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.

Click here to see discounts for which you may qualify, additional details and/or to subscribe:
http://vsa.fsonline.com/pnuco/membinfo.html

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, 2008

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:

Your Website
Referred Lead Generator
Target Market Lead Generator
Prospect/Client Approaches
Fact Finders
Client Presentations
Concept Pages
Calculators
Seminar Presentations
Concept Book/Client CDs
Newsletters and Wave Marketing
Life Guides
RealLIFEstories

Resource and Reference Tools:

Tools and Techniques Library
Tax Information
Investment Information
Virtual Underwriter
Sales Ideas
Client Worksheets
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.

- Priority Planning Review (Approach questionnaire)
- Priority Planning Review (Multi-line edition)
- Business Priority Planning Review (Business approach)

Fact Finders
- Confidential Service Review (Annual review questionnaire)
- Confidential Service Review (Multi-line edition)
- Annual Review Checklist (Estate planning purposes)
- Confidential Personal Planning Questionnaire
- Confidential Personal Planning Profile
- Disability Income Needs
- Confidential Business Planning Questionnaire
- Confidential Business Planning Profile
- Menu of Services (areas of possible interest)
- Multipurpose Business Fact Finder
- Buy-Sell Fact Finder
- Employee Benefits Survey
- Key Person Fact Finder
- Confidential Estate Planning Questionnaire
- Confidential Estate Planning Profile
- Estate Planning Fact Finder
- Questionnaire, Child with a Disability
- Confidential Financial Planning Questionnaire
- Comprehensive Fact Finder
- Authorization to Provide Employee Benefit Information

Client Presentations
Personal Needs:
- Survivor Needs Analysis
- Planning for Health Care Needs in Retirement
- Education Needs Analysis
- Disability Needs Analysis
- Mortgage Acceleration Review
- Family Coverage Analysis
- Personal Financial Security Review
- A Financial Primer
- Disaster Preparedness Information
- A Lesson in Life Insurance (with variable products)
- A Lesson in Life Insurance (without variable products)
- Health Savings Accounts
- Critical Illness Insurance

Retirement Needs:
- Retirement Needs Analysis
- The Role of Life Insurance in Retirement
- Retirement Income Protection
- A Lesson in Annuities (with variable products)
- A Lesson in Fixed Annuities
- A Lesson in Variable Annuities
- A Lesson in Indexed Annuities
- A Deferred Annuity Review (with variable products)
- A Deferred Fixed Annuity Review
- An Income Annuity Review (with variable products)
- A Fixed Income Annuity Review
- Split Annuity Review
- Traditional IRA/Roth IRA

Concept Pages

Education Tax Incentives (Overview)
Education Tax Incentives in 2008
Education Tax Incentives in 2007
Education Tax Credits (2008)
Education Tax Credits (2007)
Education Savings Account Basics
Qualified State Tuition Program Solution
Qualified State Tuition Program Basics

Personal Planning -- Income Taxation:

An Overview of Federal Income Taxation
2008 Federal Income Tax Rates for Individuals
2007 Federal Income Tax Rates for Individuals
Looking Ahead…Federal Income Tax Reductions
Looking Ahead…Marriage Penalty Relief
Looking Ahead…Child-Related Tax Credits
Types of Income
Adjustments to Income (2008)
Adjustments to Income (2007)
2008 Deductions and Personal Exemptions
2007 Deductions and Personal Exemptions
Steps in the Federal Income Tax Calculation
Progressive Taxation and 2008 Marginal Tax Rates
Progressive Taxation and 2007 Marginal Tax Rates
Taxation of Capital Gains and Losses
Alternative Minimum Tax (AMT)
Steps in the Alternative Minimum Tax Calculation
Looking Ahead…Alternative Minimum Tax Relief
Required Minimum Distributions
Calculating Required Minimum Distributions
Homeowners' Tax Checklist
Selling a Residence
2007 Tax Filing Calendar
Tax Legislation - Capital Gains and Dividend Taxation
Tax Legislation - Individual Income Tax Reductions
Tax Legislation - Child Tax Credit
Tax Legislation - Marriage Penalty Relief
Tax Legislation - Alternative Minimum Tax Relief

Personal Planning -- Social Security:

