http://vsa.fsonline.com

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 no more than $23.95 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.

As an added bonus, 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! Plus you'll receive our popular Virtual Advisor, a twice monthly publication providing ideas on how to make sales using the VSA, as well as executive summaries of financial news events that may impact you.

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 options.

The Virtual Assistant
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March, 2017

Client Tools

Resource and Reference Tools

Search Feature

Find what you need when you need it with the VSA search feature.

Client Tools Details:

Your Website

Recognizing that many of the website 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' addresses.

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)
Retirement Priority Planning Review (Approach questionnaire)
Retirement 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
(Each Client Presentation is also available as a PowerPoint Seminar Presentation)

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
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

Client Presentations

Business Needs: Business Protection Planning

Business Needs: Executive Benefit Planning

Employee Benefits

Estate and Charitable Planning

Concept Pages

Tables Online

Personal Planning: Life Insurance

Concept Pages

Concept Pages

Concept Pages

Retirement Planning: Annuities

Retirement Planning: Qualified Plans

Concept Pages

Retirement Planning: Health Care in Retirement

Retirement Planning: Reverse Mortgages

Business Planning: Business Continuation Needs

Business Planning: Buy-Sell Planning

Business Planning: Business Protection Planning

Business Planning: Executive Benefit Planning

Concept Pages

Business Planning: Miscellaneous

Employee Benefit Planning: For Use With Employers

Employee Benefit Planning: For Use With Employees

Estate Planning: General Estate Planning

Concept Pages

Estate Planning: Estate and Gift Taxation

Unified Federal Estate and Gift Taxation
2017 Unified Federal Estate and Gift Tax Table
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
Special Use Valuation
Qualified Family-Owned Business Deduction
Section 6166 Estate Tax Deferral
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
Calculating the Federal Gift Tax
Tax Advantages of Lifetime Gifts
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
Per Capita or Per Stirpes?
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?
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
Special Needs Planning: ABLE Accounts

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

Concept Pages

Charitable Planning: Charitable Trusts

Charitable Planning: Charitable Gifts of Life Insurance

Financial Snapshots

Financial Snapshots are unique, simple and copyrighted need analysis calculators that help identify your clients' financial needs and priorities. Like photographic snapshots, our Financial Snapshots produce a picture of an instant in time...a financial picture, if you will. However, the financial picture can be saved and updated to reflect your clients' changing needs and objectives. These Financial Snapshots are available:

Needs Analysis Calculators

Personal Needs Calculators

Business Needs Calculators

Employee Benefit Calculator

Estate Planning Calculator

Financial Calculators

Insurance

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

Saving / Investing

Benefit of Spending Less	Mutual Fund Expense Calculator
Compare Savings Rates	Savings Calculator
Compound Interest and Your Return	Savings Distribution Calculator
Cool Million	Savings Goals
Don't Delay Your Savings	Savings, Taxes and Inflation
Investment Returns	Taxable vs. Tax Advantaged Investments
Lunch Savings	

Loans

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

Home Financing

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

Retirement

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

Personal Finance

Basic Financial Calculator	Net Worth
Home Budget	

Credit Cards and Debt Management

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

Auto

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

Business

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

Concept Book / Client CD	Newsletters and Wave Marketing
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** 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
Affordable Care Act
So, You're Thinking About Retirement?
Retirement and Social Security
Retirement and Medicare
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

True Story Videos

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 a variety of financial, investment and planning topics. If purchased in book form, this resource would cost hundreds of dollars!

Tools & Techniques of Charitable Planning
Tools & Techniques of Employee Benefit and Retirement Planning
Tools & Techniques of Estate Planning
Tools & Techniques of Estate Planning for Modern Families
Tools & Techniques of Financial Planning
Tools & Techniques of Income Tax Planning
Tools & Techniques of Investment Planning
Tools & Techniques of Life Insurance Planning
Tools & Techniques of Life Settlement Planning
Tools & Techniques of Retirement Income Planning

Tax Information	Investment 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	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

Provides underwriting insight into all of the most common medical impairments and other health hazards that can result in sub-standard policy issues. Additionally, provides questionnaires designed to help collect the information an underwriter will need to make an "offer."

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)

Documents Online

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.

Unlimited access to all the support material outlined in this brochure is attained via a password and userid at an individual cost of no more than $23.95 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.