

WELCOME TO VIRTUE CAPITAL MANAGEMENT

# OUR VISION YOUR FUTURE



> OUR 2023 CORPORATE BROCHURE



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# WAYS TO WORK WITH VIRTUE CAPITAL MANAGEMENT

Virtue Capital Management (VCM) is a client-centric, hands-on Registered Investment Advisory (RIA) / Turnkey Asset Management Platform (TAMP) firm that allows advisors to choose from proven, specialized financial strategies addressing each client's unique investment goals, while providing exceptional back-office support, a dedication to quality service, advanced marketing techniques and next generation technology that will result in advisors growing their businesses. VCM is committed to bringing dynamic, scrupulously researched investment techniques, strategies and portfolios to investment advisors and their clients. We do the heavy lifting of market analysis and manager due diligence to provide customized investment strategies to grow your business. All RIAs offer investment strategies, but few offer effective marketing, unique case design, in-house branding, and leverage technology to truly help Investment Advisor Representatives (IARs) and strategically partnered Registered Investment Advisors (RIAs) grow their practice like Virtue Capital Management.

# REAL OPTIONS FOR SUCCESS

## HERE ARE THE VARIOUS WAYS ADVISORS CAN WORK WITH VCM:

- Join as an Investment Advisor Representative (IAR).
- Utilize VCM's full suite of services for your current RIA or choose a la carte services that you would like to selectively outsource.
- Create an RIA and utilize VCM's full offerings.
- Work with our compliance firm to establish your RIA and/or outsource RIA compliance services.
- Begin your relationship with VCM as an IAR and in the future transition to your own RIA with our assistance.
- Be dually registered with VCM and a VCM-friendly Broker Dealer to continue to offer commissionable based securities products.
- Hang up Series 6/7, continue to receive a majority of your current payout on all trails as well as continue to service all your clients.
- Access over 100 Strategic, Dynamic and Tactical strategies investment options as well as VCM's proprietary overlays. This can be accomplished as a IAR or RIA.
- Access our comprehensive technology suite through TAMP services and leverage our pricing.
- Grow your Insurance Business through our sister company Virtue Advisors:
  - Fixed Annuities
  - Fixed Indexed Annuities
  - Permanent Insurance (Indexed Universal Life, Universal Life and Whole Life)
  - Proprietary Premium Financing solutions
- Allow VCM to assist with or become your Succession Plan or assist with Mergers & Acquisitions opportunities.

# REASONS TO LEARN MORE

## DISCOVER HOW VCM CAN HELP YOU GATHER AND MAINTAIN ASSETS.

- Over 100 strategies from more than 35 unique Money Managers.
- Dynamic, Tactical, and Strategic Investment Strategies.
- Product/portfolio selection including pre-built, blended managers/strategies based on risk tolerance and investment amount.
- Ways to earn fees on held away assets including 401(k) plans.
- Establish new accounts with low account minimums.
- Advisors are paid monthly.
- Affiliation fees range from \$1,500 per year to \$0 depending on your AUM.
- Turnkey RIA creation process for qualified advisors looking to form their own RIA and enter into a sub-advisory agreement with VCM.
- Assistance with growing through Mergers & Acquisitions.
- Succession Planning Solutions – Maximize the value of your practice.
- Branding – custom website design, logo design/redesign, stationary package, HD video studio, company brochures, pocket folders and much more.
- Whitepapers that can be branded to your firm.
- Ever-growing Software and Technology suite.

# OUR INVESTMENT PHILOSOPHY

VCM provides a robust money management platform comprised of Strategic, Dynamic and Tactical strategies utilizing unified managed accounts powered by third-party money managers who pursue risk-managed returns. This broad selection allows for effective long-term strategies customized to each investor's specific risk/reward profile.

Most individuals have insurance to provide protection for their cars, homes, health, lives, and other valuables. The goal of insurance is to reduce the risk of large losses. Most investors are unaware they can attempt to invest in a way to try to limit market volatility and large losses.

