

The Rockefeller Waterfall Strategy

A Guide for Agents and Clients

How a 140-year-old idea from America's first billionaire can protect a family's money today — explained simply, with no confusing terms.

"Own nothing, but control everything."

— John D. Rockefeller's golden rule for protecting family wealth

01 Why This Strategy Matters

Imagine knowing, without a doubt, that your money is safe from lawsuits, heavy taxes, and market crashes — and that what you build will protect the people you love for generations. Most people think you need a billion dollars sitting in a bank account to feel that kind of safety.

Here is the real secret: one of the richest men in all of American history did not keep a giant pile of cash in his own name. If he had, lawsuits and taxes would have wiped it out long ago. Instead, he built a simple system to protect his family's money. This guide explains that system in plain language — why it protects families from financial ruin, and how Zoop brought it back so any family can use it today.

WHO THIS GUIDE IS FOR

Agents: use this to understand the strategy well enough to explain it simply to clients, without leaning on technical terms.

Clients: use this to learn how the strategy works and to see whether it fits your family's goals.

02 Why Most Family Fortunes Disappear

There is an old saying: “from shirtsleeves to shirtsleeves in three generations.” It describes a pattern seen in wealthy families again and again.

- **First generation:** works hard and builds wealth from nothing.
- **Second generation:** grew up watching that hard work, so they hold onto the money.
- **Third generation:** grows up surrounded by comfort, disconnected from the sacrifice it took to build it — and the money disappears.

Without a plan in place, three things usually cause the damage:

- **Estate taxes:** the government takes a large share of the money every time it passes to the next generation.
- **Family disagreements:** money gets split into smaller and smaller pieces until little is left.
- **Lawsuits and accidents:** a single court judgment can wipe out a lifetime of savings in one event.

Studies show that 70% of wealthy families lose their money by the second generation, and 90% lose it by the third. John D. Rockefeller watched this happen to families around him in the 1800s, and he decided his family would be the exception.

03 How John D. Rockefeller Solved It

In 1882, John D. Rockefeller created the world's first private team dedicated to managing one family's money and protecting it for the long run. He understood a simple truth: if your name is directly attached to what you own, you become an easy target for lawsuits, taxes, and creditors.

Rockefeller was not interested in showing off what he owned. He cared about protecting it. His golden rule was simple: own nothing, but control everything.

Instead of handing his children large cash inheritances, he set up special legal protection accounts, often called trusts, and hired a team of experts to run them. On paper, the trusts owned the wealth — not John D. or his children. But behind the scenes, the family still controlled every decision.

He then connected these trusts to permanent life insurance policies. When a family member needed money for college, a new business, or a home, they did not go to a commercial bank. They borrowed from their own family fund and paid the interest back into it. When a family member passed away, the life insurance paid out tax-free, refilling the family fund for the next generation.

The results were remarkable. When John D. passed away in 1937, the top tax rate on large estates was 70%. Without his plan, his family would have owed more than \$800 million in taxes at the time — equal to over \$18.5 billion in today's dollars. Because he did not personally own the wealth, his family kept nearly all of it. Today, more than a century later, about 170 living Rockefeller descendants still share a family fortune of \$8.4 billion that continues to grow.

04 How Zoop Brings This to You Today

For more than 140 years, this kind of protection was reserved for the ultra-wealthy, because building a private family office used to require hundreds of millions of dollars. Zoop rebuilt the model so any family can use Rockefeller's core idea: look modest on paper, while keeping full control behind the scenes.

ASSEMBLING YOUR TEAM OF EXPERTS

Instead of asking you to hire a list of expensive specialists who may not even talk to each other, Zoop brings the whole team to one table — estate attorneys, tax strategists, insurance specialists, and investment advisors, all working together on your behalf.

If you already have professionals you trust, Zoop does not ask you to replace them. Zoop works alongside your team and fills in whatever pieces are missing, so your whole team is working together instead of competing.

STEP 1: FINDING MONEY YOU'RE ALREADY LOSING

Zoop does not start by asking you to set aside more of your paycheck. Zoop starts by finding money you are already losing without realizing it — things like overpaid taxes from past years, assets that are sitting idle instead of working for you, and ways to lower what you owe in taxes this year. Much of this can be done at little to no cost to you, which creates the funding needed to build your plan without changing how you live day to day.

