



# The Virtual Assistant

The Complete Financial Advisor Toolbox

<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 Table of Contents January, 2012

### Client Tools

- Your Website (pg. 2)
- Referred Lead Generator (pg. 2)
- Target Market Lead Generator (pg. 2)
- Prospect/Client Approaches (pg. 2)
- Fact Finders (pg. 2)
- Client and Seminar Presentations (pgs. 2-3)
- Concept Pages (pgs. 3-10)
- Financial Snapshots (pg. 10)
- Calculators (pgs. 10-11)
- Concept Book/Client CDs (pg. 12)
- Newsletters and Wave Marketing (pg. 12)
- Life Guides (pg. 12)
- RealLIFEstories (pg. 12)

### Resource and Reference Tools

- Tools and Techniques Library (pg. 12)
- Tax Information (pg. 12)
- Investment Information (pg. 12)
- Virtual Underwriter (pg. 13)
- Sales Ideas (pg. 13)
- Client Worksheets (pg. 13)
- Building Your Practice (pg. 13)
- The Business Manager (pg. 13)
- Specimen Documents (pg. 13-14)
- Mental Vitamins (pg. 14)
- CE Courses (pg. 14)
- Resource Center (pg. 14)
- Cross & Integrated Selling (pg. 14)

### **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 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  
Health Savings Accounts...An Employee Overview

Health Reimbursement Arrangements  
A Lesson in Qualified Retirement Plans  
An Owner-Only 401(k) Plan

---

### 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  
Charitable Trust Review  
Gifts of Life Insurance

---

## Concept Pages

---

### Tables Online

1998-2012 Federal Income Tax Rates for Individuals  
Federal Income Tax Rates for Corporations  
1998-2012 Federal Income Tax Rates, Estates and Trusts  
1998-2012 Social Security FICA Tax Rates  
1998-2012 Social Security Self-Employment Tax Rates  
Unified Federal Estate and Gift Tax Table (2012)  
State Death Tax Credit  
P.S. 58 Rates  
Table 2001 Rates  
Table 38 (Survivorship Life) Rates  
Table I Rates  
Qualified Plan Contribution/Benefit Limits (2009 - 2012)  
1998-2012 Qualified Plan Contribution/Benefit Limitations  
Uniform Lifetime Table  
Annuity 2000 Mortality Table (Male)  
Annuity 2000 Mortality Table (Female)  
2001 CSO Mortality Table (Male)  
2001 CSO Mortality Table (Female)

Deaths per Thousand per Year (Male)  
Deaths per Thousand per Year (Female)  
Odds of Dying Before Age 65 (Male)  
Odds of Dying Before Age 65 (Female)  
Odds of Living to Retirement at Age 65 (M)  
Odds of Living to Retirement at Age 65 (F)  
History of Inflation (1966 - 2010)  
Growth of \$1 (5% - 8%)  
Growth of \$1 (9% - 12%)  
Growth of \$1 per Year (5% - 8%)  
Growth of \$1 per Year (9% - 12%)  
Annual Tax Equivalent Yields  
Present Value of \$1 (5% - 8%)  
Present Value of \$1 (9% - 12%)  
Present Value of \$1 per Year (5% - 8%)  
Present Value of \$1 per Year (9% - 12%)  
IRS Unisex Table V  
IRS Unisex Table VI (First Age 40-80; Second Age 40-49)  
IRS Unisex Table VI (First Age 40-80; Second Age 50-59)  
IRS Unisex Table VI (First Age 40-80; Second Age 60-69)  
IRS Unisex Table VI (First Age 40-80; Second Age 70-80)

---

### Personal Planning: Life Insurance

How Much Life Insurance Do I Need?  
Types of Life Insurance  
Types of Term Insurance  
Term Insurance Variation: Level Term Insurance  
Term Insurance Variation: Return of Premium Feature  
Types of Cash Value Insurance  
Introduction to Whole Life Insurance  
Uses of Policy Dividends  
Introduction to Universal Life Insurance  
Introduction to Indexed Universal Life Insurance  
Introduction to Variable Life Insurance  
Introduction to Variable Universal Life

