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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.

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Companies and GAs:
Please call Bill O'Quin, CLU, ChFC, RFC at 225-387-9845 for custom options.

The Virtual Assistant Table of Contents March, 2017

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
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

1998-2017 Federal Income Tax Rates for Individuals
Federal Income Tax Rates for Corporations
1998-2017 Federal Income Tax Rates, Estates and Trusts
1998-2017 Social Security FICA Tax Rates
1998-2017 Social Security Self-Employment Tax Rates
Unified Federal Estate and Gift Tax Table (2017)
State Death Tax Credit
P.S. 58 Rates
Table 2001 Rates
Table 38 (Survivorship Life) Rates
Table I Rates
Qualified Plan Contribution/Benefit Limits (2014 - 2017)
1998-2017 Qualified Plan Contribution/Benefit Limitations
Uniform Lifetime Table
Affordable Care Act (ACA) Out-of-Pocket Limits (2014 - 2017)
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 (1972 - 2016)
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 (1972 - 2016)
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 Insurance

Health Care Reform:	Health Savings Account Eligibility (2016)
Health Care Reform: Impact on Individuals and Families	Health Savings Account Eligibility (2017)
Health Care Reform: Summary of Changes 2010 – 2018	Health Savings Account Contributions (2016)
Health Care Reform: Impact on Flexible Spending Accounts	Additional HSA Funding Sources (2016)
Health Savings Accounts:	Health Savings Account Contributions (2017)
Health Savings Accounts	Additional HSA Funding Sources (2017)
Health Savings Account in Action	Health Savings Account Distributions
Health Savings Account Advantages	Health Savings Account Action Checklist

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 2016
Impact of Inflation on College Costs	Education Tax Incentives in 2017
Education Savings Needs	Education Tax Credits (2016)
Education Funding Methods	Education Tax Credits (2017)
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)	Uniform Gifts/Transfers to Minors Acts

Concept Pages

Personal Planning: Income Taxation

An Overview of Federal Income Taxation	Steps in the Federal Income Tax Calculation
2016 Federal Income Tax Rates for Individuals	Progressive Taxation and 2016 Marginal Tax Rates
2017 Federal Income Tax Rates for Individuals	Progressive Taxation and 2017 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 (2016)	Required Minimum Distributions
Adjustments to Income (2017)	Calculating Required Minimum Distributions
Child-Related Tax Credits	Homeowners' Tax Checklist
2016 Deductions and Personal Exemptions	Selling a Residence
2017 Deductions and Personal Exemptions	2017 Tax Filing Calendar

Personal Planning: Social Security

2016 Social Security FICA Tax Rates	Increasing Social Security Retirement Age
2017 Social Security FICA Tax Rates	Social Security Benefits: Who and When?
2016 Social Security Self-Employment Tax Rates	Taxation of Social Security Benefits
2017 Social Security Self-Employment Tax Rates	Earned Income and Social Security Retirement Benefits (2017)
Social Security Disability Benefits	Earned Income and Social Security Retirement Benefits (2016)
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

General:	Indexed Annuities:
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	Variable Annuities:
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 2016
A Regular IRA Solution in 2017
Regular IRA Basics in 2016
Regular IRA Basics in 2017
Regular IRA Taxation in 2016
Regular IRA Taxation in 2017
A Roth IRA Solution in 2016
A Roth IRA Solution in 2017
Roth IRA Basics in 2016
Roth IRA Basics in 2017
Roth IRA Taxation in 2016
Roth IRA Taxation in 2017
Regular IRA vs. Roth IRA...A 2016 Comparison
Regular IRA vs. Roth IRA...A 2017 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 2016
TDA Basics in 2017
TDA Taxation

Required Minimum Distributions:

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

Rollovers:

IRA Rollovers
Rollovers in 2017
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?	Medicare and "Medigap" Insurance
Health Care Needs in Retirement	Medicaid
Types of Long-Term Care Services	Personal Savings
Nursing Homes	Home Equity
Assisted Living Facilities	Going Back to Work
Continuing Care Retirement Communities	Long-Term Care Insurance
Home Health Care Services	Long-Term Care...Did You Know?
Advance Directives	Need for Long-Term Care Insurance
Paying for Health Care in Retirement	The Long-Term Care Insurance Solution
Retiree Health Insurance Plans	Evaluating Long-Term Care Insurance
	Long-Term Care Hybrid Plans

Retirement Planning: Reverse Mortgages

Reverse Mortgages	HECM Loan Amounts and Payment Options
Reverse Mortgage Considerations	HECM Loan Repayment and Costs
Types of Reverse Mortgages	The Reverse Mortgage Decision
HECM Advantages and Disadvantages	Reverse Mortgage Caution

