

# Documents On A Disk 23.0

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### Business Buy-Sell Plans

#### Sole Proprietor One Way Buy-Sell

- Highlights of the Plan
- Technical Preface
- Buy-Sell Agreement
- Appendix
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

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### **Partnership Cross Purchase Buy-Sell**

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### **Professional Partnership Entity Buy-Sell**

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### **Professional Partnership Cross Purchase Buy-Sell**

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### **Corporation One Way Buy-Sell**

- Highlights of the Plan
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- Buy-Sell Agreement
- Alternate Split Dollar Resolution
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
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### **Corporation Stock Redemption Buy-Sell**

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### **Corporation Optional Stock Redemption Buy-Sell**

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### **Corporation Optional Stock Redemption Buy-Sell with Trustee**

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### **Corporation Cross Purchase Buy-Sell with Trustee**

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### **Corporation Cross Purchase Buy-Sell with Insurance Partnership**

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### **S Corporation One Way Buy-Sell**

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### **S Corporation Cross Purchase Buy-Sell**

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### **S Corporation Cross Purchase Buy-Sell with Trustee**

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### **S Corporation Cross Purchase Buy-Sell with Insurance Partnership**

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### **S Corporation Cross Purchase Buy-Sell with Insurance LLC**

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- Technical Preface
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### **S Corporation Stock Redemption Buy-Sell (Accrual Basis Taxpayer)**

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### **S Corporation Stock Redemption Buy-Sell (Cash Basis Taxpayer)**

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### **S Corporation Optional Stock Redemption Buy-Sell**

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### **S Corporation Optional Stock Redemption Buy-Sell with Trustee**

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### **Limited Liability Company Dual Security Buy-Sell Plan for Owners of C and S Corporations**

- Highlights of the Plan
- Technical Preface

- Tax Notes
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- Limited Liability Company-Owned Life Insurance - Notice and Consent
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### **Limited Liability Company Entity Buy-Sell**

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### **Limited Liability Company Cross Purchase Buy-Sell**

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### **Limited Liability Company Cross Purchase Buy-Sell with Insurance Partnership**

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**Professional Limited Liability Company Entity Buy-Sell**

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### **Converting a Partnership Entity Redemption Buy-Sell to a Cross-Purchase Buy-Sell**

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- Leveraged Executive Bonus (With Loan Regime Collateral Assignment Split Dollar to Pay Tax on Bonus - Unrestricted Access)

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- Multi-Life Executive Bonus

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- Multi-Life Controlled Executive Bonus

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- Multi-Life Executive Bonus – Unrestricted Access – For-Profit Corporation

**Multi-Life Leveraged Executive Bonus with Loan Regime Collateral**

**Assignment Split Dollar to Pay Tax on the Bonus – Unrestricted Access – Tax Exempt Organization**

- Multi-Life Executive Bonus – Unrestricted Access – Tax Exempt Organization

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- Multi-Life Alternate Key Employee Insurance (Employee-Owned)

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- Multi-Life Executive Trifecta for Key Executives and Directors

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- Multi-Life Executive Trifecta for S Corporation Shareholders, LLC Members, and Partners

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- Multi-Life Executive Trifecta for Key Executives and Directors of Tax Exempt Organization

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**Undivided Interests Life Insurance Co-Ownership Between Employee and Employer**

- Undivided Interests Life Insurance Co-Ownership Between Employee and Employer

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**Key Employee Insurance**

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- Technical Preface
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- Highlights of the Plan
- Technical Preface
- Resolution
- Bonus/Endorsement Agreement
- Invitation to Executive to Participate

#### **Leveraged Executive Bonus (With Loan Regime Collateral Assignment Split Dollar to Pay Tax on Bonus - Unrestricted Access - For-Profit Organization)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Invitation to Executive to Participate
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- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
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#### **Leveraged Executive Bonus (With Loan Regime Collateral Assignment Split Dollar to Pay Tax on Bonus - Restricted Access - For-Profit Organization)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Bonus/Endorsement Agreement
- Invitation to Executive to Participate
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
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- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
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#### **Leveraged Executive Bonus (with Loan Regime Collateral Assignment Split Dollar**

**to Pay Tax on Bonus - Unrestricted Access - Tax Exempt Organization)**

- Highlights of the Plan
- Technical Preface
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- Invitation to Executive to Participate
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
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**Leveraged Executive Bonus (with Loan Regime Collateral Assignment Split Dollar to Pay Tax on Bonus - Restricted Access - Tax Exempt Organization)**

- Highlights of the Plan
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- Invitation to Executive to Participate
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**Controlled Executive Bonus with Unrestricted Access (Using Separate Employment Agreement or Addendum)**

- Highlights of the Plan
- Technical Preface
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- Employment Agreement
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**Controlled Executive Bonus with Deferred Access (Using Policy Ownership Rights Endorsement and Separate Employment Agreement or Addendum)**

- Highlights of the Plan
- Technical Preface
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- Addendum to Existing Employment Agreement
- Employment Agreement
- Bonus/Endorsement Agreement
- Invitation to Executive to Participate
- Controlled Bonus Plan vs Split Dollar Plan

**Controlled Executive Bonus with Bank Loan to Pay Income Tax (Unrestricted Access Using Separate Employment Agreement or Addendum)**

- Highlights of the Plan
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- Resolution
- Addendum to Existing Employment Agreement
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- Bonus Agreement
- Demand Note Agreement
- Term Note Agreement
- Invitation to Executive to Participate
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**Controlled Executive Bonus with Bank Loan to Pay Income Tax (Deferred Access Using Policy Ownership Rights Endorsement and Separate Employment Agreement or Addendum)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Addendum to Existing Employment Agreement
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- Bonus/Endorsement Agreement
- Demand Note Agreement
- Term Note Agreement
- Invitation to Executive to Participate
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**Dual Security Plan (Member/Partner Coverage with Subsequent Transfer of Policy to Member/Partner)**

**Limited Liability Company Dual Security Buy-Sell Plan for Owners of C and S Corporations**

- Highlights of the Plan
- Technical Preface
- Tax Notes
- Resolution
- Agreement
- Limited Liability Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form

**Dual Security Plan for Members of LLCs and Partners of LLPs and Partnerships**

- Highlights of the Plan
- Technical Preface
- Tax Notes
- Resolution
- Agreement
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form

**Executive Trifecta (Key Executive Coverage, Survivor Income Benefit, and Subsequent Transfer of Policy to Key Executive)**

**Executive Trifecta for Key Executives and Directors**

- Highlights of the Plan
- Technical Preface

- Tax Notes
- Resolution
- Agreement
- Beneficiary Form
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements
- Controlled Executive Bonus vs. Loan-Regime Split Dollar

### **Executive Trifecta for S Corporation Shareholders, LLC Members, and Partners**

- Highlights of the Plan
- Technical Preface
- Tax Notes
- Resolution
- Agreement
- Beneficiary Form
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements
- Controlled Executive Bonus vs. Loan-Regime Split Dollar

### **Executive Trifecta for Key Executives and Directors of Non-Profit Organization**

- Highlights of the Plan
- Technical Preface
- Tax Notes
- Resolution
- Agreement
- Beneficiary Form
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements
- Controlled Executive Bonus vs. Loan-Regime Split Dollar

### **Employer-Sponsored Split Dollar Plans**

- When to Use What Form of Split Dollar

#### **Economic Benefit Endorsement Split Dollar**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

#### **Economic Benefit Endorsement Split Dollar with Designated Death Benefit**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement

- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Economic Benefit Endorsement Split Dollar with Optional Transfer**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Waiver
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Economic Benefit Endorsement Split Dollar with Retirement-Only Salary Continuation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- Salary Continuation Agreement
- Salary Continuation Beneficiary Form
- ERISA Cover Letter and Summary Plan Description for Split Dollar
- ERISA Memorandum for Salary Continuation
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Economic Benefit Non-Equity Collateral Assignment Split Dollar (for Minority Stockholders and Key Employees)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Economic Benefit Non-Equity Limited Collateral Assignment Split Dollar (for Controlling Stockholders)**

- Highlights of the Plan
- Technical Preface
- Resolution

- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Economic Benefit Company-Pay-All Limited Collateral Assignment Split Dollar (for Cross-Purchase Buy-Sell)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Loan Regime Collateral Assignment Split Dollar (for Minority Stockholders and Key Employees) - Unrestricted Access to Cash Values**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Loan Regime Collateral Assignment Split Dollar (for Minority Stockholders and Key Employees) - Restricted Access to Cash Values**

- Highlights of the Plan
- Technical Preface
- Resolution
- Endorsement Agreement
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Loan Regime Limited Collateral Assignment Split Dollar (for Controlling Stockholders)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement

- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Loan Regime Company-Pay-All Limited Collateral Assignment Split Dollar (for Cross-Purchase Buy-Sell)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Leveraged Deferred Compensation Using Loan Regime Split Dollar (for-Profit Organization)**

- Highlights of the Plan
- Technical Preface
- Resolution for Split Dollar
- Split Dollar Agreement
- Optional Resolution for Severance
- Optional Severance Agreement
- Optional Severance ERISA Memorandum
- Amendment to Optional Severance Agreement
- Renegotiating the Applicable Federal Rate
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Leveraged Deferred Compensation Using Loan Regime Split Dollar (Tax Exempt Organization)**

- Highlights of the Plan
- Technical Preface
- Resolution for Split Dollar
- Split Dollar Agreement
- Optional Resolution for Severance
- Optional Severance Agreement
- Optional Severance ERISA Memorandum
- Amendment to Optional Severance Agreement
- Renegotiating the Applicable Federal Rate
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Leveraged Deferred Compensation Using Loan Regime Split Dollar with Bonus of Interest on Premium Loans - Unrestricted Access - Tax Exempt Organization**

- Highlights of the Plan
- Technical Preface
- Resolution for Split Dollar
- Split Dollar Agreement
- Optional Resolution for Severance
- Optional Severance Agreement
- Optional Severance ERISA Memorandum
- Amendment to Optional Severance Agreement
- Renegotiating the Applicable Federal Rate
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Leveraged Deferred Compensation Using Loan Regime Split Dollar with Bonus of Interest on Premium Loans - Restricted Access - Tax Exempt Organization**

- Highlights of the Plan
- Technical Preface
- Resolution for Split Dollar
- Split Dollar Agreement
- Optional Resolution for Severance
- Optional Severance Agreement
- Optional Severance ERISA Memorandum
- Amendment to Optional Severance Agreement
- Renegotiating the Applicable Federal Rate
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Leveraged 401(k) Look-Alike Using Loan Regime Split Dollar (for-Profit Organization)**

- Highlights of the Plan
- Technical Preface
- Resolution for Split Dollar
- Split Dollar Agreement
- Optional Resolution for Severance
- Optional Severance Agreement
- Optional Severance ERISA Memorandum
- Amendment to Optional Severance Agreement
- Renegotiating the Applicable Federal Rate
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Leveraged 401(k) Look-Alike Using Loan Regime Split Dollar (Tax Exempt Organization)**

- Highlights of the Plan
- Technical Preface
- Resolution for Split Dollar
- Split Dollar Agreement
- Optional Resolution for Severance
- Optional Severance Agreement
- Optional Severance ERISA Memorandum
- Amendment to Optional Severance Agreement
- Renegotiating the Applicable Federal Rate
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Switch Dollar From Economic Benefit Endorsement Split Dollar to Loan Regime Collateral Assignment Split Dollar**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Switch Dollar From Economic Benefit Non-Equity Limited Collateral Assignment Split Dollar to Loan Regime Limited Collateral Assignment Split Dollar**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Employer-Sponsored Split Dollar Utility Documents**

- Collateral Assignment to Bank of Corp's Interest in a Loan Regime Collateral Assignment Split Dollar Plan
- Preface to Assignment of a Personal Interest in an In-Force Loan Regime Collateral Assignment Split Dollar Plan
- Assignment of a Personal Interest in an In-Force Loan Regime Collateral Assignment Split Dollar Plan
- Preface to Assignment of a Personal Interest in an In-Force Economic Benefit Endorsement Split Dollar Plan
- Assignment of a Personal Interest in an In-Force Economic Benefit Endorsement Split Dollar Plan
- Preface to Introductory Paragraphs for a "Late Start" Loan Regime Collateral Assignment

Split Dollar Plan

- Introductory Paragraph for a "Late Start" Loan Regime Collateral Assignment Split Dollar Plan
- Introductory Paragraph for a "Late Start" Economic Benefit Endorsement Split Dollar Plan
- Stand-Alone Collateral Assignment Form
- Cross Purchase Alternate Resolution for Loan Regime Collateral Assignment Split Dollar

## **Corporate-Owned Life Insurance (COLI) Benefit Plans**

### **Salary Continuation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Salary Continuation Agreement
- Beneficiary Form
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Retirement-Only Salary Continuation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Salary Continuation Agreement
- Beneficiary Form
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Death Benefit Only Salary Continuation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Salary Continuation Agreement
- Beneficiary Form
- ERISA Memorandum
- ERISA Cover Letter and Summary Plan Description
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Salary Reduction Deferred Compensation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Deferred Compensation Agreement
- Beneficiary Form
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

## **Multi-Life Benefit Plans**

- Overview of the Multi-Life Benefit Plans

### **Multi-Life Executive Bonus**

- Highlights of the Plan
- Technical Preface
- Resolution

### **Multi-Life Controlled Executive Bonus**

- Highlights of the Plan
- Technical Preface
- Resolution
- Bonus/Endorsement Master Agreement
- Joinder Agreement
- Invitation to Executive to Participate
- Employment Agreement

### **Multi-Life Economic Benefit Endorsement Split Dollar**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Master Agreement
- Joinder Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Multi-Life Economic Benefit Endorsement Split Dollar with Retirement-Only Salary Continuation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Endorsement Split Dollar Master Agreement
- Endorsement Split Dollar Joinder Agreement
- Retirement-Only Salary Continuation Master Agreement
- Retirement-Only Salary Continuation Joinder Agreement
- Salary Continuation Beneficiary Form
- ERISA Cover Letter and Summary Plan Description for Split Dollar
- ERISA Memorandum for Salary Continuation
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Multi-Life Loan Regime Collateral Assignment Split Dollar**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Master Agreement
- Joinder Agreement
- Collateral Assignment Form
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter

- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Multi-Life Salary Continuation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Salary Continuation Agreement
- Joinder Agreement
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Multi-Life Death Benefit Only Salary Continuation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Salary Continuation Agreement
- Joinder Agreement
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Multi-Life Salary Reduction Deferred Compensation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Deferred Compensation Agreement
- Joinder Agreement
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Multi-Life Salary Reduction Deferred Compensation 401(k) Look-Alike**

- Highlights of the Plan
- Technical Preface
- Resolution
- Deferred Compensation Agreement
- Joinder Agreement
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Multi-Life Leveraged Executive Bonus with Loan Regime Collateral Assignment Split Dollar to Pay Tax on the Bonus – Unrestricted Access – For-Profit Corporation**

- Highlights of the Plan
- Technical Preface
- Resolution

- Letter to Executive
- Split Dollar Agreement
- Joinder Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Multi-Life Leveraged Executive Bonus with Loan Regime Collateral Assignment**

**Split Dollar to Pay Tax on the Bonus – Restricted Access – For-Profit Corporation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Letter to Executive
- Split Dollar Agreement
- Joinder Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Multi-Life Leveraged Executive Bonus with Loan Regime Collateral Assignment**

**Split Dollar to Pay Tax on the Bonus – Unrestricted Access – Tax Exempt**

**Organization**

- Highlights of the Plan
- Technical Preface
- Resolution
- Letter to Executive
- Split Dollar Agreement
- Joinder Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Multi-Life Leveraged Executive Bonus with Loan Regime Collateral Assignment**

**Split Dollar to Pay Tax on the Bonus – Restricted Access – Tax Exempt**

**Organization**

- Highlights of the Plan
- Technical Preface
- Resolution
- Letter to Executive
- Split Dollar Agreement
- Joinder Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist

- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Multi-Life Alternate Key Employee Insurance (Employee-Owned)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Letter to Executive and Joinder Agreement
- Demand Note
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Multi-Life Executive Trifecta for Key Executives and Directors**

- Highlights of the Plan
- Technical Preface
- Resolution
- Tax Notes
- Joinder Agreement
- Master Agreement
- Beneficiary Form
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Multi-Life Executive Trifecta for S Corporation Shareholders, LLC Members, and Partners**

- Highlights of the Plan
- Technical Preface
- Resolution
- Tax Notes
- Joinder Agreement
- Master Agreement
- Beneficiary Form
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Multi-Life Executive Trifecta for Key Executives and Directors of Tax Exempt Organization**

- Highlights of the Plan
- Technical Preface
- Resolution
- Tax Notes
- Joinder Agreement
- Master Agreement
- Beneficiary Form
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Severance Pay Plans**

**Severance Pay Plan (Profit-Making Organization) (Termination of Employment Under Any Conditions)**

- Highlights of the Plan
- Technical Preface
- Severance Resolution
- Severance Agreement
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Severance Pay Plan (Tax Exempt Organization) (Involuntary Termination of Employment)**

- Highlights of the Plan
- Technical Preface
- Severance Resolution
- Severance Agreement
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Undivided Interests Life Insurance Co-Ownership Plans**