Additional Life Insurance Benefits  
Life Insurance/Long-Term Care Hybrid Plans  
Cash Value Life Insurance Advantages  
Life Insurance Taxation  
Why People Buy Life Insurance  
Do You Still Have Enough Life Insurance?  
Accelerated Death Benefits  
Section 1035 Tax-Free Exchanges  
Protecting Your Family Members  
Survivor Needs Action Checklist  
Family Coverage Action Checklist

---

---

## Concept Pages

---

### Personal Planning: Financial Security Needs

Financial Pyramid	History of Inflation (1966 - 2010)
How Much Will You Earn in a Lifetime?	Financial Decisions
Capital Needed to Replace Earning Power	Pay Yourself First
Personal Financial Security Needs	Budgeting
Financial Life Stages	Financial Literacy
Objective: To Protect Your Family's Future	Financial Goals
Objective: To Prepare for Your Retirement	Emergency Fund
Objective: To Provide for Your Child's Education	Debt/Needs & Wants
Objective: To Prepare for Disability	Employee Benefits
Objective: To Plan Your Estate	Diversification
Managing Your Finances	Insurance Coverages
Odds of Dying (Males)	Family Disaster Plan
Odds of Dying (Females)	Disaster Supply Kit
Odds of Dying Before Age 65 (Males)	Disaster Preparedness: Life, Health & Income
Odds of Dying Before Age 65 (Females)	Disaster Preparedness: Property
2001 CSO Mortality Table (Male)	Disaster Preparedness: Records
2001 CSO Mortality Table (Female)	Disaster Preparedness: Loved Ones
Death versus Disability	

---

### Personal Planning: Disability

Death versus Disability	Preparing for a Disability
If Disability Strikes	Evaluating Disability Income Insurance
Sources of Funds During Disability	Disability Income Action Checklist
Social Security Disability Benefits	Disability Income Taxation
Social Security and Disability	Do You Still Have Enough Disability Income Insurance?

---

### Personal Planning: Health Savings Accounts

Health Savings Accounts	Additional HSA Funding Sources (2012)
Health Savings Account in Action	Health Savings Account Contributions (2011)
Health Savings Account Advantages	Additional HSA Funding Sources (2011)
Health Savings Account Eligibility (2012)	Health Savings Account Distributions
Health Savings Account Eligibility (2011)	Health Savings Account Action Checklist
Health Savings Account Contributions (2012)	

---

### Personal Planning: Critical Illness Insurance

Critical Illness Insurance...Did You Know?	What Critical Illness Insurance Is Not
If a Critical Illness Strikes	Critical Illness Insurance in Action
Sources of Funds During a Critical Illness	Evaluating Critical Illness Insurance
Critical Illness Insurance Solution	

---

### Personal Planning: Education Planning

Approximate Undergraduate Costs	Education Tax Incentives in 2012
Impact of Inflation on College Costs	Education Tax Incentives in 2011
Education Savings Needs	Education Tax Credits (2012)
Education Funding Methods	Education Tax Credits (2011)
Educational Funding Options	Education Savings Account Basics
Separate Education Account Ownership	Qualified State Tuition Program Solution
Education Funding Action Checklist	Qualified State Tuition Program Basics
Education Tax Incentives (Overview)	

---

---

## Concept Pages

---

### Personal Planning: Income Taxation

An Overview of Federal Income Taxation	Steps in the Federal Income Tax Calculation
2012 Federal Income Tax Rates for Individuals	Progressive Taxation and 2012 Marginal Tax Rates
2011 Federal Income Tax Rates for Individuals	Progressive Taxation and 2011 Marginal Tax Rates
Federal Income Tax Changes	Taxation of Capital Gains and Losses
Marriage Penalty Relief	Alternative Minimum Tax (AMT)
Types of Income	Steps in the Alternative Minimum Tax Calculation
Adjustments to Income (2012)	Required Minimum Distributions
Adjustments to Income (2011)	Calculating Required Minimum Distributions
Child-Related Tax Credits	Homeowners' Tax Checklist
Expanded First-Time Homebuyer Tax Credit	Selling a Residence
2012 Deductions and Personal Exemptions	2012 Tax Filing Calendar
2011 Deductions and Personal Exemptions	

