

The *Life Sales* Virtual Sales Assistant

<http://quantumleadgenerator.com>

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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. 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)

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Confidential Personal Planning Profile

Disability Income Needs

Confidential Business Planning Questionnaire

Confidential Business Planning Profile

Menu of Services (areas of possible interest)

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Buy-Sell Fact Finder

Employee Benefits Survey

Key Person Fact Finder

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Confidential Estate Planning Profile

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Family Coverage Analysis

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A Lesson in Life Insurance (without variable products)

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TDA

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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

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.