

Here is the entire contents of the VSA. We don't know of any company and/or vendor with this complete an offering. First month is free, cost is no more than \$21.95 per month and you can drop the plan at anytime you feel it isn't helping you as a financial professional.

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Companies and GAs: Please call Bill O'Quin, CLU, ChFC, RFC at 225-387-9845 for custom option.

The Virtual Assistant

<http://vsa.fsonline.com>

January, 2009

The VSA is located on the Internet and provides unlimited access via a password and userid to all the support material contained in this brochure. A VSA subscription is just \$21.95 per month and **the first month is always free!** No other product offers the convenience, accuracy and industry-trusted resources of the VSA at such an affordable price.

(The *VSA* is the only product that offers the Referred Lead Generator, Target Marketing Lead Generator and Priority Planning Reviews. These tools can be used every day, meaning the *VSA* pays for itself immediately! **Also includes our popular Virtual Advisor, a twice monthly publication providing ideas on how to make sales using the VSA, as well as executive summaries of events that affect you.**)

Client Tools:

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Prospect/Client Approaches
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Seminar Presentations

Concept Book/Client CDs
Newsletters and Wave Marketing
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Resource and Reference Tools:

Tools and Techniques Library
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Building Your Practice
The Business Manager
Specimen Documents
Mental Vitamins
CE Courses
Resource Center
Cross & Integrated Selling

Search Feature:

Find what you need when you need it with search features for all of the VSA's material.

Client Tools Details:

Your Website

Recognizing that many of the home page programs available to advisors are expensive and/or difficult to maintain, your VSA includes a section that can be used as your personal home page or as a link from your current Website.

Referred Lead Generator

Nothing else like it in the industry! Provides you with **names of qualified prospects** that your client or customer knows and a complete track on **how to convert those names into sales**. Also includes maps to your prospects' address.

Target Market Lead Generator

The TMLG provides you with **an accurate list of any category of business** (doctors, attorneys, florists, restaurants, etc.) located in a specific zip code or city.

Prospect/Client Approaches

Explanations of the simplest and most effective selling concepts in the industry. Great for cross-selling in any market and for increasing your sales to business owners. Includes all the tools and sales tracks needed for implementation.

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- Mutual Fund Expense Calculator
- Savings Calculator
- Savings Distribution Calculator
- Savings Goals
- Savings, Taxes and Inflation
- Taxable vs. Tax Advantaged Investments

Home Financing:

- Adjustable Rate Mortgage Calculator
- ARM vs. Fixed Rate Mortgage
- Balloon Mortgages
- Bi-weekly Payment Calculator
- Maximum Mortgage
- Mortgage Comparison: 15 years vs. 30 years
- Mortgage Loan Calculator
- Mortgage Payoff
- Mortgage Qualifier
- Mortgage Required Income
- Mortgage Tax Savings Calculator
- Refinance Breakeven
- Refinance Interest Savings
- Rent vs. Buy

Loans:

- Amortizing Loan Calculator
- Equity Line of Credit Payments
- Line of Credit Payoff
- Loan Comparison Calculator

Retirement:

- 401(k) Savings Calculator
- 401(k) Spend It or Save It Calculator
- 403(b) Savings Calculator
- 457 Savings Calculator
- 72(t) Calculator
- 72(t) Distribution Impact
- Beneficiary Required Minimum Distributions
- Pension Plan Retirement Options
- Required Minimum Distributions
- Retirement Income
- Retirement Shortfall
- RMD & Stretch IRA Calculator
- Roth 401(k) or Traditional 401(k)?
- Roth IRA Calculator
- Roth IRA Conversion
- Roth vs. Traditional IRA
- Traditional IRA Calculator

Personal Finance:

- Basic Financial Calculator

Home Budget

Net Worth

Credit Cards and Debt Management:

- Accelerated Debt Payoff
- Consolidation Loan Investment Calculator
- Credit Card Minimum Payment Calculator
- Credit Card Pay Off
- Personal Debt Consolidation

Auto Calculators:

- Auto Loan Early Payoff
- Auto Loans
- Auto Rebate vs. Low Interest Financing
- Home Equity vs. Auto Loan
- Lease vs. Buy
- Low Interest Financing Savings

Business Calculators:

- Breakeven Analysis
- Cash Flow Calculator
- Debt Consolidation Calculator
- Equipment Buy vs. Lease
- Financial Ratios
- Profit Margin Calculator
- Working Capital Needs

