

# The *Life Sales* Virtual Sales Assistant

<http://quantumleadgenerator.com>

January, 2009

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. 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 **Quantum Lead Generator** and **Priority Planning Reviews**. These tools can be used every day, meaning the *VSA* pays for itself immediately!)

## Client Tools:

**Quantum Lead Generator**

**Target Market Lead Generator**

**Your Website**

**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**

**Risk Tutor**

**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:

### Quantum 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.

### 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.

### 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)

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**

1998-2009 Federal Income Tax Rates for Individuals  
Federal Income Tax Rates for Corporations  
1998-2009 Federal Income Tax Rates, Estates and Trusts  
1998-2009 Social Security FICA Tax Rates  
1998-2009 Social Security Self-Employment Tax Rates  
Federal Estate Tax Rates (2008)  
Federal Estate Tax Rates (2009)  
Federal Gift Tax Rates (2008)  
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 (2006 - 2009)  
1998-2009 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 (1962 - 2008)  
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 (1963 - 2008)  
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 -- Accident/Illness:**

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?  
Health Savings Accounts  
Health Savings Account in Action  
Health Savings Account Advantages  
Health Savings Account Eligibility (2008)  
Health Savings Account Eligibility (2009)  
Health Savings Account Contributions (2008)  
Additional HSA Funding Sources (2008)  
Health Savings Account Contributions (2009)  
Additional HSA Funding Sources (2009)  
Health Savings Account Distributions  
Health Savings Account Action Checklist  
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 2008  
Education Tax Incentives in 2009  
Education Tax Credits (2008)  
Education Tax Credits (2009)  
Education Savings Account Basics  
Qualified State Tuition Program Solution  
Qualified State Tuition Program Basics

#### **Personal Planning -- Income Taxation:**

An Overview of Federal Income Taxation  
2008 Federal Income Tax Rates for Individuals  
2009 Federal Income Tax Rates for Individuals  
Looking Ahead...Federal Income Tax Reductions  
Looking Ahead...Marriage Penalty Relief  
Looking Ahead...Child-Related Tax Credits  
Types of Income  
Adjustments to Income (2008)  
Adjustments to Income (2009)  
2008 Deductions and Personal Exemptions  
2009 Deductions and Personal Exemptions  
Steps in the Federal Income Tax Calculation  
Progressive Taxation and 2008 Marginal Tax Rates  
Progressive Taxation and 2007 Marginal Tax Rates  
Taxation of Capital Gains and Losses  
Alternative Minimum Tax (AMT)  
Steps in the Alternative Minimum Tax Calculation  
Looking Ahead...Alternative Minimum Tax Relief  
Required Minimum Distributions  
Calculating Required Minimum Distributions  
Homeowners' Tax Checklist  
Selling a Residence  
2009 Tax Filing Calendar  
Tax Legislation - Capital Gains and Dividend Taxation  
Tax Legislation - Individual Income Tax Reductions  
Tax Legislation - Child Tax Credit

Tax Legislation - Marriage Penalty Relief  
Tax Legislation - Alternative Minimum Tax Relief

**Personal Planning -- Social Security:**

2008 Social Security FICA Tax Rates  
2009 Social Security FICA Tax Rates  
2008 Social Security Self-Employment Tax Rates  
2009 Social Security Self-Employment Tax Rates  
Social Security Disability Benefits  
Social Security Death and Survivor Benefits  
Important Facts About Social Security Survivor Benefits  
Social Security Retirement Benefits  
Important Facts About Social Security Retirement Benefits  
Increasing Social Security Retirement Age  
Social Security Benefits: Who and When?  
Taxation of Social Security Benefits  
Earned Income and Social Security Retirement Benefits (2009)  
Earned Income and Social Security Retirement Benefits (2008)  
Medicare Overview