During a major market correction, many investors don't sell their equity investments soon enough, thereby suffering losses. And as the market recovers, they often wait too long to re-invest back into the market and miss out on opportunities for gains.

VCM believes that diversification across multiple risk-controlled strategies may help manage investments for both performance and downside protection. While each strategy has its own methodology and diversification, many incorporate some form of risk management to attempt to guard against large-scale losses. VCM's strategies range from conservative all the way to ultra-aggressive. The strategies are available in all three camps—strategic, tactical, and dynamic investment strategies—to offer a full spectrum of investment options to meet each investor's tolerance for risk. VCM is committed to bringing relevant, scrupulously researched investment techniques, strategies, and portfolios to clients.



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# STRATEGIC, DYNAMIC & TACTICAL INVESTING >



## STRATEGIC ASSET ALLOCATION

**Strategic Asset Allocation calls for setting target allocations and then periodically re-balancing the portfolio toward those target goals as investment returns skew the original asset allocation percentages.**

- The concept is closer in philosophy to a “buy and hold” strategy as it keeps the holdings while reallocating, rather than an active trading approach.
- Of course, the strategic asset allocation targets may change over time as the client’s goals, risk tolerance, and needs change and as the time horizons for major events, such as retirement and college funding grow shorter.
- Strategic investing is a long-term investment approach where the manager is typically 100% always invested regardless of what may be happening in the broad market or the sector/style class the strategy invests in.

*Example – A strategic “Large-Cap” asset allocation would always be invested in large-cap investments even if the broad stock market or large cap itself was under-performing or losing value for an extended period of time.*

## TACTICAL ASSET ALLOCATION

**Tactical Asset Allocation allows for a range of percentages in different asset classes over short and intermediate timeframes**

- These allocations are set at minimum and maximum acceptable percentages that permit the money manager to take advantage of market conditions within these parameters.
- Thus, a form of market timing is possible, since the money manager can move to the higher end of the range when equities “risk-on” are expected to do better and to the lower end when the economic outlook is bleak.

*Example – Tactical asset allocation may be invested in stocks when they are in an offensive “risk-on” posture or could be invested up to 100% in cash and or fixed income during periods of defense “risk-off” due to high market volatility depending on the methodology of the strategy.*

## DYNAMIC ASSET ALLOCATION

**Dynamic Asset Allocation is a portfolio management strategy that frequently adjusts the mix of asset classes to suit market conditions.**

- Investing in the best performing asset classes striving to allow investors’ portfolios the highest exposure to momentum and to reap returns if the trend continues. Conversely, portfolios that use dynamic asset allocation reduce asset classes that are trending lower to minimize loss.
- Dynamic asset allocation typically exposes a portfolio to multiple asset classes to help manage risk. Portfolio managers may make investments in equities, fixed income, mutual funds, index funds, currencies and or derivatives depending on the manager’s investment methodology. Top-performing asset classes can help offset under-performing assets.

*Example – Dynamic asset allocation may be invested in let’s say four sectors of the stock market in January but at another point during the year may have sold all four of those sectors and replaced them with other sectors or other asset classes depending on the momentum of the sectors and the methodology of the strategy. Dynamic Asset Allocation does have the flexibility to be 100% invested in cash during market corrections, although it may be at a slower pace than Tactical Asset Allocation.*

# OUR PROPRIETARY STRATEGIES



## THE VCM TACTICAL OVERLAY

**VCM employs an overlay strategy to mitigate downside risk. The overlay strategy employs a series of technical indicators which dictate either a risk on (fully invested in equities within the underlying portfolio) or risk off posture (investment in a high quality no transaction fee bond ETF).**

Portfolio insurance is not an insurance policy, it is an equity investment strategy. While there are numerous ways to implement a portfolio insurance strategy, the basic objective is to participate in bull markets while attempting to mitigate the impact of bear markets. Many portfolio insurance strategies employ the use of options to try to accomplish this while other strategies utilize a more technical risk-on/risk-off approach.