---

### Personal Planning: Social Security

2012 Social Security FICA Tax Rates	Increasing Social Security Retirement Age
2011 Social Security FICA Tax Rates	Social Security Benefits: Who and When?
2012 Social Security Self-Employment Tax Rates	Taxation of Social Security Benefits
2011 Social Security Self-Employment Tax Rates	Earned Income and Social Security Retirement Benefits (2011)
Social Security Disability Benefits	Earned Income and Social Security Retirement Benefits (2012)
Social Security Death and Survivor Benefits	Medicare Overview
Important Facts About Social Security Survivor Benefits	
Social Security Retirement Benefits	
Social Security Retirement Benefits Important Facts	

---

### Retirement Planning: Retirement Needs

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

---

### Retirement Planning: Life Insurance and Retirement

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

---

### Retirement Planning: Annuities

<b>General:</b>	<b>Indexed Annuities:</b>
Retirement Planning Obstacles	A Closer Look at Indexed Annuities
A Tax-Deferred Annuity Solution	Why Choose an Indexed Annuity?
What Is an Annuity?	Indexed Annuity Contract Features
Annuity Objectives	Indexed Annuity Riders
When Do Annuity Payments Begin?	Indexing Methods
How Are Annuity Premiums Paid?	Indexed Annuity Advantages and Disadvantages
How Are Annuity Premiums Invested?	Indexed Annuity Checklist
A Closer Look at Fixed Interest Annuities	<b>Variable Annuities:</b>
A Closer Look at Variable Annuities	A Closer Look at Variable Annuities
A Closer Look at Indexed Annuities	Why Choose a Variable Annuity?
Annuity Suitability	Variable Annuity Investment Options
Annuity Comparisons	Variable Annuity Asset Allocation
Non-Qualified Annuity Taxation	Variable Annuity Features and Investment Risk
Annuity Advantages and Disadvantages	Variable Annuity Living Benefit Riders
Annuity Checklist	Variable Annuity Income Phase
Annuity/Long-Term Care Hybrid Plans	Variable Annuity Advantages and Disadvantages
	Variable Annuity Checklist

---

---

## Concept Pages

---

### 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

#### 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 2012  
A Regular IRA Solution in 2011  
Regular IRA Basics in 2012  
Regular IRA Basics in 2011  
Regular IRA Taxation in 2012  
Regular IRA Taxation in 2011  
A Roth IRA Solution in 2012  
A Roth IRA Solution in 2011  
Roth IRA Basics in 2012  
Roth IRA Basics in 2011  
Roth IRA Taxation in 2012  
Roth IRA Taxation in 2011  
Regular IRA vs. Roth IRA...A 2012 Comparison  
Regular IRA vs. Roth IRA...A 2011 Comparison  
Which Is Better?  
Retirement Tax Credit  
Naming an IRA Beneficiary  
What Happens at an IRA Owner's Death?

#### TDA's:

A TDA Solution  
TDA Growth  
TDA Basics in 2012  
TDA Basics in 2011  
TDA Taxation

#### Required Minimum Distributions:

Required Minimum Distributions  
Calculating Required Minimum Distributions  
Impact of Lifetime Required Minimum Distributions

#### Rollovers:

IRA Rollovers  
Rollovers in 2012  
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 Death  
"Stretch" IRA in Action: Spouse Beneficiary  
"Stretch" IRA in Action: Non-Spouse Beneficiary  
"Stretch" IRA: Advantages and Disadvantages

#### Qualified Retirement Plans:

What Is a Qualified Retirement Plan?  
Qualified Retirement Plan Tax Advantages  
The Power of Qualified Retirement Plans  
Defined Benefit Plans  
Defined Contribution Plans  
Profit Sharing Plans  
401(k) Plans  
Roth 401(k) Option  
SEP Plans  
SIMPLE Plans  
Qualified Retirement Plan Provisions  
Qualified Retirement Plan Comparison  
Retirement Tax Credit  
Income Annuity Taxation

---

## Concept Pages

---

### Retirement Planning: Health Care in Retirement

Health Care in Retirement...Did You Know?  
Health Care Needs in Retirement  
Types of Long-Term Care Services  
Nursing Homes  
Assisted Living Facilities  
Continuing Care Retirement Communities  
Home Health Care Services  
Advance Directives  
Paying for Health Care in Retirement  
Retiree Health Insurance Plans

