us with insight into Nelson's astute guidance, along with a standard that we must live up to with each client.

Additionally, we're both CEPAs (Certified Exit Planning Advisors) with the Exit Planning Institute. While this designation can be acquired by multiple types of financial professionals such as insurance agents, advisors, estate planners, CPAs, and attorneys, we obtained the CEPA designation to help business owners strategically use life insurance. "Exit planning" isn't just about the exit. It's about increasing value, preparing for the exit, finding a smooth transition, and preparing for life after the sale/retirement. We believe life insurance plans a huge part in exit planning, and the CEPA community provides us with additional resource partners for our clients.