**Retirement Planning -- Retirement Needs:**

Sources of Retirement Income  
Importance of Planning for Retirement  
Financial Independence at Retirement  
Capital Required at Retirement  
The Price of Delaying Retirement Savings  
Tax-Favored Retirement Savings  
Inflation and Retirement Planning  
Retirement Planning Obstacles  
Personal Retirement Savings Options  
Retirement Planning Action Checklist  
Odds of Living to Retirement at Age 65 (M)  
Odds of Living to Retirement at Age 65 (F)  
Life Expectancy After Retirement  
Risk of Outliving Retirement Income

**Retirement Planning -- Life Insurance and Retirement:**

The Pension Benefit Decision  
The Joint and Survivor Annuity Payout Requirement  
Hypothetical Pension Benefit Results  
The Retirement Income Protection Solution  
Joint and Survivor Annuity or Retirement Income Protection?  
Retirement Income Protection Action Checklist  
Cash Value Life Insurance...Solution for a Lifetime  
Role of Life Insurance in Retirement Planning  
Advantages of Cash Value Life Insurance  
Life Insurance and Retirement Planning (Tax Issues)

**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

**Deferred Annuities (all types):**

Types of Deferred Annuities  
Deferred Annuity Comparisons  
Deferred Annuity in Action  
Deferred Annuity Growth  
Annuity Income Phase  
Deferred Annuity Income Options  
Deferred Annuity Suitability  
**Deferred Fixed Annuities (fixed interest and indexed):**  
Types of Deferred Fixed Annuities  
Deferred Fixed Annuity Suitability  
Deferred Fixed Annuity Comparisons  
Deferred Fixed Annuity Advantages and Disadvantages  
Deferred Fixed Annuity Checklist  
A Closer Look at Fixed Interest Annuities

**Indexed Annuities:**

A Closer Look at Indexed Annuities  
Why Choose an Indexed Annuity?  
Indexed Annuity Contract Features  
Indexing Methods  
Indexed Annuity Advantages and Disadvantages  
Indexed Annuity Checklist

**Variable Annuities:**

A Closer Look at Variable Annuities  
Why Choose a Variable Annuity?  
Variable Annuity Investment Options  
Variable Annuity Asset Allocation  
Variable Annuity Features and Investment Risk  
Variable Annuity Living Benefit Riders  
Variable Annuity Income Phase  
Variable Annuity Advantages and Disadvantages  
Variable Annuity Checklist

**Income Annuities:**

Life Expectancy After Retirement  
Risk of Outliving Retirement Income  
Income Annuity Solution  
Types of Income Annuities  
Income Annuity Payout Options  
Income Annuity Taxation  
Income Annuity Checklist

**Split Annuities:**

The Certificate of Deposit Alternative  
The Split Annuity Alternative  
Hypothetical Split Annuity Example  
CD Alternative vs. Split Annuity  
Split Annuity Checklist

**Retirement Planning -- Qualified Plans:**

**IRAs:**

Tax-Favored Retirement Savings  
A Regular IRA Solution in 2008  
A Regular IRA Solution in 2009  
Regular IRA Basics in 2008  
Regular IRA Basics in 2009  
Regular IRA Taxation in 2008  
Regular IRA Taxation in 2009  
A Roth IRA Solution in 2008  
A Roth IRA Solution in 2009  
Roth IRA Basics in 2008  
Roth IRA Basics in 2009  
Roth IRA Taxation in 2008  
Roth IRA Taxation in 2009  
Regular IRA vs. Roth IRA...A 2008 Comparison

Regular IRA vs. Roth IRA...A 2009 Comparison  
Which Is Better?

Retirement Tax Credit  
Naming an IRA Beneficiary  
What Happens at an IRA Owner's Death?