Medicare and "Medigap" Insurance  
Medicaid  
Personal Savings  
Home Equity  
Going Back to Work  
Long-Term Care Insurance  
Long-Term Care...Did You Know?  
Need for Long-Term Care Insurance  
The Long-Term Care Insurance Solution  
Evaluating Long-Term Care Insurance  
Long-Term Care Hybrid Plans

---

### Retirement Planning: Reverse Mortgages

Reverse Mortgages  
Reverse Mortgage Considerations  
Types of Reverse Mortgages  
HECM Advantages and Disadvantages

HECM Loan Amounts and Payment Options  
HECM Loan Repayment and Costs  
The Reverse Mortgage Decision  
Reverse Mortgage Caution

---

### Business Planning: Business Continuation Needs

Business Continuation Planning  
Advantages of Business Valuation  
Fixing the Value for Estate Tax Purposes  
IRS Guidelines for Business Valuation  
Insured Section 303 Stock Redemption Plan  
Requirements for a Section 303 Stock Redemption Plan  
Three Ways to Fund a Stock Redemption Plan  
Family Attribution Rules

Potential Results of a Forced Liquidation  
Business Liquidation Insurance Considerations at Death  
Business Liquidation Insurance Considerations at Disability  
Private Annuity Sale  
Installment Sale  
Comparison of the Private Annuity and Installment Sale

---

### Business Planning: Buy-Sell Planning

Insured Buy-Sell Plan for Sole Proprietorships  
Assisting a Key Employee to Fund an Insured Buy-Sell Plan  
Insured Cross Purchase Buy-Sell Plan for Partnerships  
Insured Entity Purchase Buy-Sell Plan for Partnerships  
Insured Buy-Sell Plans Comparison for Partnerships  
Insured Cross Purchase Buy-Sell Plan for Corporations  
Insured Stock Redemption Buy-Sell Plan for Corporations  
Insured Buy-Sell Plans Comparison for Corporations  
Four Ways to Fund a Buy-Sell Plan

Insured "Wait-and-See" Buy-Sell Plan  
Disability Buy-Sell Plan for Sole Proprietorships  
Cross Purchase Disability Buy-Sell Plan for Partnerships  
Entity Purchase Disability Buy-Sell Plan for Partnerships  
Cross Purchase Disability Buy-Sell Plan for Corporations  
Stock Redemption Disability Buy-Sell Plan for Corps.  
Four Ways to Fund a Disability Buy-Sell

---

### Business Planning: Business Protection Planning

Business Protection Planning  
Key Employee Indemnification Insurance  
Key Employee Valuation

Business Loan Insurance Plan in Action  
Business Overhead Expense Protection

---

### Business Planning: Executive Benefit Planning

Executive Benefit Planning  
Executive Bonus Plan in Action  
Insured Death Benefit Only Plan in Action  
Split Dollar Insurance Plan in Action  
Split Dollar Insurance Plan Variations  
Split Dollar Insurance Plan Ownership  
Split Dollar Reportable Economic Benefit Worksheet  
Uses of a Split Dollar Insurance Plan  
The Split Dollar Insurance Plan Rollout  
Group Carve-Out Plan in Action

Group Carve-Out Plan Design Options  
Insured Disability Salary Continuation Plan  
Insured Disability Salary Continuation Plan Variations  
Deferred Compensation Plan in Action  
Selective Executive Retirement Plan in Action  
"Rabbi Trusts" and Deferred Compensation  
"Secular Trusts" and Deferred Compensation  
Business Continuity and Selective Executive Benefits  
Reverse Discrimination of Qualified Retirement Plans  
Split Dollar Technical Advice Memo

---

## Concept Pages

---

### Business Planning: Miscellaneous

Comparison of Business Organizations  
The Sole Proprietorship  
The Partnership  
The C-Corporation  
The S-Corporation  
The Limited Liability Company (LLC)  
Subchapter S Requirements  
The Professional Corporation  
Organizing a Corporation

The Corporate Structure  
Corporate Federal Income Taxation  
The Corporate Accumulated Earnings Tax  
The Corporate Alternative Minimum Tax  
Enhancing Dollars Through Tax Bracket Planning  
The Family Partnership  
Odds of Dying  
Odds of Becoming Disabled

