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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.

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**Companies and GAs:**  
Please call The Virtual Assistant at 888-998-6521 for custom options.

## The Virtual Assistant Table of Contents February, 2018

### 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:

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### Your Website

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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.

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#### 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.

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#### 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.

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### Prospect/Client Approaches

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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)

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### Fact Finders

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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

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### Client Presentations

**(Each Client Presentation is also available as a PowerPoint Seminar Presentation)**

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#### 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

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#### 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  
Life Insurance-LTC Hybrid Solution  
Annuity-LTC Hybrid Solution  
Reverse Mortgages

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#### 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

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## Client Presentations

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### Business Needs: Business Protection Planning

Business Protection Planning Issues  
Key Employee Indemnification Insurance

Business Loan Insurance Plan  
Business Overhead Expense Protection

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### 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

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### 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

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### 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

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## Concept Pages

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### Tables Online

1998-2018 Federal Income Tax Rates for Individuals  
Federal Business Tax Rates  
1998-2018 Federal Income Tax Rates, Estates and Trusts  
1998-2018 Social Security FICA Tax Rates  
1998-2018 Social Security Self-Employment Tax Rates  
Unified Federal Estate and Gift Tax Table (2018)  
State Death Tax Credit  
P.S. 58 Rates  
Table 2001 Rates  
Table 38 (Survivorship Life) Rates  
Table I Rates  
Qualified Plan Contribution/Benefit Limits (2015 - 2018)  
1998-2018 Qualified Plan Contribution/Benefit Limitations  
Uniform Lifetime Table  
Affordable Care Act (ACA) Out-of-Pocket Limits (2015 - 2018)  
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 (1973 - 2017)  
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)

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### 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

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## Concept Pages

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### Personal Planning: Financial Security Needs

|  |  |
|--|--|
| Financial Pyramid                                | History of Inflation (1973 - 2017)           |
| 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                          |  |

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### 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? |

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### Personal Planning: Health Insurance

|  |   |
|--|---|
| <b>Health Care Reform:</b>                               | Health Savings Account Eligibility (2018)   |
| Health Care Reform: Impact on Individuals and Families   | Health Savings Account Eligibility (2017)   |
| Health Care Reform: Summary of Changes 2010 – 2020       | Health Savings Account Contributions (2018) |
| Health Care Reform: Impact on Flexible Spending Accounts | Additional HSA Funding Sources (2018)       |
| <b>Health Savings Accounts:</b>                          | 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     |

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### 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        |  |

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### Personal Planning: Education Planning

|                                      |  |
|--------------------------------------|--|
| Approximate Undergraduate Costs      | Education Tax Incentives in 2018         |
| Impact of Inflation on College Costs | Education Tax Incentives in 2017         |
| Education Savings Needs              | Education Tax Credits (2018)             |
| 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   |

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## Concept Pages

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### Personal Planning: Income Taxation

|   |  |
|---|--|
| An Overview of Federal Income Taxation        | Steps in the Federal Income Tax Calculation      |
| 2018 Federal Income Tax Rates for Individuals | Progressive Taxation and 2018 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 (2018)                  | Required Minimum Distributions                   |
| Adjustments to Income (2017)                  | Calculating Required Minimum Distributions       |
| Child-Related Tax Credits                     | IRA Required Minimum Distribution Tax Strategies |
| 2018 Deductions and Personal Exemptions       | Homeowners' Tax Checklist                        |
| 2017 Deductions and Personal Exemptions       | Selling a Residence                              |
|   | 2018 Tax Filing Calendar                         |

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### Personal Planning: Social Security

|   |  |
|---|--|
| 2018 Social Security FICA Tax Rates                     | Increasing Social Security Retirement Age                    |
| 2017 Social Security FICA Tax Rates                     | Social Security Benefits: Who and When?                      |
| 2018 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 (2018) |
| 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     |  |

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### 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       |
| Where Retirement Income Comes From       | Odds of Living to Retirement at Age 65 (M) |
| Capital Required at Retirement           | Odds of Living to Retirement at Age 65 (F) |
| The Price of Delaying Retirement Savings | Life Expectancy After Retirement           |
| Tax-Favored Retirement Savings           | Risk of Outliving Retirement Income        |
| Inflation and Retirement Planning        |  |

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### 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) |

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### 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                    |

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## Concept Pages

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### 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

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### Retirement Planning: Qualified Plans

#### IRAs:

Tax-Favored Retirement Savings  
A Regular IRA Solution in 2018  
A Regular IRA Solution in 2017  
Regular IRA Basics in 2018  
Regular IRA Basics in 2017  
Regular IRA Taxation in 2018  
Regular IRA Taxation in 2017  
A Roth IRA Solution in 2018  
A Roth IRA Solution in 2017  
Roth IRA Basics in 2018  
Roth IRA Basics in 2017  
Roth IRA Taxation in 2018  
Roth IRA Taxation in 2017  
Regular IRA vs. Roth IRA...A 2018 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 2018  
TDA Basics in 2017  
TDA Taxation

#### Required Minimum Distributions:

Required Minimum Distributions  
Calculating Required Minimum Distributions  
Impact of Lifetime Required Minimum Distributions  
IRA Required Minimum Distribution Tax Strategies

#### Rollovers:

IRA Rollovers  
Rollovers in 2018  
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

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## Concept Pages

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### 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           |

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### 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              |

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### 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                             |   |

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### 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                         |   |

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### 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                 |  |

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### 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                     |

