**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

**March, 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
- 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

**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

**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
- A Lesson in Qualified Retirement Plans
- An Owner-Only 401(k) Plan
- Health Savings Accounts…An Employee Overview

**Estate and Charitable Planning:**

- Estate Planning Insurance Considerations
- Marital Deduction Planning
- Irrevocable Life Insurance Trust Review
- Planning for Special Needs Children
- A Lesson in Charitable Giving
- A Charitable Trust Review
- Charitable Gifts of Life Insurance

## Concept Pages

**Tables Online**

- 1998-2010 Federal Income Tax Rates for Individuals
- Federal Income Tax Rates for Corporations
- 1998-2010 Federal Income Tax Rates, Estates and Trusts
- 1998-2010 Social Security FICA Tax Rates
- 1998-2010 Social Security Self-Employment Tax Rates
- Federal Estate Tax Rates (2009)
- Federal Gift Tax Rates (2010)
- Federal Gift Tax Rates (2009)
- State Death Tax Credit
- P.S. 58 Rates
- Table 2001 Rates
- Table 38 (Survivorship Life) Rates
- Table I Rates
- Qualified Plan Contribution/Benefit Limits (2009 - 2010)
- 1998-2010 Qualified Plan Contribution/Benefit Limitations
- Uniform Lifetime Table
- Annuity 2000 Mortality Table (Male)
- Annuity 2000 Mortality Table (Female)
- 2001 CSO Mortality Table (Male)
- 2001 CSO Mortality Table (Female)
- Deaths per Thousand per Year (Male)
- Deaths per Thousand per Year (Female)
- Odds of Dying Before Age 65 (Male)
- Odds of Dying Before Age 65 (Female)
- Odds of Living to Retirement at Age 65 (M)
- Odds of Living to Retirement at Age 65 (F)
- History of Inflation (1965 - 2009)
- 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 -- Financial Security Needs:**

- How Much Will You Earn in a Lifetime?
- Capital Needed to Replace Earning Power
- Personal Financial Security Needs
- Financial Life Stages
- Objective: To Protect Your Family's Future
- Objective: To Prepare for Your Retirement
- Objective: To Provide for Your Child's Education
- Objective: To Prepare for Disability
- Objective: To Plan Your Estate
- Managing Your Finances
- Odds of Dying (Males)
- Odds of Dying (Females)
- Odds of Dying Before Age 65 (Males)
- Odds of Dying Before Age 65 (Females)
- 2001 CSO Mortality Table (Male)
- 2001 CSO Mortality Table (Female)
- Death versus Disability
- History of Inflation (1965 - 2009)
- Financial Decisions
- Pay Yourself First
- Budgeting
- Financial Literacy
- Financial Goals
- Emergency Fund
- Debt/Needs & Wants
- Employee Benefits
- Diversification
- Insurance Coverages
- Family Disaster Plan
- Disaster Supply Kit
- Disaster Preparedness: Life, Health & Income
- Disaster Preparedness: Property
- Disaster Preparedness: Records
- Disaster Preparedness: Loved Ones

**Personal Planning -- Life Insurance:**

- How Much Life Insurance Do I Need?
- Types of Life Insurance
- Types of Term Insurance
- Types of Cash Value Insurance
- Introduction to Whole Life Insurance
- Uses of Policy Dividends
- Introduction to Universal Life Insurance
- Introduction to Equity Indexed Universal Life Insurance
- Introduction to Variable Life Insurance
- Introduction to Variable Universal Life
- Additional Life Insurance Benefits
- 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

**Personal Planning -- Disability:**

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

**Personal Planning -- Health Savings Accounts:**

- Health Savings Accounts
- Health Savings Account in Action
- Health Savings Account Advantages
- Health Savings Account Eligibility (2010)
- Health Savings Account Eligibility (2009)
- Health Savings Account Contributions (2010)
- Additional HSA Funding Sources (2010)
- Health Savings Account Contributions (2009)
- Additional HSA Funding Sources (2009)
- Health Savings Account Distributions
- Health Savings Account Action Checklist