---

### Employee Benefit Planning: For Use With Employers

#### Employee Benefit Overview:

Employee Benefits: Ask Yourself  
Employee Benefit Planning  
Employee Benefit Pyramid  
Employee Benefit Taxation  
Group Life and Health Benefits  
Qualified Retirement Plans  
Disability Income and Long-Term Care Insurance  
Vision/Dental Benefits and Cafeteria Plans  
Voluntary Benefits and Executive Benefits  
Employee Benefit Action Checklist  
Employee Census

#### Qualified Retirement Plans:

What Is a Qualified Retirement Plan?  
Qualified Retirement Plan Tax Advantages  
The Power of Qualified Retirement Plans  
Defined Benefit Plans  
Defined Contribution Plans  
Profit Sharing Plans  
401(k) Plans  
Roth 401(k) Option  
SEP and SIMPLE Plans  
Qualified Retirement Plan Provisions and Comparison

#### Owner-Only 401(k) Plans:

Owner-Only 401(k) Plan  
Owner-Only 401(k) Plan Highlights  
Contribution Comparison: Incorporated  
Contribution Comparison: Unincorporated  
Owner-Only 401(k) Plan Taxation  
Owner-Only 401(k) Plan: Advantages and Disadvantages  
Owner-Only 401(k) Plan in Action  
Roth 401(k) Option

#### Health Savings Accounts:

A Health Savings Account Solution  
Health Savings Accounts  
Health Savings Account in Action  
Health Savings Account Advantages  
Health Savings Account Eligibility (2012)  
Health Savings Account Eligibility (2011)  
Health Savings Account Contributions (2012)  
Health Savings Account Contributions (2011)  
Health Savings Account Distributions  
Health Savings Account Taxation  
Health Savings Account Action Checklist

---

### Employee Benefit Planning: For Use With Employees

Health Savings Accounts  
Health Savings Account in Action  
Health Savings Account Advantages  
Health Savings Account Eligibility (2012)  
Health Savings Account Eligibility (2011)  
Health Savings Account Contributions (2012)

Additional HSA Funding Sources (2012)  
Health Savings Account Contributions (2011)  
Additional HSA Funding Sources (2011)  
Health Savings Account Distributions  
Health Savings Account Action Checklist

---

### Estate Planning: General Estate Planning

Looking Ahead...Federal Estate and Gift Taxation  
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

---

## Concept Pages

---

### Estate Planning: Estate and Gift Taxation

Unified Federal Estate and Gift Taxation	Step-Up in Basis at Death
2012 Unified Federal Estate and Gift Tax Table	State Death Taxes
Looking Ahead...Federal Estate and Gift Taxation	State Death Tax Credit
Calculating the Federal Estate Tax -- Unmarried Person	Estate Tax Bill: 4% Growth
Calculating the Federal Estate Tax -- Married Couple	Estate Tax Bill: 6% Growth
Estate Tax Flow Chart	Estate Tax Bill: 8% Growth
Paying the Estate Tax Bill	Estate Tax Bill: 10% Growth
The Marital Deduction	Calculating the Federal Gift Tax
Misconceptions about the Unlimited Marital Deduction	Tax Advantages of Lifetime Gifts
Special Use Valuation	Generation-Skipping Transfer Tax
Looking Ahead...Qualified Family-Owned Business Deduction	Looking Ahead...Generation-Skipping Transfer Tax
Looking Ahead...Section 6166 Estate Tax Deferral	

---

### 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?  
Wills and Trusts  
Special Needs Planning: Wills and Guardian  
Advance Directives:  
Living Will  
Durable Power of Attorney

#### Marital Deduction Planning:

What Is the Marital Deduction?  
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: Special Needs Trust
Special Needs Planning: Future Needs	Special Needs Planning: Medical Planning
Special Needs Planning: Legal Planning	Special Needs Planning: Financial Planning
Special Needs Planning: Wills and Guardians	Special Needs Planning: Education Planning
Special Needs Planning: Letter of Intent	Special Needs Planning: Help and Advice