VCM has chosen a mathematical approach that uses technical indicators to identify periods of risk-on/risk-off. This approach has been selected due to its low-cost structure and its ability to be implemented with lower minimum investments. While no strategy works perfectly in every market environment, attempting to minimize the large loss potential of bear markets can dramatically help preserve and increase wealth over time.

## RECOUPING BIG LOSSES CAN BE TOUGH

The math of percentages shows that as losses get larger, the return necessary to recover to break-even increases at a much faster rate. A loss of 10 percent necessitates an 11 percent gain to recover. Increase that loss to 25 percent and it takes a 33 percent gain to get back to break-even. A 50 percent loss requires a 100 percent gain to recover and an 80 percent loss necessitates 500 percent in gains to get back to where the investment value started.

## COMPONENTS OF THE STRATEGY

There are two components of the strategy: the technical overlay and the underlying portfolio. The technical overlay is a combination of mathematics, technical indicators employed, and the data series utilized to execute the strategy. The technical overlay seeks to identify inflection points and thus “triggers” the risk-on/risk-off posture of the portfolio. The underlying portfolio is a low-cost ETF with exposure to a specific asset class or style or a strategic strategy managed by a third-party money manager. When the technical overlay indicates a risk-on posture, the strategy is invested in the underlying ETF or is following the allocation recommendations of the third-party managers strategic strategy. When the technical overlay indicates a risk-off posture, the strategy is invested in the AGG (Barclay Aggregate Bond Index) or treasuries.





## VCM STOP LOSS PORTFOLIOS

In 2020 the S&P 500 experienced the fastest 30% sell-off ever, exceeding the pace of declines during the Great Depression. It took the S&P 500 only 22 trading days to fall 30% from its record high reached on Feb. 19, making it the fastest drop of this magnitude in history, according to data from Bank of America Securities. The second, third and fourth quickest 30% pullbacks all occurred during the Great Depression era in 1934, 1931 and 1929, respectively.



VCM has exclusive access to 3 unique Stop Loss portfolios (Conservative, Moderate, and Aggressive). The Stop Loss trigger is equipped with both a stop-loss and market buy-back feature. If the S&P 500 closes down by 12% or more from its most recent peak value, the Stop Loss will trigger a flight to safety, selling all equities in the portfolio and re-investing them into bonds. If the S&P 500 experiences a decline of less than 30% from peak to trough the market buy-back feature will trigger when the S&P 500 recovers by 50% or more from its low, re-investing back into equities. If the S&P 500 experiences a decline of more than 30% from peak to trough the market buy-back feature will trigger much quicker after it reaches its low, re-investing back into equities. Advisors can utilize an equal weight ETF, a market weight ETF, or a Nasdaq-100 ETF for the equity portion of the portfolios giving us exposure to the U.S. Equity markets.

**We have a comprehensive marketing platform to help advisors prospect. Watch a 2 minute whiteboard animation video explaining the stop loss strategies at [www.stoplossportfolios.com](http://www.stoplossportfolios.com).**

### **Comprehensive Stop Loss Marketing System:**

- Whiteboard Animation Explainer Video
- Seminar Power Point Presentation
- 4 Direct Mail Pieces and 60 Second Radio Advertisement
- Newspaper Ads
- Email Templates
- Pull Up Banners
- 12 Page Consumer Approved Stop Loss Whitepaper
- 4 Page Consumer Approved Abbreviated Stop Loss Whitepaper
- 8 Page Advisor Whitepaper explaining Stop Loss Strategies



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## VCM MULTI-TRIGGER PORTFOLIOS

Unlike a traditional light switch which is either “on” or “off”, think of the VCM Multi-Trigger Overlay like a dimmer switch, which can “dial up or down” risk based on the severity and type of market condition at any given time. Having three different independent tactical indicators provides risk-on/risk-off diversification with the goal to help navigate varying market conditions.