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## Concept Pages

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### Business Planning: Miscellaneous

|                                      |  |
|--------------------------------------|--|
| Comparison of Business Organizations | The Corporate Structure                        |
| The Sole Proprietorship              | Corporate Federal Income Taxation              |
| The Partnership                      | The Corporate Accumulated Earnings Tax         |
| The C-Corporation                    | Enhancing Dollars Through Tax Bracket Planning |
| The S-Corporation                    | The Family Partnership                         |
| The Limited Liability Company (LLC)  | Odds of Dying                                  |
| Subchapter S Requirements            | Odds of Becoming Disabled                      |
| The Professional Corporation         |  |
| Organizing a Corporation             |  |

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### 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 (2018)  
Health Savings Account Eligibility (2017)  
Health Savings Account Contributions (2018)  
Health Savings Account Contributions (2017)  
Health Savings Account Distributions  
Health Savings Account Taxation  
Health Savings Account Action Checklist

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### Employee Benefit Planning: For Use With Employees

|   |   |
|---|---|
| Health Savings Accounts                     | Additional HSA Funding Sources (2018)       |
| Health Savings Account in Action            | Health Savings Account Contributions (2017) |
| Health Savings Account Advantages           | Additional HSA Funding Sources (2017)       |
| Health Savings Account Eligibility (2018)   | Health Savings Account Distributions        |
| Health Savings Account Eligibility (2017)   | Health Savings Account Action Checklist     |
| Health Savings Account Contributions (2018) |   |

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### Estate Planning: General Estate Planning

|   |   |
|---|---|
| Objectives of Estate Planning           | The Estate Probate Process                  |
| The High Cost of Dying                  | Avoiding Probate                            |
| Estate Shrinkage in Action              | The Estate Analysis Process                 |
| Estate Shrinkage Profiles               | Costs to Settle an Estate                   |
| Estate Growth Considerations -- Married | An Estate Planning Quiz                     |
| Estate Growth Considerations -- Single  | The Estate Planning Team                    |
| Do I Need a Will?                       | The Choice Is Yours                         |
| Dying Without a Will                    | How Property Is Owned                       |
| Advantages of a Will                    | Joint Tenancy: Advantages and Disadvantages |
| Types of Wills                          | Valuing Estate Assets                       |
| Per Capita or Per Stirpes?              | Living Will                                 |
| Role of the Executor                    | Durable Power of Attorney                   |

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## Concept Pages

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### Estate Planning: Estate and Gift Taxation

|  |                                  |
|--|----------------------------------|
| Unified Federal Estate and Gift Taxation               | Step-Up in Basis at Death        |
| 2018 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                       |                                  |

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### Estate Planning: Wills and Trusts

|  |   |
|--|---|
| <b>General:</b>                            | <b>Trusts:</b>                                    |
| The Estate Probate Process                 | Trusts  |
| Avoiding Probate                           | Irrevocable Life Insurance Trust: Ask Yourself    |
| Rose of the Executor                       | Irrevocable Life Insurance Trusts                 |
| <b>Wills:</b>                              | 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                              |
| <b>Advance Directives:</b>                 | Charitable Trusts                                 |
| Advance Directives                         | Charitable Remainder Trust                        |
| Living Will                                | Charitable Remainder Trust in Action              |
| Durable Power of Attorney                  | CRAT vs. CRUT                                     |
| <b>Marital Deduction Planning:</b>         | 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       |

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### 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       |

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### 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                               |   |

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## Concept Pages

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### 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  |

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### 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  |

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## Financial Snapshots

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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 |

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## Needs Analysis Calculators

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### 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   |   |

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### Business Needs Calculators

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

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### Employee Benefit Calculator

|                                    |
|------------------------------------|
| Compensation and Benefit Statement |
|------------------------------------|

### Estate Planning Calculator

|                    |
|--------------------|
| Federal Estate Tax |
|--------------------|

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## Financial Calculators

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### Insurance

Disability Income  
HSA Contributions  
HSA Savings

HSA Employer Benefit  
Life Expectancy  
Long Term Care

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### 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

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### Loans

Amortizing Loan Calculator  
Equity Line of Credit Payments

Line of Credit Payoff  
Loan Comparison Calculator

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### 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

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### 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

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### Personal Finance

Basic Financial Calculator  
Home Budget

Net Worth

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### Credit Cards and Debt Management

Accelerated Debt Payoff  
Consolidation Loan Investment Calculator  
Credit Card Minimum Payment Calculator

Credit Card Pay Off  
Personal Debt Consolidation

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### 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

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### Business

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

Financial Ratios  
Profit Margin Calculator  
Working Capital Needs

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## Newsletters and Wave Marketing

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**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.

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## Life Guides

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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          | Retirement and Social Security      |
| Marriage and Money                    | Retirement and Medicare             |
| Paying for College                    | Planning Your Estate                |
| Teaching Kids About Money             | Planning for Special Needs Children |
| Dealing with Divorce                  | Emergency Planning Guide            |
| What to Do If You Lose Your Job       | When a Loved One Dies               |
| Affordable Care Act                   | Managing an Inheritance             |
| So, You're Thinking About Retirement? | Moving Day                          |
|                                       | Protecting Your Business            |
|                                       | Business Continuation               |

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## True Story Videos

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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.

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## Resource and Reference Tools Details:

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### Tools and Techniques Online Library

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National Underwriter's definitive "how-to" series on a variety of financial, investment and planning topics. If purchased in book form, this resource would cost hundreds of dollars!

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

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### 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.

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## Virtual Underwriter

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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."

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## Client Worksheets

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

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## Building Your Practice

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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.

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## Documents Online

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### 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     |  |

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### Business Protection Planning Specimen Documents

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

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### 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                 |   |

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### 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) |

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## Documents Online

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### 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                                    |  |

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### Mental Vitamins

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**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.

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### CE Courses

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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

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### 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.

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For additional information, visit <http://vsa.fsonline.com>, contact The Virtual Assistant at 888-998-6521 or email [info@fsonline.com](mailto:info@fsonline.com).

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