2008 Social Security FICA Tax Rates
2007 Social Security FICA Tax Rates
2008 Social Security Self-Employment Tax Rates
2007 Social Security Self-Employment Tax Rates
Social Security Disability Benefits
Social Security Death and Survivor Benefits
Important Facts About Social Security Survivor Benefits
Social Security Retirement Benefits
Important Facts About Social Security Retirement Benefits
Increasing Social Security Retirement Age
Social Security Benefits: Who and When?
Taxation of Social Security Benefits
Earned Income and Social Security Retirement Benefits (2007)
Earned Income and Social Security Retirement Benefits (2008)
Medicare Overview

Retirement Planning -- Retirement Needs:

Sources of Retirement Income
Importance of Planning for Retirement
Financial Independence at Retirement
Capital Required at Retirement
The Price of Delaying Retirement Savings
Tax-Favored Retirement Savings
Inflation and Retirement Planning
Retirement Planning Obstacles
Personal Retirement Savings Options
Retirement Planning Action Checklist
Odds of Living to Retirement at Age 65 (M)
Odds of Living to Retirement at Age 65 (F)
Life Expectancy After Retirement
Risk of Outliving Retirement Income

Retirement Planning -- Life Insurance and Retirement:

The Pension Benefit Decision
The Joint and Survivor Annuity Payout Requirement
Hypothetical Pension Benefit Results
The Retirement Income Protection Solution
Joint and Survivor Annuity or Retirement Income Protection?
Retirement Income Protection Action Checklist
Cash Value Life Insurance...Solution for a Lifetime
Role of Life Insurance in Retirement Planning
Advantages of Cash Value Life Insurance
Life Insurance and Retirement Planning (Tax Issues)

Retirement Planning -- Annuities:

General:

Retirement Planning Obstacles
A Tax-Deferred Annuity Solution
What Is an Annuity?
Annuity Objectives
When Do Annuity Payments Begin?
How Are Annuity Premiums Paid?
How Are Annuity Premiums Invested?
A Closer Look at Fixed Interest Annuities
A Closer Look at Variable Annuities
A Closer Look at Indexed Annuities
Annuity Suitability
Annuity Comparisons
Non-Qualified Annuity Taxation
Annuity Advantages and Disadvantages
Annuity Checklist

Deferred Annuities (all types):

Types of Deferred Annuities
Deferred Annuity Comparisons
Deferred Annuity in Action
Deferred Annuity Growth
Annuity Income Phase
Deferred Annuity Income Options
Deferred Annuity Suitability

Deferred Fixed Annuities (fixed interest and indexed):

Types of Deferred Fixed Annuities
Deferred Fixed Annuity Suitability
Deferred Fixed Annuity Comparisons
Deferred Fixed Annuity Advantages and Disadvantages
Deferred Fixed Annuity Checklist
A Closer Look at Fixed Interest Annuities

Indexed Annuities:

A Closer Look at Indexed Annuities
Why Choose an Indexed Annuity?
Indexed Annuity Contract Features
Indexing Methods
Indexed Annuity Advantages and Disadvantages
Indexed Annuity Checklist

Variable Annuities:

A Closer Look at Variable Annuities
Why Choose a Variable Annuity?
Variable Annuity Investment Options
Variable Annuity Asset Allocation
Variable Annuity Features and Investment Risk
Variable Annuity Living Benefit Riders
Variable Annuity Income Phase
Variable Annuity Advantages and Disadvantages
Variable Annuity Checklist

Income Annuities:

Life Expectancy After Retirement
Risk of Outliving Retirement Income
Income Annuity Solution
Types of Income Annuities
Income Annuity Payout Options
Income Annuity Taxation
Income Annuity Checklist

Split Annuities:

The Certificate of Deposit Alternative
The Split Annuity Alternative
Hypothetical Split Annuity Example
CD Alternative vs. Split Annuity
Split Annuity Checklist

Retirement Planning -- Qualified Plans:

IRAs:

Tax-Favored Retirement Savings
A Regular IRA Solution in 2008
A Regular IRA Solution in 2007
Regular IRA Basics in 2008
Regular IRA Basics in 2007
Regular IRA Taxation in 2008
Regular IRA Taxation in 2007
A Roth IRA Solution in 2008
A Roth IRA Solution in 2007
Roth IRA Basics in 2008
Roth IRA Basics in 2007
Roth IRA Taxation in 2008
Roth IRA Taxation in 2007
Regular IRA vs. Roth IRA...A 2008 Comparison
Regular IRA vs. Roth IRA...A 2007 Comparison
Which Is Better?
Retirement Tax Credit
Naming an IRA Beneficiary
What Happens at an IRA Owner's Death?

