Here is the entire contents of the VSA. We don't know of any company and/or vendor with this complete an offering. First month is free, cost is no more than $21.95 per month and you can drop the plan at anytime you feel it isn't helping you as a financial professional.

Click here to see discounts for which you may qualify, additional details and/or to subscribe: http://vsa.fsonline.com/pnuco/membinfo.html

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

The Virtual Assistant

http://vsa.fsonline.com

June, 2010

The VSA is located on the Internet and provides unlimited access via a password and userid to all the support material contained in this brochure. A VSA subscription is just $21.95 per month and **the first month is always free!** No other product offers the convenience, accuracy and industry-trusted resources of the VSA at such an affordable price.

(The *VSA* is the only product that offers the Referred Lead Generator, Target Marketing Lead Generator and Priority Planning Reviews. These tools can be used every day, meaning the *VSA* pays for itself immediately! **Also includes our popular Virtual Advisor, a twice monthly publication providing ideas on how to make sales using the VSA, as well as executive summaries of events that affect you.)**

Client Tools:

Your Website
Referred Lead Generator
Target Market Lead Generator
Prospect/Client Approaches
Fact Finders
Client Presentations
Concept Pages
Calculators
Seminar Presentations
Concept Book/Client CDs
Newsletters and Wave Marketing
Life Guides
RealLIFEstories

Resource and Reference Tools:

Tools and Techniques Library
Tax Information
Investment Information
Virtual Underwriter
Sales Ideas
Client Worksheets
Building Your Practice
The Business Manager
Specimen Documents
Mental Vitamins
CE Courses
Resource Center
Cross & Integrated Selling

Search Feature:

Find what you need when you need it with search features for all of the VSA's material.

Client Tools Details:

Your Website

Recognizing that many of the home page programs available to advisors are expensive and/or difficult to maintain, your VSA includes a section that can be used as your personal home page or as a link from your current Website.

Referred Lead Generator

Nothing else like it in the industry! Provides you with **names of qualified prospects** that your client or customer knows and a complete track on **how to convert those names into sales.** Also includes maps to your prospects' address.

Target Market Lead Generator

The TMLG provides you with **an accurate list of any category of business** (doctors, attorneys, florists, restaurants, etc.) located in a specific zip code or city.

Prospect/Client Approaches

Explanations of the simplest and most effective selling concepts in the industry. Great for cross-selling in any market and for increasing your sales to business owners. Includes all the tools and sales tracks needed for implementation.

- Priority Planning Review (Approach questionnaire)
- Priority Planning Review (Multi-line edition)
- 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
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- Menu of Services (areas of possible interest)
- Multipurpose Business Fact Finder
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- Planning for Health Care Needs in Retirement
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- Retirement Income Protection
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- Pooled Income Fund
- Charitable Lead Annuity Trust
- Charitable Lead Unitrust
- Life Estate Agreement

Financial Calculators

Insurance:

- Disability Income
- HSA Contributions
- HSA Savings

HSA Employer Benefit
Life Expectancy
Long Term Care

Saving/Investing:

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

Home Financing:

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

Loans:

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

Retirement:

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

Personal Finance:

Basic Financial Calculator
Home Budget
Net Worth

Credit Cards and Debt Management:

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

Auto Calculators:

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

Business Calculators:

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

PowerPoint Seminar Presentations

Survivor Needs
Retirement Planning
Educational Funding
Disability Income
Lesson in Life Insurance
IRA
Long-Term Care
Estate Planning Insurance Considerations
Charitable Gifts of Life Insurance
Planning for Special Needs Children
Employee Benefit Overview
Health Savings Accounts
Business Continuation Planning Issues
Business Valuation
Buy-Sell Plan for Sole Proprietorships
Cross Purchase Buy-Sell Plan for Partnerships
Entity Purchase Buy-Sell Plan for Partnerships
Cross Purchase Buy-Sell Plan for Corporations
Stock Redemption Buy-Sell Plan for Corporations
Insured Disability Buy-Out
Insured Section 303 Stock Redemption Plan
Business Liquidation Insurance Considerations

Concept Book/Client CD

A "technique book" containing "concept pages." Ready to be placed into a three-ring binder that allows you to quickly and efficiently show your client a given concept. The same pages can be given to a client in a personalized CD.

Newsletters and Wave Marketing

Newsletters to build client loyalty, increase repeat sales and open new cases. Complete instructions on using e-mail to "stay in touch" and prospect. Available for small business, estate planning, retirement planning and general personal planning prospects and clients.

Life Guides

A form of checklist or questionnaire, designed to provide clients and prospective clients with information and guidance on a variety of life events, all with financial implications.