The VCM Multi-Trigger Overlay is a mathematical approach which employs a proprietary multi-facet methodology to tactically mitigate downside risk. The strategy employs three algorithmic technical indicators or “triggers” that independently dictate either a risk-on posture (invested in equities) or risk-off posture (invested in high quality bonds). These three triggers are the VCM Stop Loss, VCM Tactical Overlay and VCM Market Trend Indicator.

### TRIGGER #1 — VCM STOP LOSS:

The Stop Loss trigger is equipped with both a stop-loss and market buy-back feature. If the S&P 500 closes down by 12% or more from its most recent peak value, the Stop Loss will trigger a flight to safety, selling all equities in the portfolio, and re-investing them into bonds. If the S&P 500 experiences a decline of less than 30% from peak to trough the market buy-back feature will trigger when the S&P 500 recovers by 50% or more from its low, re-investing back into equities. If the S&P 500 experiences a decline of more than 30% from peak to trough the market buy-back feature will trigger much quicker after it reaches its low, re-investing back into equities.

### TRIGGER #2 - VCM TACTICAL OVERLAY:

Primary Technical Indicators – The VCM Tactical Overlay measures two proprietary EMA’s of the S&P 500 closing prices to determine inflection points. When these two moving averages cross, the trend indicators signal a risk-on or risk-off position accordingly. Multiple market scenarios were tested utilizing a long time period to determine the optimal technical indicators. We observed that this methodology provides advantageous trigger points that can avoid material downside losses while participating in a portion of upside gains.

Moving Average Convergence Divergence or “Mac-D” (MACD) — The MACD serves to confirm each new risk-on and risk-off position the Primary Technical Indicators make, by validating both a trend and its momentum. The MACD accomplishes this by turning a “long” EMA and a “short” EMA into



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a momentum oscillator by subtracting the price of the longer EMA from the shorter one. This price difference is then plotted as a single line against an even shorter EMA which acts as a Signal to identify turns. This MACD-to-Signal comparison allows the MACD to consistently confirm the direction of the Primary Technical Indicators in a meaningful way. An important point to remember is that all short-term and long-term technical signals must validate a sustained downward trend for the VCM Tactical Overlay to deploy a risk-off position.

### TRIGGER #3 - VCM MARKET TREND INDICATOR:

The VCM Market Trend Indicator is an intermediate trend-following algorithm utilizing the 200-day moving average as a primary signal coupled with a secondary proprietary algorithm which helps confirm whether the market is trending upward or downward. It essentially tracks the 200-day moving average of the S&P 500 combined with a proprietary band above and below it, which seeks to help validate the market trend more precisely and help avoid whipsaws. When the price of the S&P 500 falls below the proprietary band, this tranche will exit the market, and conversely when the price of the S&P 500 breaks above the band, the tranche will re-enter the market.

There are two versions of the VCM Multi-Trigger Overlay Strategies. One version, The VCM Multi-Trigger "Tactical" Overlay Strategies, allows 100% of Equities to potentially move into 100% "risk off" (i.e. Bonds). The second version, The VCM Multi-Trigger "Dynamic" Overlay Strategies (25-75), maintains 25% always invested in Equities, while the remaining 75% can potentially move into Bonds. Always maintaining 25% in Equities carries more inherent risk, but also the potential for more gains over a full market cycle.

Find out more information by visiting [www.vcmmultitrigger.com](http://www.vcmmultitrigger.com)

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# THIRD PARTY MONEY MANAGERS

VCM was built from the ground up with the simple idea of combining the knowledgeable Independent Advisory Representatives with superior financial management strategies to provide the type of service previously reserved exclusively for an ultra-high net worth clientele. Collectively, VCM's money managers have decades of experience successfully managing and advising on billions of assets. In fact, our top 6 managers advise on over \$250 Billion of assets.

VCM strives to produce exceptional long-term performance for customers by using numerous asset classes within an overall diversified approach to investing. We employ a disciplined investment method that provides flexible asset allocation within many strategies, resulting in extensive diversification tailored to meet and even exceed your client's financial needs. With access to over 100 strategies from 35 unique third-party money managers, advisors can find a solution to meet nearly every investment need.