STEP 2: BUILDING YOUR CUSTOM WATERFALL

Once that money is found and your existing assets are put back to work, Zoop builds a personalized version of the Rockefeller Waterfall Strategy shaped around your goals, income, and timeline.

Estate planning attorneys then build a legal shield around your assets so that, on paper, you own very little. If a lawsuit is ever filed against you, a public records search shows almost nothing to take — because everything is protected inside your family's trust structure. This gives you privacy, protection from lawsuits, and a plan that passes your wealth on cleanly, without heavy taxes or a long court process eating into it.

STEP 3: ONGOING CARE AND ADJUSTMENTS

Your Zoop team keeps working after the plan is built. We check in with you at least once a year, more often if needed, to make adjustments as your life and goals change. Think of it like a high-performance race car: it would be foolish to start the race and never come in for a pit stop, yet that is what most people do with their money.

05 “What About Me?” — If You Don't Have Heirs

You might be thinking, “this sounds great for people with big families, but what about me? I don't have children.” Here is why this strategy still matters just as much if you don't have heirs.

STRONG LAWSUIT PROTECTION

When you own assets in your own name, you are an easy target. A car accident, a slip-and-fall at your home, a disagreement with a tenant, or a simple misunderstanding can lead to a serious lawsuit. Lawyers often check public records first — if they see your home, bank accounts, and investments listed in your name, you become a target. When your assets are protected the way this strategy sets them up, a public records search turns up very little, which stops many lawsuits before they are ever filed.

MORE RETIREMENT INCOME

Because your money is protected from unnecessary taxes and market swings, you can spend it more freely during retirement, without the constant fear of running out.

REAL PRIVACY AND PEACE OF MIND

Keeping your finances out of public view keeps nosy neighbors, scam artists, and pushy salespeople away from your business. Your finances stay private.

CHOOSING YOUR OWN LEGACY

You decide exactly who benefits from your life's work — nieces, nephews, siblings, close friends, or anyone else you choose.

GIVING BACK ON YOUR OWN TERMS

You can direct your wealth toward causes you care about — charities, animal rescues, medical research, or community projects that reflect your values.

In the end, it comes down to one simple question: would you rather your money go to the government and to lawyers, or to the people and causes you actually care about? Taking control of your own plan is the clearest way to make sure the second answer wins.

06 How the Strategy Works Behind the Scenes

Once your plan is built and protected, it runs on three main engines.

ENGINE ONE: SMART USE OF LIFE INSURANCE

Instead of waiting decades for a policy's savings to build up, Zoop uses safe funding techniques to grow your plan's value, instant legacy creation, living benefits, and protection from day one.

ENGINE TWO: REDUCING TAXES THE LEGAL WAY

By following long-standing federal tax rules that apply to life insurance, your money can grow without owing taxes each year, and you can access it tax-free by borrowing against it whenever you need it. This can reduce income taxes, capital gains taxes, estate taxes, and other charges, and the money can be used for almost anything — from growing a business to covering everyday expenses.

ENGINE THREE: A SMARTER APPROACH TO GROWTH

Traditional plans often leave money sitting in stocks or real estate, which can lose significant value during a market downturn, or in bonds, which recently failed to soften those losses. Zoop's investment partners often use strategies with a built-in safety floor, so your money can still grow when markets rise, while limiting how much it can fall when markets drop. Advanced forecasting tools also help watch for sudden market shocks before they hit, so the goal is stronger long-term growth with meaningfully less risk.

You do not have to wait 140 years to see results. Many families feel the impact right away, through recovered money, better cash access, and stronger income, while a lasting foundation is being built for the future.

07 Ready to Take the Next Step?

These are the four questions we ask every client to consider:

- **Is it worth 15 minutes:** to see how much money we could help you recover this year?
- **Would you want to know:** how our team can help protect your assets from lawsuits and market crashes?
- **Wouldn't it make sense:** to use the same strategy that has protected America's wealthiest families for over a century?
- **Would it be crazy:** to calculate how much taxes we could recover or even eliminate altogether?

A NOTE ON THIS GUIDE

This guide is for training and educational purposes. It explains a general strategy in simple terms and is not personalized tax, legal, or investment advice.

Every family's situation is different. Clients should review their specific goals and numbers with their Zoop team and, where appropriate, their own independent legal, investment, insurance and tax advisors before making any decisions.