



# Advanced Markets Corporate Split Dollar

## Business information

Business name: \_\_\_\_\_  
State of Incorporation: \_\_\_\_\_  
Corporate tax rate: \_\_\_\_\_ %  
 Publicly traded  Nonprofit

Relationship of insured to business  
(check all that apply):  
 Officer  Director  Major shareholder  
 Highly-compensated employee

## Client information (see page 3)

Client name: \_\_\_\_\_  
Client DOB/Age: \_\_\_\_\_  
Client risk class assumed: \_\_\_\_\_  
Spouse name: \_\_\_\_\_  
Spouse DOB/Age: \_\_\_\_\_  
Spouse risk class assumed: \_\_\_\_\_  
State: \_\_\_\_\_  
State of issue (if different): \_\_\_\_\_

## Product Information

UL  
 IUL crediting rate: \_\_\_\_\_  
 VUL crediting rate: \_\_\_\_\_  
Death benefit: \_\_\_\_\_  
Premium amount: \_\_\_\_\_  
Years to pay: \_\_\_\_\_  
1035 Exchange:  No  Yes  
If 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 loan repayment?  
 No  Yes Years: \_\_\_\_\_

## Section A: Split Dollar Plan Design

### Endorsement (ESD)

- Death Benefit amount to business
  - Premium
  - Greater of premium or cash surrender value
  - Residual (balance after employee share)
  - Specified years: \_\_\_\_\_
  - Preliminary funding account (PFA)
- Death Benefit amount to employee
  - Residual (balance after business share)
  - Salary multiple: \_\_\_\_\_ %
  - Total compensation multiple: \_\_\_\_\_ %
  - Specified amount: \$ \_\_\_\_\_

### Non-Equity Collateral Assignment (NECASD)

- Switch to Loan Regime  No  Yes  
If yes, year to switch: \_\_\_\_\_

### Loan Regime (LRSD)

## Producer information

Name: \_\_\_\_\_  
Company: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, state, zip: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email: \_\_\_\_\_

## Section B: Economic Benefit/AFR Interest rates

### Economic Benefit Rates (ESD & NECASD)

- Alternative term rates
- Table 2001 rates

#### Survivorship

- Table 2001-alternate rates at first death
- Table 2001 all years

### AFR interest rates (for LRSD & Switch Dollar)

- Specified rate: \_\_\_\_\_%
- Schedule (put details below)

\_\_\_\_\_

\_\_\_\_\_

- Varying incrementally
- Start rate \_\_\_\_\_%
- Increment \_\_\_\_\_%
- Cycle minimum rate \_\_\_\_\_%
- Cycle maximum rate \_\_\_\_\_%

### Economic Benefit/AFR Interest Tax Bonus Option

- None  Single  Double

## Section C: Plan Termination (Rollout) Options

### Endorsement (ESD)

- None (Split Dollar for lifetime)
- Employer will keep policy  
Termination year \_\_\_\_\_
- Executive Bonus  
Termination year \_\_\_\_\_

#### Taxation funding

- Cash  Withdrawal  Loan
- Employer Bonus
  - Single  Double
  - Specified amount: \$ \_\_\_\_\_
- Employer Bonus additional premium
  - Single  Double
- Executive Bonus after employee recovery  
Termination year \_\_\_\_\_

#### Employer Recovery Amount

- Premium Paid
- Specified amount: \$ \_\_\_\_\_

#### Taxation funding

- Cash  Withdrawal  Loan
- Employer Bonus
  - Single  Double
  - Specified amount: \$ \_\_\_\_\_

### Non-Equity Collateral Assignment (NECASD)

- None (Split Dollar for lifetime)
- Full Rollout  
Termination year \_\_\_\_\_
- Release Assignment  
Release year \_\_\_\_\_

#### Taxation funding

- Cash  Withdrawal  Loan
- Employer Bonus
  - Single  Double
  - Specified amount: \$ \_\_\_\_\_

### Loan Regime (LRSD)

- None (Split Dollar for lifetime)
- Installment Payments  
Termination year: \_\_\_\_\_  
Number of loan repayments: \_\_\_\_\_

#### Repayment funding

- Cash  Withdrawal  Loan
- Release Assignment  
Release year \_\_\_\_\_

#### Taxation funding

- Cash  Withdrawal  Loan
- Employer Bonus
  - Single  Double
  - Specified amount: \$ \_\_\_\_\_

**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)

**Riders:**

CVE (Cash Value Enhancement) - waives a portion of surrender charges for the first four policy years. Conditions apply.  
 CIBR (Critical Illness Benefit Rider) - Conditions apply.  
 Disability - Waives policy cost of insurance if insured becomes disabled. Conditions apply.  
 ROP (Return of Premium) rider - the death benefit increases in the amount of the premium paid. Conditions apply.  
 LTC (Long Term Care) rider - the use of the policy death benefit for qualified long-term care costs. Conditions apply.  
 Vitality - Potential policy benefits for healthy living. Conditions apply.

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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Page 3 of 3. Not valid without all pages.