## INCOME MODEL PORTFOLIOS

VCM investors who wish to generate regular income can take advantage of one of our income strategies. Assets are allocated within financial products designed to create income. For the clients who want to be able to "live off their money," whether these clients are retired and need to augment other sources of income, such as a 401(k) or pension plan, or are looking for income to make retirement home or education payments, this class of investment model may be a viable solution for their investing needs.

## GROWTH MODEL PORTFOLIOS

The ultimate goal for a growth model portfolio client is to build his or her wealth over the long term and seek capital appreciation. Within this group of strategies there are choices for each client depending on the level of risk he or she is comfortable with and exactly where he or she is in life. These strategies include plans that have income portions that balance the growth aspects to aggressive growth strategies that may be suited to younger investors who have longer investment timeframes to absorb fluctuations in the market. Growth strategies may slowly transition to balanced or income strategies over the years through the sale and purchase of different assets or may be cashed out at a particular time or goal amount and reinvested in an income model for clients who are nearing or entering retirement.



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# VCM 401K PLAN MANAGEMENT

## AMERICAN TRUST RETIREMENT

American Trust (AT) has been a family-owned community bank since 1911 that specializes in small to mid-size 401(k) plans. The AT Advantage delivers five components of a retirement plan: Record keeping, plan administration, fiduciary services, investment management, and education services in one efficient package.

- The highest level of fiduciary protection available to help insulate advisors and plan sponsors from litigation.
- An inventory of participants' outside assets and insurance needs (AT Blueprint) to help advisors grow business outside of the 401(k) space.
- A tool that functions as a "perfect advisor" for each participant (ATArchitect), so an advisor can assume an educational role if he/she so chooses.
- State-of-the-art products and services consistent with their ranking as one of the country's top three providers in the small to mid-size 401(k) market.

## SECURIAN RETIREMENT

Securian Retirement has over 80 years of experience with qualified retirement plans. Securian's expertise includes 401(k), profit sharing, defined benefit, and cash balance plans. Advisors and their clients will experience innovative programs offering valuable, competitively priced services backed by the expertise of long-tenured team members. Securian has always used revenue sharing to reduce investment option expenses on a daily basis. Securian allocates foreign tax credits back to employees, offers extensive administrative outsourcing at no additional cost, and have an educational program that considers the various stages of retirement savings and provides multiple services, resources and communication methods that support each stage. Securian's client service team is committed to flexibility and partnership, possesses in-house ERISA specialists dedicated to compliant plan operation, and access to CFA consultation.

## SELF-DIRECTED BROKERAGE ACCOUNTS

Self-Directed Brokerage Account (SDBA) management is ideal for participants of 401(k), 403(b), or 457 accounts. It provides the opportunity for employees to have active management and tactical management of the assets inside their qualified plan at their place of employment. The SDBA Vendor accepts full fiduciary responsibility and provide a legal safe harbor as defined by the applicable sections of the ERISA federal retirement law and the Internal Revenue Service Code. The SDBA vendor offers multiple retirement account management strategies and multiple blends, and applies a rigorous process of proper allocation according to the employee's individual risk tolerance and objectives.



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# OUR FOUR STEP PROCESS

VCM USES A FOUR-STEP PROCESS FOR ADVISORS TO HELP THEM ESTABLISH, MARKET, AND GROW THEIR BUSINESS AND CONTINUE TO EXPAND THEIR KNOWLEDGE BASE.

## STEP 1: ESTABLISHING A BRAND

The first step VCM takes with a new advisor involves evaluating and updating their brand, image, and web presence as needed. VCM's design team can create everything from logos and business cards, billboard, and banner ad graphics, up to HD quality videos and animation. VCM wants to help advisors establish a consistent high-end brand representation and impactful marketing messaging across their online and physical platforms.

