



Advanced Markets

Financing Strategies Concepts

Client information (see page 4 for Risk Class)

Client name: _____

Client age: _____

Client risk class assumed: _____

Spouse name: _____

Spouse age: _____

Spouse risk class assumed: _____

State: _____

State of issue (if different): _____

Product Information (see page 4 for more details)

UL

IUL crediting rate: _____%

VUL crediting rate: _____%

Death benefit: _____

Premium amount: _____

Years to pay: _____

1035 Exchange: No Yes Amount: _____

Riders (see page 4 for more details)

Vitality: Bronze Silver Gold Platinum

CVE ROP CIBR Disability

LTC (Max. monthly benefit: 1% 2% 4%)

Policy distributions after financing repayment?

No Yes Years: _____

Section 1: Premium Financing

Years to borrow premium

All years premium is paid

Specified years: _____

Years to pay interest

Loan duration Specified years: _____

Year to repay loan

Earliest or specified year: _____

At death from death benefit

Loan interest rate

Fixed (all years): _____%

Scheduled (detail below) _____%

Varying incrementally

Start rate: _____%

Increment: _____%

Cycle: Up Down

Minimum rate: _____%

Maximum rate: _____%

Collateral to loan percentage _____%

Side fund deposits

No Yes (if yes, detail below)

Loan repayment option

Policy death benefit

Out-of-pocket

Policy cash value

Side fund

Side fund first, then policy cash value

Policy cash value first, then side fund

Optional comparison to non-financed insurance? No Yes

Product: _____

Years to pay premium: _____

Producer information

Name: _____

Company: _____

Address: _____

City, state, zip: _____

Phone: _____

Email: _____

Section 2: Private Split Dollar (PSD)

Economic Benefit Rates

- Table 2001 rates
 John Hancock alternative term rates

Survivorship

- Table 2001, then alternate rates at first death
 Table 2001 rates

Plan Termination

- None (Split Dollar for lifetime)
 Full rollout Term year _____
 GRAT exit strategy (optional) Term year _____

Annuity payout rate

- Solved Specified: _____ %

Payout growth rate

- GRAT asset FMV: _____
Discount rate: _____ %
Asset growth rate: _____ %
Asset income rate: _____ %
Excess income growth rate: _____ %

Estate/Trust (ILIT)/Gifts

- Total estate value: _____
Estate growth rate: _____ %
Number of annual exclusions: _____
Post-1976 taxable gifts: _____
Prior gift taxes paid: _____
Existing assets in ILIT: _____
ILIT assets growth rate: _____ %

Gift options (select all that apply)

- Annual exclusion amount
 Other gift amount: _____
Years for gifts _____

Section 3: Private Financing (& Dual Loan)

Lending source

(who will make the loan to the trust?)

- Insured
 Other trust (e.g. existing ILIT or CST)
 FLP/LLC
 Other family member: _____

Loan amount

- Lump sum loan
 Solve Specified amount: _____
 Annual loan equal to premium
 Scheduled loans
Amount _____ Years _____

Loan duration

- Specified years: _____
 Lifetime

Loan Interest Rate

- Applicable Federal Rate
(Short-term / Mid-term / Long-term)
 Other specified rate: _____ %
 Scheduled of rates (add details below):

Loan Interest Payment

- Pay all years
 Defer Years deferred: _____

Loan Repayment

- Repay at death
 Repay from trust side
Year: _____
Optional: GRAT CLAT

Trust Deposits (gifts)

- Annual exclusion gifts
Number of beneficiaries: _____
 Specified gifts:
Amount: _____ Years: _____

Dual Loan

- Add a Dual Loan Presentation
Third-party loan interest rate: _____ %

Section 4: Sale to a Grantor Trust (SAGT)

General Information

Income tax bracket: _____ %

Capital gains tax bracket: _____ %

Applicable Federal Rate (AFR)

Short-term / Mid-term / Long-term

Information about asset to sell to trust

FMV of Asset: \$ _____

Asset cost basis: \$ _____

Discounted? No Yes: _____ %

Asset growth rate: _____ %

Is the asset's income a flat amount?

Yes: Year 1 income amount: \$ _____

Income growth rate after year 1: _____ %

No: Income rate: _____ %

Calculate premium based on asset? Yes No

Repayment options

Solve for years to carry the note? Yes No

If no, should asset income repay note? Yes No

Years to carry the note: _____

Year to repay the note: _____

Estate Information

Heirs name(s): _____

Value of other estate assets: \$ _____

Growth rate of other estate assets: _____ %

Post-76 taxable gifts: \$ _____

Number of annual exclusions: _____

CPI rate for indexing: _____ %

Trust and Gift Information

Growth rate of trust side fund: _____ %

Calculate cash seed gift? Yes No

If no, specify the cash seed gift: _____

Use asset for year 1 gift? Yes No

If yes, asset amount to gift:

Use remaining exemption amount

Calculate asset value for gift

Make annual cash gifts to trust? Yes No

If yes, amount to gift:

Annual exclusions

Specified amount: _____

Number of years for cash gifts: _____

Risk class options:

Super Preferred NonSmoker (SPNS)
 Preferred Non Smoker (PNS)
 Standard Plus Non Smoker (StdPNS)
 Standard Non Smoker (StdNS)
 Preferred Smoker (PS)
 Standard Smoker (SS)

Products – Single Life:

Accumulation Indexed UL (AIUL)
 Accumulation Variable UL (AVUL)
 Protection Indexed UL (PIUL)
 Protection UL (PUL)
 Protection Variable UL (PVUL)

Products – Joint Life:

Protection Survivorship Indexed UL (PSIUL)
 Protection Survivorship UL (PSUL)

Riders (Conditions apply to each):

CVE (Cash Value Enhancement) - waives a portion of surrender charges for the first four policy years.
 CIBR (Critical Illness Benefit Rider) - A one-time lump sum of cash is available for a covered critical illness and is separate from the death benefit.
 Disability - Waives policy cost of insurance if insured becomes disabled.
 ROP (Return of Premium) rider - the death benefit increases in the amount of the premium paid.
 LTC (Long Term Care) rider - the use of the policy death benefit for qualified long-term care costs.
 Vitality - Potential policy benefits for healthy living.

For more information or help with this fact finder please contact an
Advanced Markets Consultant at ***888-266-7498, option 3.***

Insurance policies and/or associated riders and features may not be available in all states. Some rider may have additional fees and expenses associated with them.

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