

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  
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Confidential Estate Planning Profile  
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Questionnaire, Child with a Disability  
Confidential Financial Planning Questionnaire  
Comprehensive Fact Finder  
Authorization to Provide Employee Benefit Information

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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  
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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-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](mailto:info@fsonline.com).

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Unlimited access to all the support material outlined in this brochure is attained via a password and userid at an individual cost of \$21.95 per month, which includes all content updates and enhancements. Agency, company and broker-dealer sponsorships can reduce this cost. For additional information, visit <http://vsa.fsonline.com> or contact Bill O'Quin at 225-387-9845.