Rollovers:

IRA Rollovers
Rollovers in 2007
IRA-to-IRA Rollovers
Traditional IRA to Roth IRA Rollovers
When You Change Jobs…
Potential Cost of a Lump-Sum Distribution
A Rollover Solution
Rollover Methods
Rollover Taxation

"Stretch" IRAs:

The "Stretch" IRA
Impact of Lifetime Requirement Minimum Distributions
"Stretch" IRA: At the IRA Owner's Death
"Stretch" IRA: Immediate Distributions After the IRA Owner's Death
"Stretch" IRA: Deferred Distributions After the IRA Owner's

Health Savings Account Action Checklist

Employee Benefits - For Use with Employees:

Health Savings Accounts
Health Savings Account in Action
Health Savings Account Advantages
Health Savings Account Eligibility (2007)
Health Savings Account Eligibility (2008)
Health Savings Account Contributions (2007)
Additional HSA Funding Sources (2007)
Health Savings Account Contributions (2008)
Additional HSA Funding Sources (2008)
Health Savings Account Distributions
Health Savings Account Action Checklist

Estate Planning -- General Estate Planning:

Looking Ahead…Estate Planning and the 2001 Tax Act
Objectives of Estate Planning
The High Cost of Dying
Estate Shrinkage in Action
Estate Shrinkage Profiles
Estate Growth Considerations -- Married
Estate Growth Considerations -- Single
Do I Need a Will?
Dying Without a Will
Advantages of a Will
Types of Wills
Per Capita or Per Stirpes?
Role of the Executor
The Estate Probate Process
Avoiding Probate
The Estate Analysis Process
Costs to Settle an Estate
An Estate Planning Quiz
The Estate Planning Team
The Choice Is Yours
How Property Is Owned
Joint Tenancy: Advantages and Disadvantages
Valuing Estate Assets
Living Will
Durable Power of Attorney

Estate Planning -- Estate and Gift Taxation:

Unified Federal Estate and Gift Taxation
2008 Federal Estate Tax Table
2007 Federal Estate Tax Table
Looking Ahead…Federal Estate Tax Tables
Calculating the Federal Estate Tax -- Unmarried Person
Calculating the Federal Estate Tax -- Married Couple
Estate Tax Flow Chart
Paying the Estate Tax Bill
The Marital Deduction
Misconceptions about the Unlimited Marital Deduction
Looking Ahead…Wills and Trusts
Special Use Valuation
Looking Ahead…Qualified Family-Owned Business Deduction
Looking Ahead...Section 6166 Estate Tax Deferral
Looking Ahead...Step-Up in Basis at Death
State Death Taxes
State Death Tax Credit
Estate Tax Bill: 4% Growth
Estate Tax Bill: 6% Growth
Estate Tax Bill: 8% Growth
Estate Tax Bill: 10% Growth
2008 Federal Gift Tax Table
2007 Federal Gift Tax Table
Looking Ahead...Federal Gift Tax Tables
Calculating the Federal Gift Tax
Tax Advantages of Lifetime Gifts
Generation-Skipping Transfer Tax
Looking Ahead...Generation-Skipping Transfer Tax

Estate Planning -- Wills and Trusts:

General:

The Estate Probate Process
Avoiding Probate
Rose of the Executor

Wills:

Do I Need a Will?
Advantages of a Will
Comparison of Wills
Per Capita or Per Stirpes?
Looking Ahead…Wills and Trusts
Special Needs Planning: Wills and Guardian
Advance Directives:
Advance Directives
Living Will
Durable Power of Attorney

Marital Deduction Planning:

What Is the Marital Deduction?
Marital Deduction and Federal Estate Tax
Marital Deduction Planning
Marital Deduction Plan in Action
Credit Trust
Marital Trust
Qualified Domestic Trust

Trusts:

Trusts
Irrevocable Life Insurance Trust: Ask Yourself
Irrevocable Life Insurance Trusts
Funding an Irrevocable Life Insurance Trust
Irrevocable Life Insurance Trust in Action
Irrevocable Life Insurance Trust Taxation
Irrevocable Life Insurance Trust Uses
Irrevocable Life Insurance Trust Action Checklist
Split-Interest Gifts
Charitable Trusts
Charitable Remainder Trust
Charitable Remainder Trust in Action
CRAT vs. CRUT
Charitable Lead Trust
Charitable Trust Comparison
Wealth Replacement Trust
Wealth Replacement Trust in Action
Charitable Trust Action Checklist
Special Needs Planning: Special Needs Trust