**Undivided Interests Life Insurance Co-Ownership Between Employee and Employer**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Pension Maximization Plan**

**Spousal Waiver of Joint & Survivor Annuity**

- Highlights of the Plan
- Technical Preface
- Spousal Waiver

**Corporation Health Plans**

**Disability Wage Continuation Plan**

- Highlights of the Plan
- Technical Preface
- Resolution
- Memo to Covered Employees
- ERISA Cover Letter and Summary Plan Description

**Long-Term Care Insurance Plan**

- Highlights of the Plan
- Technical Preface
- Minutes and Resolution
- Memo to Covered Employees
- ERISA Cover Letter and Summary Plan Description

**Individual Health Savings Accounts**

**Health Savings Custodial Account**

- Highlights of the Plan
- Technical Preface
- Health Savings Custodial Account Form 5305-C

### **Health Savings Trust Account**

- Highlights of the Plan
- Technical Preface
- Health Savings Trust Account Form 5305-B

### **Employment Agreements**

#### **Employment Agreement**

- Highlights of the Plan
- Technical Preface
- Agreement
- Document Summary Letter
- Checklist

#### **Employment Agreement for Key Executive**

- Highlights of the Plan
- Technical Preface
- Agreement
- Document Summary Letter
- Checklist

## **Key Employee Benefit Plans**

### **Flow Charts**

#### **Key Employee Insurance Plan**

##### **Key Employee Insurance**

- Key Employee Insurance

##### **Alternate Key Employee Insurance (Employee-Owned)**

- Alternate Key Employee Insurance (Employee-Owned)

##### **Alternate Key Employee Insurance (Trust-Owned)**

- Alternate Key Employee Insurance (Trust-Owned)

##### **Substitute Creditor Technique**

- Substitute Creditor Technique

##### **Transfer of Key Employee Policy to Insured**

- Transfer of Key Employee Policy to Insured

#### **Executive Bonus Plan**

##### **Executive Bonus (With Unrestricted Access)**

- Executive Bonus (With Unrestricted Access)

##### **Executive Bonus (With Deferred Access Using Endorsement of Policy Ownership Rights)**

- Executive Bonus (With Deferred Access Using Endorsement of Policy Ownership Rights)

##### **Leveraged Executive Bonus (With Loan Regime Collateral Assignment Split Dollar to Pay Tax on Bonus - Unrestricted Access)**

- Leveraged Executive Bonus (With Loan Regime Collateral Assignment Split Dollar to Pay Tax on Bonus - Unrestricted Access)

##### **Leveraged Executive Bonus (With Loan Regime Collateral Assignment Split Dollar to Pay Tax on Bonus - Restricted Access)**

- Leveraged Executive Bonus (With Loan Regime Collateral Assignment Split Dollar

to Pay Tax on Bonus - Restricted Access)

### **Controlled Executive Bonus**

- Controlled Executive Bonus with Unrestricted Access (Using Separate Employment Agreement or Addendum)
- Controlled Executive Bonus with Deferred Access (Using Policy Ownership Rights Endorsement and Separate Employment Agreement or Addendum)
- Controlled Executive Bonus with Bank Loan to Pay Income Tax (Unrestricted Access Using Separate Employment Agreement or Addendum)
- Controlled Executive Bonus with Bank Loan to Pay Income Tax (Deferred Access Using Policy Ownership Rights Endorsement and Separate Employment Agreement or Addendum)

### **Executive Trifecta (Key Executive Coverage, Survivor Income Benefit, and Subsequent Transfer of Policy to Key Executive)**

#### **C Corporations**

- Executive Trifecta (Insured is an Executive with a C Corporation)

#### **S Corporations**

- Executive Trifecta (Insured is a Sole Shareholder of an S Corporation)
- Executive Trifecta (Insured is one of Several Shareholders of an S Corporation)
- Executive Trifecta (Multiple Shareholders of an S Corporation)
- Executive Trifecta (Non-Shareholder Executive of an S Corporation)

#### **Limited Liability Company**

- Executive Trifecta (Sole Member of a Limited Liability Company)
- Executive Trifecta (Multiple Members of a Limited Liability Company)
- Executive Trifecta (Non-Member Executive of a Limited Liability Company)

#### **Partnerships**

- Executive Trifecta (Insured is one Partner of a Partnership)
- Executive Trifecta (Multiple Partners of a Partnership)
- Executive Trifecta (Non-Partner Executive of a Partnership)

#### **Non-Profit Organizations**

- Executive Trifecta (for Key Executives and Directors of Non-Profit Organization)

### **Employer-Sponsored Split Dollar Plan**

#### **Economic Benefit Endorsement Split Dollar**

- Economic Benefit Endorsement Split Dollar

#### **Economic Benefit Endorsement Split Dollar with Optional Transfer**

- Economic Benefit Endorsement Split Dollar with Optional Transfer

#### **Economic Benefit Endorsement Split Dollar with Retirement-Only Salary**

#### **Continuation**

- Economic Benefit Endorsement Split Dollar with Retirement-Only Salary Continuation

#### **Economic Benefit Non-Equity Collateral Assignment Split Dollar (for Minority Stockholders and Key Employees)**

- Economic Benefit Non-Equity Collateral Assignment Split Dollar (for Minority Stockholders and Key Employees)

#### **Economic Benefit Non-Equity Limited Collateral Assignment Split Dollar (for Controlling Stockholders)**

- Economic Benefit Non-Equity Limited Collateral Assignment Split Dollar (for Controlling Stockholders)

#### **Economic Benefit Company-Pay-All Limited Collateral Assignment Split Dollar (for Cross-Purchase Buy-Sell)**

- Economic Benefit Company-Pay-All Limited Collateral Assignment Split Dollar (for Cross-Purchase Buy-Sell)

**Loan Regime Collateral Assignment Split Dollar (for Minority Stockholders or Key Employees)**

- Loan Regime Collateral Assignment Split Dollar (for Minority Stockholders or Key Employees)

**Loan Regime Limited Collateral Assignment Split Dollar (for Controlling Stockholders)**

- Loan Regime Limited Collateral Assignment Split Dollar (for Controlling Stockholders)

**Loan Regime Company-Pay-All Limited Collateral Assignment Split Dollar (for Cross-Purchase Buy-Sell)**

- Loan Regime Company-Pay-All Limited Collateral Assignment Split Dollar (for Cross-Purchase Buy-Sell)

**Leveraged Deferred Compensation Using Loan Regime Split Dollar**

- Leveraged Deferred Compensation Using Loan Regime Split Dollar

**Leveraged 401(k) Look-Alike Using Loan Regime Split Dollar**

- Leveraged 401(k) Look-Alike Using Loan Regime Split Dollar

**Corporate-Owned Life Insurance (COLI) Benefit Plan**

**Salary Continuation**

- Salary Continuation

**Retirement-Only Salary Continuation**

- Retirement-Only Salary Continuation

**Death Benefit Only Salary Continuation**

- Death Benefit Only Salary Continuation

**Salary Reduction Deferred Compensation**

- Salary Reduction Deferred Compensation

**Multi-Life Benefit Plan**

**Multi-Life Executive Bonus**

- Multi-Life Executive Bonus

**Multi-Life Controlled Executive Bonus**

- Multi-Life Controlled Executive Bonus

**Multi-Life Economic Benefit Endorsement Split Dollar**

- Multi-Life Economic Benefit Endorsement Split Dollar

**Multi-Life Economic Benefit Endorsement Split Dollar with Retirement-Only Salary Continuation**

- Multi-Life Economic Benefit Endorsement Split Dollar with Retirement-Only Salary Continuation

**Multi-Life Loan Regime Collateral Assignment Split Dollar**

- Multi-Life Loan Regime Collateral Assignment Split Dollar

**Multi-Life Salary Continuation**

- Multi-Life Salary Continuation

**Multi-Life Death Benefit Only Salary Continuation**

- Multi-Life Death Benefit Only Salary Continuation

**Multi-Life Salary Reduction Deferred Compensation**

- Multi-Life Salary Reduction Deferred Compensation

**Multi-Life Salary Reduction Deferred Compensation 401(k) Look-Alike**

- Multi-Life Salary Reduction Deferred Compensation 401(k) Look-Alike

**Multi-Life Leveraged Executive Bonus with Loan Regime Collateral Assignment Split Dollar to Pay Tax on the Bonus – Unrestricted Access – For-Profit Corporation**

- Multi-Life Executive Bonus – Unrestricted Access – For-Profit Corporation

**Multi-Life Leveraged Executive Bonus with Loan Regime Collateral Assignment Split Dollar to Pay Tax on the Bonus – Unrestricted Access – Tax Exempt Organization**

- Multi-Life Executive Bonus – Unrestricted Access – Tax Exempt Organization

**Multi-Life Alternate Key Employee Insurance (Employee-Owned)**

- Multi-Life Alternate Key Employee Insurance (Employee-Owned)