## STEP 2: CREATING A MARKETING PLAN

VCM will help an advisor establish their firm in their community by creating a marketing plan to promote their firm as well, if not better than the largest firms in one's area. VCM has created over a dozen pre-built seminars that can be branded to each individual advisor. VCM's seminars are regularly updated to reflect any changes in taxes, legal or market factors. The information within each seminar has been divided into easy-to-follow slides that inspire attendees to make appointments. VCM has several relationships with third-party marketing firms that provide advisors working with VCM a significant discount from mail houses, digital content providers, and automated email marketing systems. VCM can assist in establishing a web presence for individual advisors and their firms by using banner ads and retargeting to drop a message in front prospective clients. VCM recommends advisors utilizing Omni-channel marketing by utilizing a blend of email marketing, event marketing, digital marketing, and traditional direct mail marketing.

## STEP 3: SUPPORT ADVISORS WHEN FACING CLIENTS

Once VCM has established a new brand and marketed an advisor's firm to get in front of new clients, VCM will help with materials for client meetings (branded to you) and detailed case design solutions. VCM uses software designed to help filter through the vast field of products in order to find the best fit for your client based on the specific features they are looking for in their choice. VCM will provide advisors with questionnaires and risk profile forms to help eliminate any options that do not fit the client's needs. VCM uses a variety of situation specific calculators in order to properly assess a client's assets and determine any adjustments or guide any future decisions within their financial plan. Combining the features and tools gives VCM the ability to find the best product for each individual client and show them how their retirement plan finances will play out.

## STEP 4: CONTINUED GROWTH

Different markets call for different approaches. What works for an advisor or interests the client base in one market may not work in another. Once a successful plan of action has occurred in an advisor's market, VCM will build upon that through continued marketing campaigns, client appreciation functions and events. VCM is always looking forward for new means of marketing our advisors and their practices. VCM uses the best quality equipment to produce and deliver high quality, dynamic messages and imagery. To remain educational and effective, VCM adds content regularly as the business is constantly evolving. VCM also help advisors maintain a competitive advantage in the marketplace, and continue to expand market share, by keeping them up to date with the latest marketing strategies, technology and sales processes. This is accomplished by regularly reviewing and adjusting production goals and marketing results, while periodically adjusting business and marketing plans and, just as importantly, the sales process and client interactions.



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## > BRANDING: VIRTUE CREATIVE

OUR AWARD WINNING BRANDING DEPARTMENT IS SECOND TO NONE.

One of the most important decisions you will ever make in business is the overall look and feel of your company brand. Admit it or not, appearances and first impressions can make or break any business deal. Whether you are selling lemonade or annuities, the appearance and presentation of your product means everything and the more attractive and appealing the better.

Branding goes way beyond just a logo or graphic element. When you think about your brand, you really want to think about your entire customer experience. Everything from your logo, your website, your social media interaction, the way you answer the phone, to the way your customers experience your staff solidifies your brand. In short, your brand is the way your customer perceives you. It is critical to be aware of your brand experience and to have a plan to create the culture that you want your customers to experience. A good brand doesn't just happen. It is a well thought out and strategic plan.

Our in-house, award-winning creative department at Virtue is second to none. Everything from banners and websites to complete branding campaigns and commercial video, the creative team at Virtue has what it takes to make your practice stand out above the rest. **For more information visit [www.virtuecreative.org](http://www.virtuecreative.org)**

**Here are some of our branding offerings:**

- Create or modernize company name/logo/tagline
- Company brochure with bio and competitive advantage
- Stationery- (Includes logo, business card, letterhead, envelope, and pocket folder)
- Company website and social media presence
- Access to professional video / photography studio
- Custom deliverables and more



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# SEMINAR MARKETING

FULL SEMINAR PRESENTATIONS INCLUDE POWERPOINT, INVITATIONS AND MORE.

## IRA & TAX REDUCTION AND INCOME PLANNING

This IRA Workshop highlights five important topics: Creating an income plan for life, taking control of your future retirement account tax liability, leveraging the tax code, properly titling your accounts and protecting your assets.