Estate Planning -- Special Needs Planning:

Special Needs Planning: First Steps
Special Needs Planning: Future Needs
Special Needs Planning: Legal Planning
Special Needs Planning: Wills and Guardians
Special Needs Planning: Letter of Intent
Special Needs Planning: Special Needs Trust
Special Needs Planning: Medical Planning
Special Needs Planning: Financial Planning
Special Needs Planning: Education Planning
Special Needs Planning: Help and Advice

Charitable Planning - Charitable Giving Concepts:

The Charitable Gift
Charitable Gifts: Why?
Charitable Gifts: Income Tax Implications
Charitable Gifts: Estate and Gift Tax Implications
Substantiating Charitable Gifts
Charitable Gifts: What?
Goals and Charitable Giving
Outright Gifts
Life Insurance Gifts
Testamentary Gifts
Retained Life Estate
Retirement Plan Assets
Split-Interest Charitable Gifts
Charitable Gift Annuity or Pooled Income Fund
Donor Advised Funds
Family (Private) Foundation
Wealth Replacement Trust

Charitable Planning - Charitable Trusts:

Charitable Gifts: Why?
Charitable Gifts: How?
Charitable Gifts: Tax Benefits
Split-Interest Gifts
Charitable Trusts
Charitable Remainder Trust
Charitable Remainder Trust in Action
CRAT vs. CRUT
Pooled Income Fund
Charitable Lead Trust
Charitable Trust Comparison
Wealth Replacement Trust
Wealth Replacement Trust in Action
Charitable Trust Action Checklist

Charitable Planning - Charitable Gifts of Life Insurance:

Charitable Gifts: Why?
Life Insurance Gifts
Life Insurance Gifts: Tax Benefits
Existing Policy: Charity as Beneficiary
Existing Policy: Transfer Ownership
Purchase a New Policy
Wealth Replacement Trust
Wealth Replacement Trust in Action

Needs Analysis Calculators

Personal Needs Calculators:

Human Life Value
Cost of Raising a Child
Education Funding Analysis
Do You Still Have Enough Life Insurance?
Survivor Cash Needs -- Single Person
Survivor Cash Needs -- Married Couple
Survivor Income Needs -- Single Parent
Survivor Income Needs -- Married/Single Income
Survivor Income Needs -- Married/Dual Income
Survivor Cash and Income Needs -- Single Parent
Survivor Cash and Income Needs -- Married/Single Income
Survivor Cash and Income Needs -- Married/Dual Income
Retirement Analysis -- Single Person
Retirement Analysis -- Married/Single Income
Retirement Analysis -- Married/Dual Income

Do You Still Have Enough Disability Income Insurance?

Business Needs Calculators:

Business Valuation
Key Employee Valuation
Pre-Tax Profit Equivalent
After-Tax Corporate Cost
Cost of Group Term Life Insurance
Estimated Corporate Alternative Minimum Tax
Self-Employed Qualified Retirement Plan Contribution

Employee Benefit Calculators:

Compensation and Benefit Statement

Estate Planning Calculators:

Federal Estate Tax

Charitable Planning Calculators:

Charitable Gift Annuity
Charitable Remainder Annuity Trust
Charitable Remainder Unitrust
Pooled Income Fund
Charitable Lead Annuity Trust
Charitable Lead Unitrust
Life Estate Agreement

Financial Calculators

Insurance:

Disability Income
HSA Contributions
HSA Savings
HSA Employer Benefit
Life Expectancy
Long Term Care

Saving/Investing:

Benefit of Spending Less
Compare Savings Rates
Compound Interest and Your Return
Cool Million
Don't Delay Your Savings
Investment Returns
Lunch Savings
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 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.

Virtual Underwriter

Underwriting insight into all of the most common medical impairments and other hazards that can result in sub-standard policy issues and provides **questionnaires** for collecting information needed to make an "offer."

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-Trusted 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:	**Property & Casualty:**
Introduction to Life Insurance	Insurance Principles
Introduction to Variable Life Insurance	Introduction to Personal Auto Coverage
Introduction to Annuities	Introduction to Homeowners
Introduction to Variable Annuities	Introduction to Homeowners Endorsements
Introduction to Long Term Care Insurance	Introduction to Personal Umbrella Coverage
Introduction to Estate Planning	CGL Explained
Introduction to Financial Planning for Seniors	Commercial Property Policy Explained
Life Insurance Planning	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.