Managing Your Financial Life
Marriage and Money
Paying for College
Teaching Kids About Money
Dealing with Divorce
What to Do If You Lose Your Job
So, You're Thinking About Retirement?
Retirement and Social Security
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

RealLIFEstories

The LIFE foundation has collected stories of real people who benefited from insurance during a time of great personal and financial need, and turned them into brief essays and videos.

Resource and Reference Tools Details

Tools and Techniques Online Library

National Underwriter's definitive "how-to" series on estate planning, financial planning, insurance planning, charitable planning, and employee benefits and retirement planning. If purchased separately, this resource is priced at $140 per year!

Estate Planning:	Provides a broad understanding of estate planning, including how to set up and distribute an estate in a manner that satisfies tax and non-tax objectives.
Financial Planning:	You'll discover how and when to use a full range of investment vehicles and the impact the tax law has on them.
Insurance Planning:	Master the features and benefits of life products, learn how to match clients with the right products, and use the helpful hints to convince more clients of the value of life insurance.
Charitable Planning:	Covers every aspect of charitable planning – from the most basic tax deduction rules to complex trust planning techniques.
Employee Benefit & Retirement Planning:	Provides both the practical and technical information on over 40 types of benefits for working and retired employees of all size companies.

Tax Information

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

Investment Information

The investor information on the FINRA website is provided for public access, intended as a resource for individual retail investors. In addition to using this resource yourself, you can send clients in need of investment information to the FINRA website. This is a good source of credible, unbiased third-party information**.**

Virtual Underwriter

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."

Sales Ideas

A collection of **field-tested sales ideas** to help you make immediate sales or conduct sales training sessions.

Client Worksheets

Motivational Messages (Can be printed and provided as small gifts to family, friends, clients and prospects)
Client Worksheets (Practical help for clients and prospects)

Building Your Practice

A complete proven system for developing the critical success habits needed to build and maintain a profitable financial services practice. Includes sales tracks and effective tools for building a basic career.

The Business Manager

The TBM is an annual planning calendar and business control system. Just print the contents and then 3-hole punch or spiral bind them to create a week-at-a-glance planner pad. It has been designed specifically for financial advisers to help you control your business and your time.

Documents Online

Business Continuation Planning Specimen Documents:

- Non-Trusteed Proprietorship Buy-Sell Agreement
- Trusteed Proprietorship Buy-Sell Agreement
- Non-Trusteed Partnership Cross Purchase B-S Agreement
- Trusteed Partnership Cross Purchase Buy-Sell Agreement
- Non-Trusteed Partnership Entity Purchase B-S Agreement
- Trusteed Partnership Entity Purchase Buy-Sell Agreement
- Non-Trusteed Corporate Cross Purchase B-S Agreement
- Trusteed Corporate Cross Purchase Buy-Sell Agreement
- Non-Trusteed Corporate Stock Redemption B-S Agreement
- Trusteed Corporate Stock Redemption B-S Agreement
- Section 303 Stock Redemption Agreement
- Insurance Representative Business Continuation Agreement
- Company Approval of Successor Agent

Business Protection Planning Specimen Documents:

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

Executive Benefit Planning Specimen Documents:

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

Estate Planning Specimen Documents

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

Charitable Planning Specimen Documents

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

Mental Vitamins

Exclusive to the VSA, Mental Vitamins gives you the thoughts and encouragement of some of the world's most popular motivational and inspirational people at just a "click." A great self-improvement tool and a wonderful resource for speeches, sales meetings and presentations.

CE Courses

A library of "e-learning CE courses" from The National Underwriter. These courses are free for your learning purposes. If you elect to use them for CE credits, the grading and filing fee is just $25!

Life, Health, Financial Services:

- Introduction to Life Insurance
- Introduction to Variable Life Insurance
- Introduction to Annuities
- Introduction to Variable Annuities
- Introduction to Long Term Care Insurance
- Introduction to Estate Planning
- Introduction to Financial Planning for Seniors
- Life Insurance Planning

Property & Casualty:

- Insurance Principles
- Introduction to Personal Auto Coverage
- Introduction to Homeowners
- Introduction to Homeowners Endorsements
- Introduction to Personal Umbrella Coverage
- CGL Explained
- Commercial Property Policy Explained
- Business Auto Policy
- Workers Compensation Explained
- COPE Explained

Resource Center

Thousands of government documents and forms for the United States, as well as answers to a wide variety of legal FAQs.

Cross & Integrated Selling

Articles on how to use the Priority Planning Concepts as a method of transitioning from one product or service sale to offering a broad range of financial service products.

For additional information, visit http://vsa.fsonline.com, contact The Virtual Assistant at 225-387-9845 or email info@fsonline.com.

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