Business Planning: Business Continuation Needs

Business Continuation Planning	Potential Results of a Forced Liquidation
Advantages of Business Valuation	Business Liquidation Insurance Considerations at Death
Fixing the Value for Estate Tax Purposes	Business Liquidation Insurance Considerations at Disability
IRS Guidelines for Business Valuation	Private Annuity Sale
Insured Section 303 Stock Redemption Plan	Installment Sale
Requirements for a Section 303 Stock Redemption Plan	Comparison of the Private Annuity and Installment Sale
Three Ways to Fund a Stock Redemption Plan	
Family Attribution Rules	

Business Planning: Buy-Sell Planning

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

Business Planning: Business Protection Planning

Business Protection Planning	Business Loan Insurance Plan in Action
Key Employee Indemnification Insurance	Business Overhead Expense Protection
Key Employee Valuation	

Business Planning: Executive Benefit Planning

Executive Benefit Planning	Group Carve-Out Plan Design Options
Executive Bonus Plan in Action	Insured Disability Salary Continuation Plan
Insured Death Benefit Only Plan in Action	Insured Disability Salary Continuation Plan Variations
Split Dollar Insurance Plan in Action	Deferred Compensation Plan in Action
Split Dollar Insurance Plan Variations	Selective Executive Retirement Plan in Action
Split Dollar Insurance Plan Ownership	"Rabbi Trusts" and Deferred Compensation
Split Dollar Reportable Economic Benefit Worksheet	"Secular Trusts" and Deferred Compensation
Uses of a Split Dollar Insurance Plan	Business Continuity and Selective Executive Benefits
The Split Dollar Insurance Plan Rollout	Reverse Discrimination of Qualified Retirement Plans
Group Carve-Out Plan in Action	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 Care Reform:

Health Care Reform: Impact on Small Employers
Health Care Reform: Impact on Flexible Spending Accounts

Health Savings Accounts:

A Health Savings Account Solution
Health Savings Accounts
Health Savings Account in Action
Health Savings Account Advantages
Health Savings Account Eligibility (2016)
Health Savings Account Eligibility (2017)
Health Savings Account Contributions (2016)
Health Savings Account Contributions (2017)
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 (2016)
Health Savings Account Eligibility (2017)
Health Savings Account Contributions (2016)

Additional HSA Funding Sources (2016)
Health Savings Account Contributions (2017)
Additional HSA Funding Sources (2017)
Health Savings Account Distributions
Health Savings Account Action Checklist

Estate Planning: General Estate Planning

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
2017 Unified Federal Estate and Gift Tax Table	State Death Taxes
Calculating the Federal Estate Tax -- Unmarried Person	State Death Tax Credit
Calculating the Federal Estate Tax -- Married Couple	Estate Tax Bill: 4% Growth
Estate Tax Flow Chart	Estate Tax Bill: 6% Growth
Paying the Estate Tax Bill	Estate Tax Bill: 8% Growth
The Marital Deduction	Estate Tax Bill: 10% Growth
Misconceptions about the Unlimited Marital Deduction	Calculating the Federal Gift Tax
Special Use Valuation	Tax Advantages of Lifetime Gifts
Qualified Family-Owned Business Deduction	Generation-Skipping Transfer Tax
Section 6166 Estate Tax Deferral	

Estate Planning: Wills and Trusts

General:	Trusts:
The Estate Probate Process	Trusts
Avoiding Probate	Irrevocable Life Insurance Trust: Ask Yourself
Rose of the Executor	Irrevocable Life Insurance Trusts
Wills:	Funding an Irrevocable Life Insurance Trust
Do I Need a Will?	Irrevocable Life Insurance Trust in Action
Advantages of a Will	Irrevocable Life Insurance Trust Taxation
Per Capita or Per Stirpes?	Irrevocable Life Insurance Trust Uses
Wills and Trusts	Irrevocable Life Insurance Trust Action Checklist
Special Needs Planning: Wills and Guardian	Split-Interest Gifts
Advance Directives:	Charitable Trusts
Advance Directives	Charitable Remainder Trust
Living Will	Charitable Remainder Trust in Action
Durable Power of Attorney	CRAT vs. CRUT
Marital Deduction Planning:	Charitable Lead Trust
What Is the Marital Deduction?	Charitable Trust Comparison
Qualified Domestic Trust	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
	Special Needs Planning: ABLE Accounts

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	Federal Estate Tax
	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	

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
<p>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.</p>	<p>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.</p>

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"> 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? | <ul style="list-style-type: none"> 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!

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|---|---|
| <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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
<p>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</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>

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	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.

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