**Multi-Life Executive Trifecta for Key Executives and Directors**

- Multi-Life Executive Trifecta for Key Executives and Directors

**Multi-Life Executive Trifecta for S Corporation Shareholders, LLC Members, and Partners**

- Multi-Life Executive Trifecta for S Corporation Shareholders, LLC Members, and Partners

**Multi-Life Executive Trifecta for Key Executives and Directors of Tax Exempt Organization**

- Multi-Life Executive Trifecta for Key Executives and Directors of Tax Exempt Organization

**Undivided Interests Life Insurance Co-Ownership Plan**

**Undivided Interests Life Insurance Co-Ownership Between Employee and Employer**

- Undivided Interests Life Insurance Co-Ownership Between Employee and Employer

**Key Employee Insurance Plans**

**Key Employee Insurance**

- Highlights of the Plan
- Technical Preface
- Resolution
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Alternate Key Employee Insurance (Employee-Owned)**

- Highlights of the Plan
- Technical Preface
- Demand Note

**Alternate Key Employee Insurance (Trust-Owned)**

- Highlights of the Plan
- Technical Preface
- Demand Note

**Substitute Creditor Technique**

- Highlights of the Plan
- Technical Preface
- Agreement
- Collateral Assignment (from Trust to Creditor)

**Transfer of Key Employee Policy to Insured**

- Highlights of the Plan
- Technical Preface
- Resolution

## **Executive Bonus Plans**

### **Executive Bonus (With Unrestricted Access)**

- Highlights of the Plan
- Technical Preface
- Resolution

### **Executive Bonus (With Deferred Access Using Endorsement Of Policy Ownership Rights)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Bonus/Endorsement Agreement
- Invitation to Executive to Participate

### **Leveraged Executive Bonus (With Loan Regime Collateral Assignment Split Dollar to Pay Tax on Bonus - Unrestricted Access - For-Profit Organization)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Invitation to Executive to Participate
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Leveraged Executive Bonus (With Loan Regime Collateral Assignment Split Dollar to Pay Tax on Bonus - Restricted Access - For-Profit Organization)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Bonus/Endorsement Agreement
- Invitation to Executive to Participate
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Leveraged Executive Bonus (with Loan Regime Collateral Assignment Split Dollar to Pay Tax on Bonus - Unrestricted Access - Tax Exempt Organization)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Invitation to Executive to Participate
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent

- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Leveraged Executive Bonus (with Loan Regime Collateral Assignment Split Dollar to Pay Tax on Bonus - Restricted Access - Tax Exempt Organization)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Bonus/Endorsement Agreement
- Invitation to Executive to Participate
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Controlled Executive Bonus with Unrestricted Access (Using Separate Employment Agreement or Addendum)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Addendum to Existing Employment Agreement
- Employment Agreement
- Bonus Agreement
- Invitation to Executive to Participate
- Controlled Bonus Plan vs Split Dollar Plan

**Controlled Executive Bonus with Deferred Access (Using Policy Ownership Rights Endorsement and Separate Employment Agreement or Addendum)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Addendum to Existing Employment Agreement
- Employment Agreement
- Bonus/Endorsement Agreement
- Invitation to Executive to Participate
- Controlled Bonus Plan vs Split Dollar Plan

**Controlled Executive Bonus with Bank Loan to Pay Income Tax (Unrestricted Access Using Separate Employment Agreement or Addendum)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Addendum to Existing Employment Agreement
- Employment Agreement
- Bonus Agreement
- Demand Note Agreement
- Term Note Agreement
- Invitation to Executive to Participate
- Document Summary Letter
- Checklist
- Controlled Bonus Plan vs Split Dollar Plan

**Controlled Executive Bonus with Bank Loan to Pay Income Tax (Deferred Access Using Policy Ownership Rights Endorsement and Separate Employment Agreement or Addendum)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Addendum to Existing Employment Agreement
- Employment Agreement
- Bonus/Endorsement Agreement
- Demand Note Agreement
- Term Note Agreement
- Invitation to Executive to Participate
- Document Summary Letter
- Checklist
- Controlled Bonus Plan vs Split Dollar Plan

**Executive Trifecta (Key Executive Coverage, Survivor Income Benefit, and Subsequent Transfer of Policy to Key Executive)**

**Executive Trifecta for Key Executives and Directors**

- Highlights of the Plan
- Technical Preface
- Tax Notes
- Resolution
- Agreement
- Beneficiary Form
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements
- Controlled Executive Bonus vs. Loan-Regime Split Dollar

**Executive Trifecta for S Corporation Shareholders, LLC Members, and Partners**

- Highlights of the Plan
- Technical Preface
- Tax Notes
- Resolution
- Agreement
- Beneficiary Form
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements
- Controlled Executive Bonus vs. Loan-Regime Split Dollar

**Executive Trifecta for Key Executives and Directors of Non-Profit Organization**

- Highlights of the Plan
- Technical Preface
- Tax Notes
- Resolution
- Agreement
- Beneficiary Form
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form

- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements
- Controlled Executive Bonus vs. Loan-Regime Split Dollar

### **Employer-Sponsored Split Dollar Plans**

- When to Use What Form of Split Dollar

#### **Economic Benefit Endorsement Split Dollar**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

#### **Economic Benefit Endorsement Split Dollar with Designated Death Benefit**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

#### **Economic Benefit Endorsement Split Dollar with Optional Transfer**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Waiver
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

#### **Economic Benefit Endorsement Split Dollar with Retirement-Only Salary**

##### **Continuation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- Salary Continuation Agreement
- Salary Continuation Beneficiary Form
- ERISA Cover Letter and Summary Plan Description for Split Dollar
- ERISA Memorandum for Salary Continuation
- Document Summary Letter
- Checklist

- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Economic Benefit Non-Equity Collateral Assignment Split Dollar (for Minority Stockholders and Key Employees)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Economic Benefit Non-Equity Limited Collateral Assignment Split Dollar (for Controlling Stockholders)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Economic Benefit Company-Pay-All Limited Collateral Assignment Split Dollar (for Cross-Purchase Buy-Sell)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Loan Regime Collateral Assignment Split Dollar (for Minority Stockholders and Key Employees) - Unrestricted Access to Cash Values**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925

- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Loan Regime Collateral Assignment Split Dollar (for Minority Stockholders and Key Employees) - Restricted Access to Cash Values**

- Highlights of the Plan
- Technical Preface
- Resolution
- Endorsement Agreement
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Loan Regime Limited Collateral Assignment Split Dollar (for Controlling Stockholders)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Loan Regime Company-Pay-All Limited Collateral Assignment Split Dollar (for Cross-Purchase Buy-Sell)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Leveraged Deferred Compensation Using Loan Regime Split Dollar (for-Profit Organization)**

- Highlights of the Plan
- Technical Preface
- Resolution for Split Dollar
- Split Dollar Agreement
- Optional Resolution for Severance
- Optional Severance Agreement
- Optional Severance ERISA Memorandum
- Amendment to Optional Severance Agreement
- Renegotiating the Applicable Federal Rate
- Document Summary Letter

- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Leveraged Deferred Compensation Using Loan Regime Split Dollar (Tax Exempt Organization)**

- Highlights of the Plan
- Technical Preface
- Resolution for Split Dollar
- Split Dollar Agreement
- Optional Resolution for Severance
- Optional Severance Agreement
- Optional Severance ERISA Memorandum
- Amendment to Optional Severance Agreement
- Renegotiating the Applicable Federal Rate
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Leveraged Deferred Compensation Using Loan Regime Split Dollar with Bonus of Interest on Premium Loans - Unrestricted Access - Tax Exempt Organization**

- Highlights of the Plan
- Technical Preface
- Resolution for Split Dollar
- Split Dollar Agreement
- Optional Resolution for Severance
- Optional Severance Agreement
- Optional Severance ERISA Memorandum
- Amendment to Optional Severance Agreement
- Renegotiating the Applicable Federal Rate
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Leveraged Deferred Compensation Using Loan Regime Split Dollar with Bonus of Interest on Premium Loans - Restricted Access - Tax Exempt Organization**

- Highlights of the Plan
- Technical Preface
- Resolution for Split Dollar
- Split Dollar Agreement
- Optional Resolution for Severance
- Optional Severance Agreement
- Optional Severance ERISA Memorandum
- Amendment to Optional Severance Agreement
- Renegotiating the Applicable Federal Rate
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent

- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Leveraged 401(k) Look-Alike Using Loan Regime Split Dollar (for-Profit Organization)**