---

### Charitable Planning: Charitable Giving Concepts

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

---

---

## Concept Pages

---

### Charitable Planning: Charitable Trusts

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

---

### Charitable Planning: Charitable Gifts of Life Insurance

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

---

## 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:

Cash Needs at Death	Disability Income Needs
Income Needs at Death	Retirement Income Needs
Cash and Income Needs at Death	Long-Term Care Expense
College Savings	Complete Financial Snapshot

---

## Needs Analysis Calculators

---

### Personal Needs Calculators

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

---

### Business Needs Calculators

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

---

### Charitable Planning Calculators

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

---

### Employee Benefit Calculator

Compensation and Benefit Statement

### Estate Planning Calculator

Federal Estate Tax

---

---

## 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

---

### Loans

Amortizing Loan Calculator  
Equity Line of Credit Payments

Line of Credit Payoff  
Loan Comparison Calculator

---

### 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

---

### 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

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

Breakeven Analysis  
Cash Flow Calculator  
Debt Consolidation Calculator  
Equipment Buy vs. Lease

Financial Ratios  
Profit Margin Calculator  
Working Capital Needs

---

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.	<b>Newsletters</b> 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:

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>Managing Your Financial Life</li> <li>Marriage and Money</li> <li>Paying for College</li> <li>Teaching Kids About Money</li> <li>Dealing with Divorce</li> <li>What to Do If You Lose Your Job</li> <li>So, You're Thinking About Retirement?</li> <li>Retirement and Social Security</li> <li>Retirement and Medicare</li> </ul> | <ul style="list-style-type: none"> <li>Planning Your Estate</li> <li>Planning for Special Needs Children</li> <li>Emergency Planning Guide</li> <li>When a Loved One Dies</li> <li>Managing an Inheritance</li> <li>Moving Day</li> <li>Protecting Your Business</li> <li>Business Continuation</li> </ul> |
|--|--|

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

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>Tools &amp; Techniques of Charitable Planning</li> <li>Tools &amp; Techniques of Employee Benefit and Retirement Planning</li> <li>Tools &amp; Techniques of Estate Planning</li> <li>Tools &amp; Techniques of Financial Planning</li> </ul> | <ul style="list-style-type: none"> <li>Tools &amp; Techniques of Income Tax Planning</li> <li>Tools &amp; Techniques of Investment Planning</li> <li>Tools &amp; Techniques of Life Insurance Planning</li> <li>Tools &amp; Techniques of Life Settlement Planning</li> <li>Tools &amp; Techniques of Retirement Income Planning</li> </ul> |
|--|---|

Tax Information	Investment Information
<p>Plain English <b>answers to frequently asked tax questions</b> plus <b>printouts of the sections of US Tax Code</b> that support the answers!</p> <p><b>IRC Sections:</b> Direct links to the US Tax Code</p> <p><b>Federal Tax Law:</b> An explanation</p> <p><b>State Tax Gateway:</b> A jumping off point to all the state tax codes on the Net</p>	<p>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.</p>

<b>Virtual Underwriter</b>	<b>Sales Ideas</b>
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."	A collection of <b>field-tested sales ideas</b> 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)

<b>Building Your Practice</b>	<b>The Business Manager</b>
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 <b>TBM</b> 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 Corporate Cross Purchase Buy-Sell Agreement
Trusteed Proprietorship Buy-Sell Agreement	Non-Trusteed Corporate Stock Redemption B-S Agreement
Non-Trusteed Partnership Cross Purchase B-S Agreement	Trusteed Corporate Stock Redemption B-S Agreement
Trusteed Partnership Cross Purchase Buy-Sell Agreement	Section 303 Stock Redemption Agreement
Non-Trusteed Partnership Entity Purchase B-S Agreement	Insurance Representative Business Continuation Agreement
Trusteed Partnership Entity Purchase Buy-Sell Agreement	Company Approval of Successor Agent
Non-Trusteed Corporate Cross Purchase B-S Agreement	

#### Business Protection Planning Specimen Documents

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

#### Executive Benefit Planning Specimen Documents

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

#### Estate Planning Specimen Documents

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

---

## Documents Online

---

### Charitable Planning Specimen Documents

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

---

### 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).

The Virtual Assistant (VSA) is owned and copyrighted by VSA, L.P., operated by Financial Services Online (FSO) and marketed by the National Underwriter. The VSA is located on the Internet at <http://vsa.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.