PowerPoint Seminar Presentations

- Survivor Needs
- Retirement Planning
- Educational Funding
- Disability Income
- Lesson in Life Insurance
- IRA
- Long-Term Care
- Estate Planning Insurance Considerations
- Employee Benefit Overview
- Health Savings Accounts
- Business Continuation Planning Issues
- Business Valuation
- Buy-Sell Plan for Sole Proprietorships
- Cross Purchase Buy-Sell Plan for Partnerships
- Entity Purchase Buy-Sell Plan for Partnerships
- Cross Purchase Buy-Sell Plan for Corporations
- Stock Redemption Buy-Sell Plan for Corporations
- Insured Disability Buy-Out
- Insured Section 303 Stock Redemption Plan
- Business Liquidation Insurance Considerations

Concept Book/Client CD

A "technique book" containing "concept pages." Ready to be placed into a three-ring binder that allows you to quickly and efficiently show your client a given concept. The same pages can be given to a client in a personalized CD.

Newsletters and Wave Marketing

Newsletters to build client loyalty, increase repeat sales and open new cases. Complete instructions on using e-mail to "stay in touch" and prospect. Available for small business, estate planning, retirement planning and general personal planning prospects and clients.

Life Guides

A form of checklist or questionnaire, designed to provide clients and prospective clients with information and guidance on a variety of life events, all with financial implications.

- Managing Your Financial Life
- Marriage and Money
- Teaching Kids About Money
- Dealing with Divorce
- Planning Your Estate
- Emergency Planning Guide
- When a Loved One Dies
- Managing an Inheritance
- Moving Day
- Protecting Your Business
- Business Continuation

RealLIFEstories

The LIFE foundation has collected stories of real people who benefited from insurance during a time of great personal and financial need, and turned them into brief essays and videos.

Resource and Reference Tools Details

Tools and Techniques Online Library

National Underwriter's definitive "how-to" series on estate planning, financial planning, insurance planning, charitable planning, and employee benefits and retirement planning. If purchased separately, this resource is priced at \$140 per year!

Estate Planning:	Provides a broad understanding of estate planning, including how to set up and distribute an estate in a manner that satisfies tax and non-tax objectives.
Financial Planning:	You'll discover how and when to use a full range of investment vehicles and the impact the tax law has on them.
Insurance Planning:	Master the features and benefits of life products, learn how to match clients with the right products, and use the helpful hints to convince more clients of the value of life insurance.
Charitable Planning:	Covers every aspect of charitable planning – from the most basic tax deduction rules to complex trust planning techniques.
Employee Benefit & Retirement Planning:	Provides both the practical and technical information on over 40 types of benefits for working and retired employees of all size companies.

Tax Information

Plain English answers to frequently asked tax questions plus printouts of the sections of US Tax Code that support the answers!

IRC Sections: Direct links to the US Tax Code

Federal Tax Law: An explanation

State Tax Gateway: A jumping off point to all the state tax codes on the Net

Investment Information

The investor information on the FINRA website is provided for public access, intended as a resource for individual retail investors. In addition to using this resource yourself, you can send clients in need of investment information to the FINRA website. This is a good source of credible, unbiased third-party information.

Risk Tutor

This "lite" version of RiskTutor provides you with access to client screening questionnaires, background information on medical conditions, explanations of common medical tests, and advice on how to successfully handle "declined" applicants.

Sales Ideas

A collection of **field-tested sales ideas** to help you make immediate sales or conduct sales training sessions.

Client Worksheets

Motivational Messages (Can be printed and provided as small gifts to family, friends, clients and prospects)

Client Worksheets (Practical help for clients and prospects)

Building Your Practice

A complete proven system for developing the critical success habits needed to build and maintain a profitable financial services practice. Includes sales tracks and effective tools for building a basic career.

The Business Manager

The **TBM** is an annual planning calendar and business control system. Just print the contents and then 3-hole punch or spiral bind them to create a week-at-a-glance planner pad. It has been designed specifically for financial advisers to help you control your business and your time.