- Highlights of the Plan
- Technical Preface
- Resolution for Split Dollar
- Split Dollar Agreement
- Optional Resolution for Severance
- Optional Severance Agreement
- Optional Severance ERISA Memorandum
- Amendment to Optional Severance Agreement
- Renegotiating the Applicable Federal Rate
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Leveraged 401(k) Look-Alike Using Loan Regime Split Dollar (Tax Exempt Organization)**

- Highlights of the Plan
- Technical Preface
- Resolution for Split Dollar
- Split Dollar Agreement
- Optional Resolution for Severance
- Optional Severance Agreement
- Optional Severance ERISA Memorandum
- Amendment to Optional Severance Agreement
- Renegotiating the Applicable Federal Rate
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Switch Dollar From Economic Benefit Endorsement Split Dollar to Loan Regime Collateral Assignment Split Dollar**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Switch Dollar From Economic Benefit Non-Equity Limited Collateral Assignment Split Dollar to Loan Regime Limited Collateral Assignment Split Dollar**

- Highlights of the Plan
- Technical Preface

- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Employer-Sponsored Split Dollar Utility Documents**

- Collateral Assignment to Bank of Corp's Interest in a Loan Regime Collateral Assignment Split Dollar Plan
- Preface to Assignment of a Personal Interest in an In-Force Loan Regime Collateral Assignment Split Dollar Plan
- Assignment of a Personal Interest in an In-Force Loan Regime Collateral Assignment Split Dollar Plan
- Preface to Assignment of a Personal Interest in an In-Force Economic Benefit Endorsement Split Dollar Plan
- Assignment of a Personal Interest in an In-Force Economic Benefit Endorsement Split Dollar Plan
- Preface to Introductory Paragraphs for a "Late Start" Loan Regime Collateral Assignment Split Dollar Plan
- Introductory Paragraph for a "Late Start" Loan Regime Collateral Assignment Split Dollar Plan
- Introductory Paragraph for a "Late Start" Economic Benefit Endorsement Split Dollar Plan
- Stand-Alone Collateral Assignment Form
- Cross Purchase Alternate Resolution for Loan Regime Collateral Assignment Split Dollar

### **Corporate-Owned Life Insurance (COLI) Benefit Plans**

#### **Salary Continuation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Salary Continuation Agreement
- Beneficiary Form
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

#### **Retirement-Only Salary Continuation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Salary Continuation Agreement
- Beneficiary Form
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

#### **Death Benefit Only Salary Continuation**

- Highlights of the Plan
- Technical Preface

- Resolution
- Salary Continuation Agreement
- Beneficiary Form
- ERISA Memorandum
- ERISA Cover Letter and Summary Plan Description
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Salary Reduction Deferred Compensation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Deferred Compensation Agreement
- Beneficiary Form
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Multi-Life Benefit Plans**

- Overview of the Multi-Life Benefit Plans

#### **Multi-Life Executive Bonus**

- Highlights of the Plan
- Technical Preface
- Resolution

#### **Multi-Life Controlled Executive Bonus**

- Highlights of the Plan
- Technical Preface
- Resolution
- Bonus/Endorsement Master Agreement
- Joinder Agreement
- Invitation to Executive to Participate
- Employment Agreement

#### **Multi-Life Economic Benefit Endorsement Split Dollar**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Master Agreement
- Joinder Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

#### **Multi-Life Economic Benefit Endorsement Split Dollar with Retirement-Only Salary Continuation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Endorsement Split Dollar Master Agreement

- Endorsement Split Dollar Joinder Agreement
- Retirement-Only Salary Continuation Master Agreement
- Retirement-Only Salary Continuation Joinder Agreement
- Salary Continuation Beneficiary Form
- ERISA Cover Letter and Summary Plan Description for Split Dollar
- ERISA Memorandum for Salary Continuation
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

#### **Multi-Life Loan Regime Collateral Assignment Split Dollar**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Master Agreement
- Joinder Agreement
- Collateral Assignment Form
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

#### **Multi-Life Salary Continuation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Salary Continuation Agreement
- Joinder Agreement
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

#### **Multi-Life Death Benefit Only Salary Continuation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Salary Continuation Agreement
- Joinder Agreement
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

#### **Multi-Life Salary Reduction Deferred Compensation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Deferred Compensation Agreement
- Joinder Agreement

- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Multi-Life Salary Reduction Deferred Compensation 401(k) Look-Alike**

- Highlights of the Plan
- Technical Preface
- Resolution
- Deferred Compensation Agreement
- Joinder Agreement
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Multi-Life Leveraged Executive Bonus with Loan Regime Collateral Assignment Split Dollar to Pay Tax on the Bonus – Unrestricted Access – For-Profit**

**Corporation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Letter to Executive
- Split Dollar Agreement
- Joinder Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Multi-Life Leveraged Executive Bonus with Loan Regime Collateral Assignment Split Dollar to Pay Tax on the Bonus – Restricted Access – For-Profit Corporation**

- Highlights of the Plan
- Technical Preface
- Resolution
- Letter to Executive
- Split Dollar Agreement
- Joinder Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Multi-Life Leveraged Executive Bonus with Loan Regime Collateral Assignment Split Dollar to Pay Tax on the Bonus – Unrestricted Access – Tax Exempt**

**Organization**

- Highlights of the Plan
- Technical Preface
- Resolution
- Letter to Executive

- Split Dollar Agreement
- Joinder Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Multi-Life Leveraged Executive Bonus with Loan Regime Collateral Assignment  
Split Dollar to Pay Tax on the Bonus – Restricted Access – Tax Exempt**

**Organization**

- Highlights of the Plan
- Technical Preface
- Resolution
- Letter to Executive
- Split Dollar Agreement
- Joinder Agreement
- ERISA Cover Letter and Summary Plan Description
- Document Summary Letter
- Checklist
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Multi-Life Alternate Key Employee Insurance (Employee-Owned)**

- Highlights of the Plan
- Technical Preface
- Resolution
- Letter to Executive and Joinder Agreement
- Demand Note
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Multi-Life Executive Trifecta for Key Executives and Directors**

- Highlights of the Plan
- Technical Preface
- Resolution
- Tax Notes
- Joinder Agreement
- Master Agreement
- Beneficiary Form
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

**Multi-Life Executive Trifecta for S Corporation Shareholders, LLC Members, and Partners**

- Highlights of the Plan
- Technical Preface
- Resolution
- Tax Notes

- Joinder Agreement
- Master Agreement
- Beneficiary Form
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Multi-Life Executive Trifecta for Key Executives and Directors of Tax Exempt Organization**

- Highlights of the Plan
- Technical Preface
- Resolution
- Tax Notes
- Joinder Agreement
- Master Agreement
- Beneficiary Form
- ERISA Memorandum
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Severance Pay Plans**

#### **Severance Pay Plan (Profit-Making Organization) (Termination of Employment Under Any Conditions)**

- Highlights of the Plan
- Technical Preface
- Severance Resolution
- Severance Agreement
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

#### **Severance Pay Plan (Tax Exempt Organization) (Involuntary Termination of Employment)**

- Highlights of the Plan
- Technical Preface
- Severance Resolution
- Severance Agreement
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

### **Undivided Interests Life Insurance Co-Ownership Plans**

#### **Undivided Interests Life Insurance Co-Ownership Between Employee and Employer**

- Highlights of the Plan
- Technical Preface
- Resolution
- Split Dollar Agreement
- ERISA Cover Letter and Summary Plan Description
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements

## **Pension Maximization Plan**

### **Spousal Waiver of Joint & Survivor Annuity**

- Highlights of the Plan
- Technical Preface
- Spousal Waiver

## **Corporation Health Plans**

### **Disability Wage Continuation Plan**

- Highlights of the Plan
- Technical Preface
- Resolution
- Memo to Covered Employees
- ERISA Cover Letter and Summary Plan Description

### **Long-Term Care Insurance Plan**

- Highlights of the Plan
- Technical Preface
- Minutes and Resolution
- Memo to Covered Employees
- ERISA Cover Letter and Summary Plan Description

## **Individual Health Savings Accounts**

### **Health Savings Custodial Account**

- Highlights of the Plan
- Technical Preface
- Health Savings Custodial Account Form 5305-C

### **Health Savings Trust Account**

- Highlights of the Plan
- Technical Preface
- Health Savings Trust Account Form 5305-B

## **Employment Agreements**

### **Employment Agreement**

- Highlights of the Plan
- Technical Preface
- Agreement
- Document Summary Letter
- Checklist

### **Employment Agreement for Key Executive**

- Highlights of the Plan
- Technical Preface
- Agreement
- Document Summary Letter
- Checklist

## **Section 457 Plans**

### **Eligible Section 457(b) Deferred Compensation Plan for Governmental Organization**

- Highlights of the Plan
- Technical Preface
- Resolution
- Deferred Compensation Master Agreement
- Joinder Agreement

