



LIFE INSURANCE



Guiding you through life.

# FACT FINDER

ESTATE PLANNING

Advanced Markets

# Estate Equalization

## Balancing Assets Among Heirs

### Client Information (Client A)

First Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

Gender: \_\_\_\_\_ DOB/Age: \_\_\_\_\_

Underwriting Risk Class\* (Legend on back page): \_\_\_\_\_

Tax Bracket: \_\_\_\_\_

### Client Information (Client B)

First Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

Gender: \_\_\_\_\_ DOB/Age: \_\_\_\_\_

Underwriting Risk Class\* (Legend on back page): \_\_\_\_\_

Tax Bracket: \_\_\_\_\_

### Estate Equalization Information

- Equalization Method:  Equal amounts (will increase the total estate so each heir gets an identical amount)
- Fair Share (will ensure each heir gets a minimum amount equal to their share of the existing estate)

Years to Project (limit 10 years): \_\_\_\_\_

### Current Allocation Analysis

Inheritance Allocations:	Heir #1	Heir #2	Heir #3	Heir #4	Heir #5	Asset Growth Rate
Beneficiary Name:						%
Business Assets						%
Real Estate						%
Stocks and Bonds						%
Cash						%

## Life Insurance Policy

Specify Product (or): \_\_\_\_\_

Are you looking for...  Single Life  Survivorship

Are you looking for...  UL  VUL

**Other Comments:** \_\_\_\_\_

\_\_\_\_\_

## Advisor Contact Information

First Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City, State and Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

Email: \_\_\_\_\_

**\* Underwriting Legend:**

Super Preferred Non Smoker  
Preferred Non Smoker  
Standard Plus Non Smoker  
Standard Non Smoker  
Preferred Smoker  
Standard Smoker  
Uninsurable

© 2012 John Hancock. All rights reserved.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

IM6096 MLINY03041318250 03/13