

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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<http://vsa.fsonline.com/pnuco/membinf.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>

June, 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:

**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**  
**Risk Tutor**  
**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  
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Traditional IRA/Roth IRA  
IRA Rollovers  
"Stretch" IRA

TDA  
Long-Term Care  
Reverse Mortgages

**Business Needs -- Business Continuation Planning:**

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  
Buy-Sell Plan for Sole Corporate Owners  
Insured Disability Buy-Out  
Insured Section 303 Stock Redemption Plan  
Business Liquidation Insurance Considerations

**Business Needs -- Business Protection Planning:**

Business Protection Planning Issues  
Key Employee Indemnification Insurance  
Business Loan Insurance Plan  
Business Overhead Expense Protection

**Business Needs -- Executive Benefit Planning:**

Executive Benefit Planning Issues  
Executive Bonus Plan  
Insured Death Benefit Only Plan  
Split Dollar Insurance Plan  
Group Carve-Out Plan  
Insured Disability Salary Continuation Plan  
Deferred Compensation Plan  
Selective Executive Retirement Plan

**Employee Benefits:**

Employee Benefit Overview  
Health Savings Accounts...An Employer Overview  
A Lesson in Qualified Retirement Plans  
An Owner-Only 401(k) Plan  
Health Savings Accounts...An Employee Overview

**Estate and Charitable Planning:**

Estate Planning Insurance Considerations  
Marital Deduction Planning  
Irrevocable Life Insurance Trust Review  
Planning for Special Needs Children  
A Lesson in Charitable Giving  
A Charitable Trust Review  
Charitable Gifts of Life Insurance

## Concept Pages

**Tables Online**

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1998-2009 Federal Income Tax Rates, Estates and Trusts  
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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, 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  
Paying for College  
Teaching Kids About Money  
Dealing with Divorce  
What to Do If You Lose Your Job  
So, You're Thinking About Retirement?  
Retirement and Social Security  
Planning Your Estate  
Planning for Special Needs Children  
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 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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