### **Eligible Section 457(b) Deferred Compensation Plan for Tax Exempt Organization**

- Highlights of the Plan
- Technical Preface
- Resolution
- Deferred Compensation Master Agreement
- Joinder Agreement
- ERISA Memorandum

### **Ineligible Section 457(f) Deferred Compensation Plan for Tax Exempt and Governmental Organizations**

- Highlights of the Plan
- Technical Preface
- Resolution
- Deferred Compensation Master Agreement
- Joinder Agreement
- ERISA Memorandum

## **Wealth Transfer Plans**

### **Flow Charts**

#### **Private Split Dollar Plan**

##### **Economic Benefit Private Endorsement Split Dollar**

- Economic Benefit Private Endorsement Split Dollar

##### **Economic Benefit Private Non-Equity Collateral Assignment Split Dollar**

- Economic Benefit Private Non-Equity Collateral Assignment Split Dollar

##### **Economic Benefit Private Non-Equity Limited Collateral Assignment Split Dollar**

- Economic Benefit Private Non-Equity Limited Collateral Assignment Split Dollar

##### **Loan Regime Private Collateral Assignment Split Dollar**

- Loan Regime Private Collateral Assignment Split Dollar

##### **Loan Regime Private Limited Collateral Assignment Split Dollar**

- Loan Regime Private Limited Collateral Assignment Split Dollar

#### **Undivided Interests Life Insurance Co-Ownership Plan**

##### **Undivided Interests Life Insurance Private Co-Ownership Between Donor and Donee**

- Undivided Interests Life Insurance Private Co-Ownership Between Donor and Donee

### **Family Limited Partnership Operating Agreements**

#### **Family Limited Partnership (Purpose: Asset Protection and Discount Gifting)**

- Highlights of the Plan
- Technical Preface
- Operating Agreement
- Appendix

#### **Family Limited Partnership (Purpose: Life Insurance Trust Substitute)**

- Highlights of the Plan
- Technical Preface
- Operating Agreement
- Appendix

### **Private Split Dollar Plans**

- When to Use What Form of Private Split Dollar

#### **Economic Benefit Private Endorsement Split Dollar**

- Highlights of the Plan
- Technical Preface
- Private Split Dollar Agreement
- Document Summary Letter
- Checklist

**Economic Benefit Private Non-Equity Collateral Assignment Split Dollar**

- Highlights of the Plan
- Technical Preface
- Private Split Dollar Agreement
- Document Summary Letter
- Checklist

**Economic Benefit Private Non-Equity Limited Collateral Assignment Split Dollar**

- Highlights of the Plan
- Technical Preface
- Private Split Dollar Agreement
- Document Summary Letter
- Checklist

**Loan Regime Private Collateral Assignment Split Dollar**

- Highlights of the Plan
- Technical Preface
- Private Split Dollar Agreement
- Document Summary Letter
- Checklist

**Loan Regime Private Limited Collateral Assignment Split Dollar**

- Highlights of the Plan
- Technical Preface
- Private Split Dollar Agreement
- Document Summary Letter
- Checklist

**Private Switch Dollar From Economic Benefit Private Endorsement Split Dollar to Loan Regime Private Collateral Assignment Split Dollar**

- Highlights of the Plan
- Technical Preface
- Private Split Dollar Agreement
- Document Summary Letter
- Checklist

**Private Switch Dollar From Economic Benefit Private Non-Equity Limited Collateral Assignment Split Dollar to Loan Regime Private Limited Collateral Assignment Split Dollar**

- Highlights of the Plan
- Technical Preface
- Private Split Dollar Agreement
- Document Summary Letter
- Checklist

**Undivided Interests Life Insurance Co-Ownership Plans**

**Undivided Interests Life Insurance Private Co-Ownership Between Donor and Donee**

- Highlights of the Plan
- Technical Preface

- Split Dollar Agreement

### **Self-Canceling Installment Note (SCIN)**

#### **Self-Canceling Installment Note (SCIN)**

- Highlights of the Plan
- Technical Preface
- Sale Agreement
- Promissory Note

#### **GRAT/SCIN Combination**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Sale Agreement
- Promissory Note
- Document Summary Letter
- Checklist

### **Wealth Transfer**

#### **Zero Estate Tax Plan Using Charitable Gifts and a Wealth Replacement Trust**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Will with Charity as Remainder Beneficiary
- Document Summary Letter
- Checklist

#### **Wealth Transfer - Stretch IRA**

- Highlights of the Plan
- Technical Preface
- Beneficiary Designation

#### **Wealth Transfer - IRA with Charitable Beneficiary**

- Highlights of the Plan
- Technical Preface
- Beneficiary Designation

#### **Wealth Transfer - Annuity Rescue Using Life Insurance**

- Highlights of the Plan
- Technical Preface

#### **Wealth Transfer - Annuity Rescue with Charitable Beneficiary**

- Highlights of the Plan
- Technical Preface
- Beneficiary Designation

### **Private Annuity**

- Highlights of the Plan
- Technical Preface
- Agreement

## **Wills and Powers of Attorney**

### **Wills and Powers of Attorney**

#### **Simple Will**

- Highlights of the Plan
- Technical Preface
- Simple Will

### **Pourover Will**

- Highlights of the Plan
- Technical Preface
- Pourover Will

### **Will with Testamentary Trust**

- Highlights of the Plan
- Technical Preface
- Will with Testamentary Trust

### **Living Will**

- Highlights of the Plan
- Technical Preface
- Living Will

### **Durable Power of Attorney for Health Care**

- Highlights of the Plan
- Technical Preface
- Durable Power of Attorney for Health Care

### **Durable General Power of Attorney Including Durable Power of Attorney for Health Care (Outright Authorization of Power)**

- Highlights of the Plan
- Technical Preface
- Outright Authorization of Power

### **Durable General Power of Attorney Including Durable Power of Attorney for Health Care (Springing Authorization of Power)**

- Highlights of the Plan
- Technical Preface
- Springing Authorization of Power

### **Disclaimers**

#### **Qualified Disclaimer**

- Highlights of the Plan
- Technical Preface
- Qualified Disclaimer

#### **Disclaimer Trust**

- Highlights of the Plan
- Technical Preface
- Trust Declaration
- Document Summary Letter
- Checklist

## **Family Trusts**

### **Premium Payment Plans for Life Insurance in Trust**

- Highlights of the Plan
- Technical Preface
- Demand Note - Private Loan
- Term Note - Private Loan
- Demand Note - Sale to Trust
- Term Note - Sale to Trust
- Trust Agreement - QPRT
- Trust Agreement - GRAT
- Lease Agreement - QPRT

- IRS Prototype QPRT Trust Agreement

### **Irrevocable Trusts**

#### **Irrevocable Life Insurance Trust (Income to Spouse, Principal to Children)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Irrevocable Life Insurance Trust (Trust Beneficiaries are the Children)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Irrevocable Life Insurance Trust (Trust Beneficiaries are the Children; Survivorship Life)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Ultimate Irrevocable Life Insurance Trust (Loans to Grantor; Beneficiaries are Spouse and Children)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Ultimate Irrevocable Life Insurance Trust (Loans to Grantor; Beneficiaries are the Children)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Ultimate Irrevocable Life Insurance Trust (Loans to Grantor; Beneficiaries are the Children; Survivorship Life)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Generation-Skipping Irrevocable Trust for Benefit of Grantor's Children and Other Descendants**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

## **Generation-Skipping Irrevocable Life Insurance Trust for Benefit of Grantor's Children and Other Descendants**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

## **Irrevocable Incentive Trusts**

### **Irrevocable Life Insurance Trust with Incentive Provisions (Income to Spouse, w/ Children as Successor Beneficiaries)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

### **Irrevocable Life Insurance Trust with Incentive Provisions (Trust Beneficiaries are the Children)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

### **Irrevocable Life Insurance Trust with Incentive Provisions (Trust Beneficiaries are the Children; Survivorship Life)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

### **Ultimate Irrevocable Life Insurance Trust with Incentive Provisions (Loans to Grantor; Beneficiaries are Spouse and Children)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

### **Ultimate Irrevocable Life Insurance Trust with Incentive Provisions (Loans to Grantor; Beneficiaries are the Children)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

### **Ultimate Irrevocable Life Insurance Trust with Incentive Provisions (Loans to Grantor; Beneficiaries are the Children; Survivorship Life)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter

- Checklist

### **Generation-Skipping Irrevocable Trust with Incentive Provisions for Benefit of Grantor's Children and Other Descendants**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

### **Generation-Skipping Irrevocable Life Insurance Trust with Incentive Provisions for Benefit of Grantor's Children and Other Descendants**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