Documents Online

Business Continuation Planning Specimen Documents:

Non-Trusteed Proprietorship Buy-Sell Agreement
Trusteed Proprietorship Buy-Sell Agreement
Non-Trusteed Partnership Cross Purchase B-S Agreement
Trusteed Partnership Cross Purchase Buy-Sell Agreement
Non-Trusteed Partnership Entity Purchase B-S Agreement
Trusteed Partnership Entity Purchase Buy-Sell Agreement
Non-Trusteed Corporate Cross Purchase B-S Agreement
Trusteed Corporate Cross Purchase Buy-Sell Agreement
Non-Trusteed Corporate Stock Redemption B-S Agreement
Trusteed Corporate Stock Redemption B-S Agreement
Section 303 Stock Redemption Agreement
Insurance Representative Business Continuation Agreement
Company Approval of Successor Agent

Business Protection Planning Specimen Documents:

Key Employee Insurance Corporate Resolution
Business Loan Insurance Corporate Resolution
Business Overhead Expense Protection Corporate Resolution

Executive Benefit Planning Specimen Documents:

Executive Bonus Plan Agreement
Executive Bonus Plan Corporate Resolution
Deferred Compensation Plan Agreement
Deferred Compensation Plan Corporate Resolution
Deferred Compensation Plan Beneficiary Designation

Board Resolution to Purchase Life Insurance
Selective Executive Retirement Plan Agreement
Selective Executive Retirement Plan Corporate Resolution
Selective Executive Retirement Plan Beneficiary Designation
Board Resolution to Purchase Life Insurance
Death Benefit Only Plan Agreement
Death Benefit Only Plan Corporate Resolution
Death Benefit Only Plan Beneficiary Designation
Board Resolution to Purchase Life Insurance
Collateral Assignment Split Dollar Agreement (Employee Owned)
Collateral Assignment Split Dollar Agreement (Third-Party Ownership)
Split Dollar Plan Corporate Resolution (Collateral Assignment Method)
Endorsement Split Dollar Agreement (Corporate Owned)
Split Dollar Plan Corporate Resolution (Endorsement Method)
Collateral Assignment (American Bankers Association Form No. 10)
Disability Salary Continuation Plan Agreement
Disability Salary Continuation Plan Corporate Resolution
IRS Model Rabbi Trust Provisions

Estate Planning Specimen Documents

Irrevocable Unfunded Life Insurance Trust (Version A)
Irrevocable Unfunded Life Insurance Trust (Version B)
Revocable Unfunded Life Insurance Trust
Contingent Life Insurance Trust
Irrevocable Funded Life Insurance Trust
Living Trust
Joint Living Trust
Revocable Trust
Irrevocable Trust for Second to Die Policy
Revocable Trust
Simple Will
Will Using Living Trust
Pour Over Will
Declaration Regarding Final Arrangements
Discretionary Trust Language
Durable Power of Attorney
Living Will
Appointment of Health Care Agent (Health Care Proxy)

Charitable Planning Specimen Documents

Lifetime Charitable Remainder Unitrust - One Life
Lifetime Charitable Remainder Unitrust - Term of Years
Lifetime Charitable Remainder Unitrust - Two Lives, Consecutive Interests
Lifetime Charitable Remainder Unitrust - Two Lives, Concurrent and Consecutive Interests
Testamentary Charitable Remainder Unitrust - One Life
Testamentary Charitable Remainder Unitrust - Term of Years
Testamentary Charitable Remainder Unitrust - Two Lives, Consecutive Interests
Testamentary Charitable Remainder Unitrust - Two Lives, Concurrent and Consecutive Interests
Lifetime Charitable Remainder Annuity Trust

Mental Vitamins

Exclusive to the VSA, Mental Vitamins gives you the thoughts and encouragement of some of the world's most popular motivational and inspirational people at just a "click." A great self-improvement tool and a wonderful resource for speeches, sales meetings and presentations.

CE Courses

A library of "e-learning CE courses" from The National Underwriter. These courses are free for your learning purposes. If you elect to use them for CE credits, the grading and filing fee is just \$25!

Life, Health, Financial Services:

Introduction to Life Insurance
Introduction to Variable Life Insurance
Introduction to Annuities
Introduction to Variable Annuities

Introduction to Long Term Care Insurance
Introduction to Estate Planning
Introduction to Financial Planning for Seniors
Life Insurance Planning

Property & Casualty:

Insurance Principles
Introduction to Personal Auto Coverage
Introduction to Homeowners
Introduction to Homeowners Endorsements
Introduction to Personal Umbrella Coverage
CGL Explained
Commercial Property Policy Explained
Business Auto Policy
Workers Compensation Explained
COPE Explained

Resource Center

Thousands of government documents and forms for the United States, as well as answers to a wide variety of legal FAQs.

Cross & Integrated Selling

Articles on how to use the Priority Planning Concepts as a method of transitioning from one product or service sale to offering a broad range of financial service products.

For additional information, visit

<http://vsa.fsonline.com>, contact The Virtual Assistant at 225-387-9845 or email info@fsonline.com.

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