The Virtual Assistant
The Complete Financial Advisor Toolbox

http://vsa.fsonline.com

The VSA is located on the Internet and provides unlimited access via a password and userid to all
the support material contained in this brochure. A VSA subscription is no more than $23.95 per
month and the first month is always free! No other product offers the convenience, accuracy and
industry-trusted resources of the VSA at such an affordable price.

As an added bonus, the VSA is the only product that offers the Referred Lead Generator, Target
Marketing Lead Generator and Priority Planning Reviews. These tools can be used every day,
meaning the VSA pays for itself immediately! Plus you’ll receive our popular Virtual Advisor, a twice
monthly publication providing ideas on how to make sales using the VSA, as well as executive
summaries of financial news events that may impact you.

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

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

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Search Feature
Find what you need when you need it with the VSA search feature.
### Client Tools Details:

#### Your Website

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

#### Referred Lead Generator

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

#### Target Market Lead Generator

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

#### Prospect/Client Approaches

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

| Retirement Priority Planning Review (Approach questionnaire) | |

#### Fact Finders

| Confidential Service Review (Annual review questionnaire) | Buy-Sell Fact Finder |
| Confidential Service Review (Multi-line edition) | Employee Benefits Survey |
| Annual Review Checklist (Estate planning purposes) | Key Person Fact Finder |
| Confidential Personal Planning Questionnaire | Confidential Estate Planning Questionnaire |
| Confidential Personal Planning Profile | Confidential Estate Planning Profile |
| Disability Income Needs | Estate Planning Fact Finder |
| Confidential Business Planning Questionnaire | Questionnaire, Child with a Disability |
| Confidential Business Planning Profile | Confidential Financial Planning Questionnaire |
| Menu of Services (areas of possible interest) | Comprehensive Fact Finder |
| Multipurpose Business Fact Finder | Authorization to Provide Employee Benefit Information |

#### Client Presentations

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

#### Personal Needs

| Survivor Needs Analysis | A Financial Primer |
| Planning for Health Care Needs in Retirement | Disaster Preparedness Information |
| Education Needs Analysis | A Lesson in Life Insurance (with variable products) |
| Disability Needs Analysis | A Lesson in Life Insurance (without variable products) |
| Mortgage Acceleration Review | Health Savings Accounts |
| Family Coverage Analysis | Critical Illness Insurance |
| Personal Financial Security Review | |

#### Retirement Needs

| Retirement Needs Analysis | An Income Annuity Review (with variable products) |
| The Role of Life Insurance in Retirement | A Fixed Income Annuity Review |
| Retirement Income Protection | Split Annuity Review |
| A Lesson in Annuities (with variable products) | Traditional IRA/Roth IRA |
| A Lesson in Fixed Annuities | IRA Rollovers |
| A Lesson in Variable Annuities | "Stretch" IRA |
| A Lesson in Indexed Annuities | TDA |
| A Deferred Annuity Review (with variable products) | Long-Term Care |
| A Deferred Fixed Annuity Review | Reverse Mortgages |

#### Business Needs: Business Continuation Planning

| Business Continuation Planning Issues | Stock Redemption Buy-Sell Plan for Corporations |
| Business Valuation | Buy-Sell Plan for Sole Corporate Owners |
| Buy-Sell Plan for Sole Proprietorships | Insured Disability Buy-Out |
| Cross Purchase Buy-Sell Plan for Partnerships | Insured Section 303 Stock Redemption Plan |
| Entity Purchase Buy-Sell Plan for Partnerships | Business Liquidation Insurance Considerations |
| Cross Purchase Buy-Sell Plan for Corporations | |
### Client Presentations

#### Business Needs: Business Protection Planning
- Business Protection Planning Issues
- Key Employee Indemnification Insurance
- Business Loan Insurance Plan
- Business Overhead Expense Protection

#### Business Needs: Executive Benefit Planning
- Executive Benefit Planning Issues
- Executive Bonus Plan
- Insured Death Benefit Only Plan
- Split Dollar Insurance Plan
- Group Carve-Out Plan
- Insured Disability Salary Continuation Plan
- Deferred Compensation Plan
- Selective Executive Retirement Plan

#### Employee Benefits
- Employee Benefit Overview
- Health Savings Accounts...An Employer Overview
- Health Savings Accounts...An Employee Overview
- Health Reimbursement Arrangements
- A Lesson in Qualified Retirement Plans
- An Owner-Only 401(k) Plan

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

### Concept Pages

#### Tables Online
- 1998-2016 Federal Income Tax Rates for Individuals
- Federal Income Tax Rates for Corporations
- 1998-2016 Social Security FICA Tax Rates
- Unified Federal Estate and Gift Tax Table (2016)
- State Death Tax Credit
- P.S. 58 Rates
- Table 2001 Rates
- Table 38 (Survivorship Life) Rates
- Table I Rates
- Qualified Plan Contribution/Benefit Limits (2013 - 2016)
- 1998-2016 Qualified Plan Contribution/Benefit Limitations
- Uniform Lifetime Table
- Annual Tax Equivalent Yields
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- Growth of $1 per Year (9% - 12%)
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#### Personal Planning: Life Insurance
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- Introduction to Universal Life Insurance
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Objective: To Prepare for Your Retirement
Objective: To Provide for Your Child’s Education
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Health Care Reform: Impact on Individuals and Families
Health Care Reform: Summary of Changes 2010 – 2018
Health Care Reform: Impact on Flexible Spending Accounts

Health Savings Accounts:
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Health Savings Account Advantages

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- **2016 Deductions and Personal Exemptions**
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Financial Snapshots

Financial Snapshots are unique, simple and copyrighted need analysis calculators that help identify your clients' financial needs and priorities. Like photographic snapshots, our Financial Snapshots produce a picture of an instant in time...a financial picture, if you will. However, the financial picture can be saved and updated to reflect your clients' changing needs and objectives. These Financial Snapshots are available:

Cash Needs at Death Disabiliy Income Needs
Income Needs at Death Retirement Income Needs
Cash and Income Needs at Death Long-Term Care Expense
College Savings Federal Estate Tax

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Estate Planning Calculator
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- Working Capital Needs
**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
- Affordable Care Act
- 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

### True Story Videos

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

### Resource and Reference Tools Details:

#### Tools and Techniques Online Library

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

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

#### Tax Information

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.”

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

<table>
<thead>
<tr>
<th>Business Continuation Planning Specimen Documents</th>
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<tbody>
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<td>Durable Power of Attorney</td>
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<td>Appointment of Health Care Agent (Health Care Proxy)</td>
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### Documents Online

#### 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](http://vsa.fsonline.com), contact The Virtual Assistant at 225-387-9845 or email info@fsonline.com.

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