### **Irrevocable Total Return Unitrusts**

#### **Total Return Irrevocable Life Insurance Unitrust (Unitrust Interest to Spouse, Principal to Children)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Ultimate Total Return Irrevocable Life Insurance Unitrust (Loans to Grantor; Unitrust Interest to Spouse; Remainder to Children)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Generation-Skipping Total Return Irrevocable Life Insurance Unitrust (for Benefit of Grantor's Children and Other Descendants)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Generation-Skipping Total Return Irrevocable Unitrust (for Benefit of Grantor's Children and Other Descendants)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

### **Irrevocable Incentive Total Return Unitrusts**

#### **Total Return Irrevocable Life Insurance Unitrust with Incentive Provisions (Unitrust Interest to Spouse, with Children as Successor Beneficiaries)**

- Highlights of the Plan
- Technical Preface

- Trust Agreement
- Document Summary Letter
- Checklist

**Ultimate Total Return Irrev. Life Ins. Unitrust W/ Incent. Prov. (Loans to Grantor; Unitrust Int. to Spouse & Children as Successor Beneficiaries)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

**Generation-Skipping Total Return Irrev. Life Insurance Unitrust with Incentive Provisions (for Benefit of Grantor's Children and Other Descendants)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

**Generation-Skipping Total Return Irrevocable Unitrust with Incentive Provisions (for Benefit of Grantor's Children and Other Descendants)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

**Crummey Withdrawal Power Notifications**

- Highlights
- Technical Preface
- Grantor's Notification to Trustee Concerning Existence of Withdrawal Rights
- Initial Notification to Beneficiary Concerning Existence of Withdrawal Rights
- Notification to Beneficiary of Withdrawal Rights Concerning a Current Gift
- Notification to Beneficiary of Withdrawal Rights Concerning Recurring Indirect or Deemed Gifts
- Notification to Beneficiary of Withdrawal Rights Concerning Recurring Direct Gifts

**Section 6166 Installment Payment of Estate Tax**

- Highlights of the Plan
- Technical Preface
- Notice of Election

**Graegin Loan Payment of Estate Tax**

- Highlights of the Plan
- Technical Preface
- Graegin Note

**Revocable Trusts**

**Revocable Trust (for Benefit of Grantor and Remainder to Children)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

**Revocable Credit Shelter Trust (for Benefit of Grantor, Grantor's Spouse, and**

**Remainder to Children)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

**Revocable Credit Shelter Trust with Qualified Domestic Trust Provision**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

**Revocable Credit Shelter (By-Pass) Trust**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

**Revocable Trust with Qualified Terminable Interest Property (QTIP) Provision**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

**Joint Revocable Trust with Qualified Terminable Interest Property (QTIP)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

**Other Trusts****Domestic Partnership Trust**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

**Grantor Retained Annuity Trust (GRAT)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

**Reverse GRAT**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

**Grantor Retained Unitrust (GRUT)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Qualified Personal Residence Trust**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

#### **Qualified Personal Residence Trust Lease Agreement**

- Highlights of the Plan
- Technical Preface
- Lease Agreement
- Document Summary Letter
- Checklist

#### **Rabbi Trust**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Special Needs Irrevocable Trust (for Disabled Children)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Defective Grantor Life Insurance Trust - Single Life**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Defective Grantor Life Insurance Trust - Survivorship Life**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Asset Protection Trust - Single Life**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Asset Protection Trust - Survivorship Life**

- Highlights of the Plan

- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Spousal Lifetime Access Trust**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Survivorship Standby Trust**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Section 2503(c) Minor's Trust**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Certification of Trust**

- Highlights of the Plan
- Technical Preface
- Certification of Trust

#### **GRAT/SCIN Combination**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Sale Agreement
- Promissory Note
- Document Summary Letter
- Checklist

#### **Health and Education Exclusion Trust (HEET)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Domestic Asset Protection Trust**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Multi-Purpose Irrevocable Life Insurance Trust (MILIT)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement

- Document Summary Letter
- Checklist

### **Beneficiary Trusts (Beneficiary-Owned or Directed Trusts)**

#### **Beneficiary's Trust for a Sole Primary Beneficiary (Also Known as an Inheritor's Trust)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Beneficiary's Trust for Primary Beneficiaries Who are Husband and Wife (Also Known as an Inheritor's Trust)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

#### **Irrevocable Beneficiary-Owned Trust (Also Known as a Beneficiary's Grantor Trust)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Document Summary Letter
- Checklist

## **Retirement Planning Documents**

### **Retirement Planning Documents**

#### **Pension Beneficiary Designation (for Non-Spouse Beneficiary; with Spousal Waiver)**

- Highlights of the Plan
- Technical Preface
- Beneficiary Designation

#### **IRA Beneficiary QTIP Trust (Spouse and Children)**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Beneficiary Designation
- Document Summary Letter
- Checklist

#### **IRA Beneficiary Non-Spousal Trust**

- Highlights of the Plan
- Technical Preface
- Trust Agreement
- Beneficiary Designation
- Document Summary Letter
- Checklist

#### **IRA Beneficiary Designation - Charitable Remainder Trust as Beneficiary**

- Highlights of the Plan
- Technical Preface

- Beneficiary Designation
- Document Summary Letter
- Checklist

### **Roth IRA Recharacterization Election**

- Highlights of the Plan
- Technical Preface
- Roth IRA Recharacterization Election by Personal Representative Letter
- Roth IRA Recharacterization Election by Roth IRA Participant Letter

## **Charitable Gifts**

### **Flow Charts**

#### **Key Employee Insurance Plan**

##### **Charitable Key Employee Insurance**

- Charitable Key Employee Insurance

### **Charitable Gifts**

#### **Charitable Gift Annuity Joint Life Deferred**

- Highlights of the Plan
- Technical Preface
- Charitable Agreement

#### **Charitable Gift Annuity Joint Life Immediate**

- Highlights of the Plan
- Technical Preface
- Charitable Agreement

#### **Charitable Gift Annuity Single Life Deferred**

- Highlights of the Plan
- Technical Preface
- Charitable Agreement

#### **Charitable Gift Annuity Single Life Immediate**

- Highlights of the Plan
- Technical Preface
- Charitable Agreement

#### **Inter Vivos Charitable Remainder Gift of Personal Residence or Farm**

- Highlights of the Plan
- Technical Preface
- Charitable Agreement

#### **Charitable Gift of Conservation Easement with Wealth Replacement Trust**

- Highlights of the Plan
- Technical Preface
- Trust Agreement - Single Life
- Trust Agreement - Survivorship
- Document Summary Letter
- Checklist

### **Key Employee Insurance Plans**

#### **Charitable Key Employee Insurance**

- Highlights of the Plan
- Technical Preface
- Resolution

## **Charitable Trusts**

### **Charitable Trusts**

#### **Inter Vivos Charitable Remainder Unitrust (One Life)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

#### **Inter Vivos Charitable Remainder Unitrust (Term of Years)**

- Highlights of the Plan
- Charitable Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

#### **Inter Vivos Charitable Remainder Unitrust (Two Lives, Consecutive Interests)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

#### **Inter Vivos Charitable Remainder Unitrust (Two Lives, Concurrent and Consecutive Interests)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

#### **Inter Vivos Charitable Remainder Unitrust with Net Income Make-Up Provision (One Life)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- Document Summary Letter
- Checklist

#### **Inter Vivos Charitable Remainder Unitrust with Net Income Make-Up Provision (Two Lives, Consecutive Interests)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- Document Summary Letter
- Checklist

#### **Inter Vivos Charitable Remainder Unitrust with Net Income Make-Up Provision (Two Lives, Concurrent and Consecutive Interests)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement

- Document Summary Letter
- Checklist

**Testamentary Charitable Remainder Unitrust (One Life)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

**Testamentary Charitable Remainder Unitrust (Term of Years)**

- Highlights of the Plan
- Charitable Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

**Testamentary Charitable Remainder Unitrust (Two Lives, Consecutive Interests)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

**Testamentary Charitable Remainder Unitrust (Two Lives, Concurrent and Consecutive Interests)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

**Testamentary Charitable Remainder Unitrust with Net Income Make-Up Provision (One Life)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- Document Summary Letter
- Checklist

**Testamentary Charitable Remainder Unitrust with Net Income Make-Up Provision (Two Lives, Consecutive Interests)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- Document Summary Letter
- Checklist

**Testamentary Charitable Remainder Unitrust with Net Income Make-Up Provision (Two Lives, Concurrent and Consecutive Interests)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement

- Document Summary Letter
- Checklist

**Inter Vivos Charitable Remainder Annuity Trust (One Life)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

**Inter Vivos Charitable Remainder Annuity Trust (Two Lives, Consecutive Interests)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

**Inter Vivos Charitable Remainder Annuity Trust (Two Lives, Concurrent and Consecutive Interests)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

**Inter Vivos Charitable Remainder Annuity Trust (Term of Years)**

- Charitable Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

**Testamentary Charitable Remainder Annuity Trust (One Life)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

**Testamentary Charitable Remainder Annuity Trust (Two Lives, Consecutive Interests)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

