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**.**

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.

Contact MRW Financial for more information or to gain access to this tool.
Local: 813-875-6331 or National: 800-967-7661

The Virtual Assistant
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June, 2017

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.

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

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
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Long-Term Care
Life Insurance-LTC Hybrid Solution
Annuity-LTC Hybrid Solution
Reverse Mortgages

Business Needs: Business Continuation Planning

Business Continuation Planning Issues
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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

Client Presentations

Business Needs: Business Protection Planning

Business Needs: Executive Benefit Planning

Employee Benefits

Estate and Charitable Planning

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Personal Planning: Life Insurance

Concept Pages

Personal Planning: Financial Security Needs

Personal Planning: Disability

Personal Planning: Health Insurance

Personal Planning: Critical Illness Insurance

Personal Planning: Education Planning

Concept Pages

Personal Planning: Income Taxation

Personal Planning: Social Security

Retirement Planning: Retirement Needs

Retirement Planning: Life Insurance and Retirement

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Concept Pages

Retirement Planning: Annuities

Retirement Planning: Qualified Plans

Concept Pages

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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
Long-Term Care Hybrid Plans

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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

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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

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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
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Cross Purchase Disability Buy-Sell Plan for Partnerships
Entity Purchase Disability Buy-Sell Plan for Partnerships
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Stock Redemption Disability Buy-Sell Plan for Corps.
Four Ways to Fund a Disability Buy-Sell

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Business Planning: Executive Benefit Planning

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Insured Death Benefit Only Plan in Action
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Split Dollar Insurance Plan Variations
Split Dollar Insurance Plan Ownership
Split Dollar Reportable Economic Benefit Worksheet
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The Split Dollar Insurance Plan Rollout
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Insured Disability Salary Continuation Plan
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Marital Deduction Planning:

Trusts:

Estate Planning: Special Needs Planning

Charitable Planning: Charitable Giving Concepts

Concept Pages

Charitable Planning: Charitable Trusts

Charitable Planning: Charitable Gifts of Life Insurance

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:

Needs Analysis Calculators

Personal Needs Calculators

Business Needs Calculators

Employee Benefit Calculator

Estate Planning Calculator

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
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Mutual Fund Expense Calculator
Savings Calculator
Savings Distribution Calculator
Savings Goals
Savings, Taxes and Inflation
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Loans

Amortizing Loan Calculator
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Line of Credit Payoff
Loan Comparison Calculator

Home Financing

Adjustable Rate Mortgage Calculator
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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

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
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Pension Plan Retirement Options
Required Minimum Distributions
Retirement Income
Retirement Shortfall
RMD & Stretch IRA Calculator
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Roth IRA Calculator
Roth IRA Conversion
Roth vs. Traditional IRA
Traditional IRA Calculator

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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

Auto Loan Early Payoff
Auto Loans
Auto Rebate vs. Low Interest Financing
Home Equity vs. Auto Loan
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Breakeven Analysis
Cash Flow Calculator
Debt Consolidation Calculator
Equipment Buy vs. Lease
Financial Ratios
Profit Margin Calculator
Working Capital Needs

Concept Book/Client CD	Newsletters and Wave Marketing
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** 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	Investment 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	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

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)

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 or gain access to this tool, contact Matt Wichman or Tom Vassallo at MRW Financial.
Local: 813-875-6331 or National: 800-967-7661

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