**Rollovers:**

IRA Rollovers  
Rollovers in 2009  
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

**TDAs:**

A TDA Solution  
TDA Growth  
TDA Basics in 2008  
TDA Basics in 2009  
TDA Taxation

**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

**Required Minimum Distributions:**

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

**Retirement Planning - Health Care in Retirement:**

Health Care in Retirement...Did You Know?  
Health Care Needs in Retirement  
Types of Long-Term Care Services  
Nursing Homes  
Assisted Living Facilities  
Continuing Care Retirement Communities  
Home Health Care Services  
Advance Directives  
Paying for Health Care in Retirement  
Retiree Health Insurance Plans  
Medicare and "Medigap" Insurance

Medicaid  
Personal Savings  
Home Equity  
Going Back to Work  
Long-Term Care Insurance  
Long-Term Care...Did You Know?  
Need for Long-Term Care Insurance  
The Long-Term Care Insurance Solution  
Evaluating Long-Term Care Insurance

**Retirement Planning - Reverse Mortgages:**

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

**Business Planning -- Business Continuation Needs:**

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

**Business Planning -- Buy-Sell Planning:**

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

**Business Planning -- Business Protection Planning:**

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

**Business Planning -- Executive Benefit Planning:**

Executive Benefit Planning  
Executive Bonus Plan in Action  
Insured Death Benefit Only Plan in Action  
Split Dollar Insurance Plan in Action  
Split Dollar Insurance Plan Variations

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

**Business Planning -- Miscellaneous One Pagors:**

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

**Employee Benefits - 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 Plans  
SIMPLE Plans  
Qualified Retirement Plan Provisions  
Qualified Retirement Plan 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  
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**Health Savings Accounts:**

A Health Savings Account Solution  
Health Savings Accounts  
Health Savings Account in Action  
Health Savings Account Advantages  
Health Savings Account Eligibility (2008)  
Health Savings Account Eligibility (2009)  
Health Savings Account Contributions (2008)  
Health Savings Account Contributions (2009)  
Health Savings Account Distributions  
Health Savings Account Taxation  
Health Savings Account Action Checklist

**Employee Benefits - For Use with Employees:**

Health Savings Accounts  
Health Savings Account in Action  
Health Savings Account Advantages  
Health Savings Account Eligibility (2008)  
Health Savings Account Eligibility (2009)  
Health Savings Account Contributions (2008)  
Additional HSA Funding Sources (2008)  
Health Savings Account Contributions (2009)  
Additional HSA Funding Sources (2009)  
Health Savings Account Distributions  
Health Savings Account Action Checklist

**Estate Planning -- General Estate Planning:**

Looking Ahead... Estate Planning and the 2001 Tax Act  
Objectives of Estate Planning  
The High Cost of Dying  
Estate Shrinkage in Action  
Estate Shrinkage Profiles  
Estate Growth Considerations -- Married  
Estate Growth Considerations -- Single  
Do I Need a Will?  
Dying Without a Will  
Advantages of a Will  
Types of Wills  
Per Capita or Per Stirpes?  
Role of the Executor  
The Estate Probate Process  
Avoiding Probate  
The Estate Analysis Process  
Costs to Settle an Estate  
An Estate Planning Quiz  
The Estate Planning Team  
The Choice Is Yours  
How Property Is Owned  
Joint Tenancy: Advantages and Disadvantages  
Valuing Estate Assets  
Living Will  
Durable Power of Attorney

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

Unified Federal Estate and Gift Taxation  
2008 Federal Estate Tax Table  
2009 Federal Estate Tax Table  
Looking Ahead... The Federal Estate Tax  
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  
2008 Federal Gift Tax Table  
2009 Federal Gift Tax Table  
Looking Ahead... 2010 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  
Role of the Executor

##### **Wills:**

Do I Need a Will?  
Advantages of a Will  
Comparison of Wills  
Per Capita or Per Stirpes?  
Looking Ahead... 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  
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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  
Teaching Kids About Money  
Dealing with Divorce  
Planning Your Estate  
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.

## Risk Tutor

This "lite" version of RiskTutor provides you with access to client screening questionnaires, background information on medical conditions, explanations of common medical tests, and advice on how to successfully handle "declined" applicants.

## 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 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.**