**Personal Planning -- Critical Illness Insurance:**

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

**Personal Planning -- Education Planning:**

- Approximate Undergraduate Costs
- Impact of Inflation on College Costs
- Education Savings Needs
- Education Funding Methods
- Educational Funding Options
- Separate Education Account Ownership
- Education Funding Action Checklist
- Education Tax Incentives (Overview)
- Education Tax Incentives in 2010
- Education Tax Incentives in 2009
- Education Tax Credits (2010)
- Education Tax Credits (2009)
- Education Savings Account Basics

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

**Estate Planning -- Estate and Gift Taxation:**

Unified Federal Estate and Gift Taxation
2009 Federal Estate Tax Table
Looking Ahead…Federal Estate Tax Tables
Calculating the Federal Estate Tax -- Unmarried Person
Calculating the Federal Estate Tax -- Married Couple
Estate Tax Flow Chart
Paying the Estate Tax Bill
The Marital Deduction
Misconceptions about the Unlimited Marital Deduction
Looking Ahead…Wills and Trusts
Special Use Valuation
Looking Ahead…Qualified Family-Owned Business Deduction
Looking Ahead...Section 6166 Estate Tax Deferral
Looking Ahead...Step-Up in Basis at Death
State Death Taxes
State Death Tax Credit
Estate Tax Bill: 4% Growth
Estate Tax Bill: 6% Growth
Estate Tax Bill: 8% Growth
Estate Tax Bill: 10% Growth
2010 Federal Gift Tax Table
2009 Federal Gift Tax Table
Calculating the Federal Gift Tax
Tax Advantages of Lifetime Gifts
Generation-Skipping Transfer Tax
Looking Ahead...Generation-Skipping Transfer Tax

**Estate Planning -- Wills and Trusts:**

**General:**
The Estate Probate Process
Avoiding Probate
Rose of the Executor

**Wills:**
Do I Need a Will?
Advantages of a Will
Comparison of Wills
Per Capita or Per Stirpes?
Wills and Trusts
Special Needs Planning: Wills and Guardian
Advance Directives:
Advance Directives
Living Will
Durable Power of Attorney

**Marital Deduction Planning:**
What Is the Marital Deduction?
Marital Deduction and Federal Estate Tax
Marital Deduction Planning
Marital Deduction Plan in Action
Credit Trust
Marital Trust
Qualified Domestic Trust

**Trusts:**
Trusts
Irrevocable Life Insurance Trust: Ask Yourself
Irrevocable Life Insurance Trusts
Funding an Irrevocable Life Insurance Trust
Irrevocable Life Insurance Trust in Action
Irrevocable Life Insurance Trust Taxation
Irrevocable Life Insurance Trust Uses
Irrevocable Life Insurance Trust Action Checklist
Split-Interest Gifts
Charitable Trusts
Charitable Remainder Trust
Charitable Remainder Trust in Action
CRAT vs. CRUT
Charitable Lead Trust
Charitable Trust Comparison
Wealth Replacement Trust
Wealth Replacement Trust in Action
Charitable Trust Action Checklist
Special Needs Planning: Special Needs Trust

**Estate Planning -- Special Needs Planning:**

Special Needs Planning: First Steps
Special Needs Planning: Future Needs
Special Needs Planning: Legal Planning
Special Needs Planning: Wills and Guardians
Special Needs Planning: Letter of Intent
Special Needs Planning: Special Needs Trust
Special Needs Planning: Medical Planning
Special Needs Planning: Financial Planning
Special Needs Planning: Education Planning
Special Needs Planning: Help and Advice

**Charitable Planning - Charitable Giving Concepts:**

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

**Charitable Planning - Charitable Trusts:**

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

**Charitable Planning - Charitable Gifts of Life Insurance:**

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

## Needs Analysis Calculators

**Personal Needs Calculators:**

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

**Business Needs Calculators:**

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

**Employee Benefit Calculators:**

Compensation and Benefit Statement

**Estate Planning Calculators:**

Federal Estate Tax

**Charitable Planning Calculators:**

Charitable Gift Annuity
Charitable Remainder Annuity Trust
Charitable Remainder Unitrust
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
- 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.**