**Testamentary Charitable Remainder Annuity Trust (Two Lives, Concurrent and Consecutive Interests)**

- Highlights of the Plan
- Technical Preface

- Charitable Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

#### **Testamentary Charitable Remainder Annuity Trust (Term of Years)**

- Charitable Trust Agreement
- IRS Prototype Trust Agreement
- Document Summary Letter
- Checklist

#### **Super Charitable Lead Annuity Trust (CLAT)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- Document Summary Letter
- Checklist

#### **Charitable Lead Annuity Trust (CLAT)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- Document Summary Letter
- Checklist

#### **Charitable Lead Unitrust (CLUT)**

- Highlights of the Plan
- Technical Preface
- Charitable Trust Agreement
- Document Summary Letter
- Checklist

#### **Charitable Remainder Trust - Spousal Waiver**

- Highlights of the Plan
- Technical Preface
- Spousal Waiver of CRT Remainder Interests

### **Misc. Documents**

#### **Fact Finders**

- Estate Planning Fact Finder (Short Version)
- Estate Planning Fact Finder (Comprehensive Version)
- Business Fact Finder

#### **Limited Liability Company Operating Agreements**

##### **Limited Liability Company (Purpose: Asset Protection)**

- Highlights of the Plan
- Technical Preface
- Operating Agreement
- Appendix

##### **Professional Limited Liability Company**

- Highlights of the Plan
- Technical Preface
- Operating Agreement
- Appendix

##### **Family Limited Liability Company (Purpose: Asset Protection and Discount**

### **Gifting)**

- Highlights of the Plan
- Technical Preface
- Operating Agreement
- Appendix

### **Demand Notes**

#### **Demand Note Between Commercial Lender and Borrower with Collateral**

##### **Assignment of Policy**

- Highlights of the Plan
- Technical Preface
- Demand Note Agreement

#### **Demand Note Between Employer and Employee**

- Highlights of the Plan
- Technical Preface
- Demand Note Agreement

#### **Demand Note Between Parent and Child**

- Highlights of the Plan
- Technical Preface
- Demand Note Agreement

#### **Demand Note Between Settlor and Trust**

- Highlights of the Plan
- Technical Preface
- Demand Note Agreement

### **Term Notes**

#### **Term Note Between Commercial Lender and Borrower with Collateral Assignment of Policy**

- Highlights of the Plan
- Technical Preface
- Term Note Agreement

#### **Term Note Between Employer and Employee**

- Highlights of the Plan
- Technical Preface
- Term Note Agreement

#### **Term Note Between Parent and Child**

- Highlights of the Plan
- Technical Preface
- Term Note Agreement

#### **Term Note Between Settlor and Trust**

- Highlights of the Plan
- Technical Preface
- Term Note Agreement

### **Collateral Assignment of Life Insurance (American Bankers Association Form No. 10)**

- Highlights of the Plan
- Technical Preface
- ABA Form 10

### **Cohabitation Agreement**

- Highlights of the Plan
- Technical Preface
- Agreement

- Document Summary Letter
- Checklist

### **Declaration Regarding Final Arrangements**

- Highlights of the Plan
- Technical Preface
- Declaration

### **Client Letters**

#### **Adviser Authorization Letter**

- Highlights of the Plan
- Technical Preface
- Adviser Authorization Letter

#### **Attorney Engagement Letter**

- Highlights of the Plan
- Technical Preface
- Attorney Engagement Letter

#### **Basic Estate Planning Documents**

- Highlights of the Plan
- Technical Preface
- Client Letter

#### **Broker of Record Letter**

- Highlights of the Plan
- Technical Preface
- Broker of Record Letter

#### **Charitable Gifting Strategies**

- Highlights of the Plan
- Technical Preface
- Client Letter

#### **Choosing a Business Entity**

- Highlights of the Plan
- Technical Preface
- Choosing a Business Entity Letter

#### **Estate Tax Repeal or Reform**

- Highlights of the Plan
- Technical Preface
- Client Letter

#### **Financial Planning Process**

- Highlights of the Plan
- Technical Preface
- Financial Planning Process Letter

#### **Hard-to-Value Gifts**

- Highlights of the Plan
- Technical Preface
- Client Letter

#### **IRA vs. Roth IRA**

- Highlights of the Plan
- Technical Preface
- Client Letter

#### **Irrevocable Life Insurance Trust (ILIT) Gifting Strategies**

- Highlights of the Plan

- Technical Preface
- Client Letter

### **Medicaid Planning for Seniors**

- Highlights of the Plan
- Technical Preface
- Client Letter

### **Retirement Planning**

- Highlights of the Plan
- Technical Preface
- Retirement Planning Letter

### **Risk Management Letter**

- Highlights of the Plan
- Technical Preface
- Risk Management Letter

### **Social Security Retirement Planning**

- Highlights of the Plan
- Technical Preface
- Client Letter

### **Transferring Business Life Insurance**

- Highlights of the Plan
- Technical Preface
- Client Letter

### **Year-End Tax Planning**

- Highlights of the Plan
- Technical Preface
- Client Letter

### **Tax Planning after 2017 Act - Business Income Tax**

- Highlights of the Plan
- Technical Preface
- Client Letter

### **Tax Planning after 2017 Act - Estate and Gift Tax**

- Highlights of the Plan
- Technical Preface
- Client Letter

### **Tax Planning after 2017 Act - Individual Income Tax**

- Highlights of the Plan
- Technical Preface
- Client Letter

### **Caregiver Employment Contract**

- Highlights of the Plan
- Technical Preface
- Agreement
- Document Summary Letter
- Checklist

### **General Sale Documents**

#### **Bill of Sale**

- Highlights of the Plan
- Technical Preface
- Bill of Sale Agreement

## **IRS Resources**

### **IRS Resources**

- Guide to IRS Forms and Publications

### **Estate Planning**

- Publication 17 Your Federal Income Tax
- Publication 526 Charitable Contributions
- Publication 555 Community Property
- Publication 590A Contributions to IRAs
- Publication 590B Distributions from IRAs
- Form 706 Estate Tax Return
- Form 706 Instructions
- Form 709 Gift Tax Return
- Form 709 Instructions

### **Business Planning**

- Publication 15 - Employers Tax Guide
- Publication 15A - Employers Supplemental Tax Guide
- Publication 15B - Employers Tax Guide to Fringe Benefits
- Notice 1036 - Withholding Table Percentages for Pub 15
- Publication 334 Tax Guide for Small Business
- Publication 537 Installment Sales
- Publication 541 Partnerships
- Publication 542 Corporations
- Form SS4 - App for Employer ID
- Form SS4 Instructions for Form SS4
- Form W4 - Employee Withholding Allowance
- Form W9 - Request for Taxpayer ID
- Form W9 - Request for Taxpayer ID Instructions

### **Life Insurance and Annuities**

- Form 712 Life Insurance Statement
- Form 8925 Report of Employer-Owned Life Insurance Contracts

## **Special Files**

### **Special Files**

- Deferred Compensation Provisions of Section 409A
- Company-Owned Life Insurance Summary
- Company-Owned Life Insurance - Notice and Consent
- Company-Owned Life Insurance - Annual Reporting Form 8925
- Loan Regime Split Dollar - Notice and Consent
- Loan Regime Split Dollar - Annual Reporting Form 8925
- Six Tax Traps - Company-Owned Life Insurance and Split Dollar Arrangements
- Analysis of Marketing Impact of the Final Split Dollar Regulations on Split Dollar Plans
- Loan-Based Split Dollar (Loan and Loan Interest Logic)
- Plan Features of the InsMark Loan-Based Split Dollar System
- Plan Features of the InsMark Leveraged Compensation System
- Section 11(d) of the Securities Exchange Act of 1934
- IRS Table 2001 Rates
- Insured/Grantor Access to Funds in an Irrevocable Life Insurance Trust
- Federal Estate and Gift Tax Rates and Credits

- Split Dollar Final Regulations
- Split Dollar IRS Notice 2002-8
- Split Dollar IRS Notice 2002-59
- Split Dollar Rev Rul 2003-105
- Life Insurance Valuation
- Life Settlement Taxation
- Federal Income Tax - Certain Inflation-Adjusted Limits
- Estate Planning Summary of the Tax Reform Act of 2012
- Tax Planning after the Tax Cuts and Jobs Act of 2017
- Secure Act of 2019 Summary
- Grantor Trusts
- Estate Planning for Same Sex Couples

*Important Note: This material is for educational purposes only. In all cases, the approval of a client's legal and tax advisers must be secured regarding the implementation or modification of any planning technique as well as the applicability and consequences of new cases, rulings, or legislation upon existing or impending plans.*