## MANAGING RISK IN 2022

This seminar was created when life changed in 2020 with the coronavirus pandemic and the volatility the market experienced. The seminar discusses how retirement assets and legacy plans could be at risk and strategies to help protect your assets from a market downturn. The seminar also teaches how stress testing a portfolio can help determine how someone's existing portfolio would perform during past market crashes and see if their current investments match their Risk Tolerance.

## WOMEN, WEALTH, AND WINE

This seminar dives into some of the challenges many of today's women face including longevity (typically outliving their spouse) and caregiving for their children/ grandchildren and parents. We also discuss financial planning techniques, investment, and social security election strategies.

## RETIREMENT ANSWERS 101

A comprehensive class on retirement hosted on college campuses with 6 hours of course material to be spread out over 2 or 3 sessions. This course is intended to provide pre-retirees and retirees with a better understanding of the many financial planning areas that need to be considered as they enter into or maintain the lifestyle they have become accustomed to during their retirement years.

## SOCIAL SECURITY OPTIMIZATION

Seven important topics related to your Social Security benefits.

## STOP LOSS PORTFOLIOS

Focus on tactical model portfolios and how certain factors will trigger a flight to safety, signaling the selling of all equities and the movement into a bond strategy and explain the mathematical formulas around buy back triggers to move back into equities.

## WHAT TO DO WHEN LOSING A LOVED ONE

Discuss organizing important documents, planning tips, tax considerations, inheriting both qualified and non-qualified assets, settling an estate, important steps to take in preparation for the loss of a loved one, and the necessary action steps following the loss of a loved one.



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# ADVISOR SUPPORT

## CASE DESIGN PROCESS WITH THE ADVISOR DEVELOPMENT TEAM

VCM's Advisor Development Team is comprised of insurance and securities licensed professionals and is dedicated to assist firms in establishing short-term and long-term goals for their production and practice, helping create a custom business and marketing plan, and providing regular coaching, consultation, and support to reach advisor's objectives in a cost-effective manner. VCM works with advisors to grow their Annuity and Investment (Fee-based AUM) production and apply a Fiduciary standard to all casework incorporating Annuities and Investments. VCM also helps advisors maintain a competitive advantage in the marketplace, and continue to expand market share, by keeping them up to date with the latest marketing strategies, technology and sales tools and processes

### ADVISOR ILLUSTRATION OPTIONS

- Comparative analysis of product features, fees, and returns from multiple software platforms.
- Custom Annuity and Investment case design, illustrations, and sales support.
- Custom portfolio construction, integrating insurance and investments, based on client risk
- Product/portfolio selection including pre-built managers/strategies.

### ONGOING ADVISOR SUPPORT

- Thorough sales coaching and consultation, with individual and group calls.
- Custom business and marketing plan.
- Practice management consultation

# TAMP SERVICES

For three consecutive years, VCM has been named as one of the Top 25 Best TAMPs in America by The Wealth Advisor. VCM has been a pioneer in the hybrid TAMP space, combining wealth management, retirement planning, compliance, operations, and business management support. One huge trend in the TAMP industry is to go beyond traditional strategies and managers to address a broader range of back-office challenges that take too much of an advisor's time. But few of these so-called "hybrid TAMPs" match the full spectrum of outsourced operations, compliance, technology, and retirement planning services offered by VCM and our powerful and uniquely flexible approach to tactical asset allocation.

### ***Below are some of the various ways Registered Investment Advisory firms and Independent Broker Dealers can work with VCM:***

- Access to the VCM Tactical and Multi Trigger Overlays and other VCM strategies
- Receive signals on our overlays/strategies and execute the trades
- Access to Summit strategies through Summit Capital Solutions
- Piggyback on pricing for Technology (Orion and TD Ameritrade)
- Establishing an RIA for Breakaway firms
- Outsourced Compliance Services
- Outsourced CFO Services
- Handling of billing and trading
- Back office/operational support
- Assistance with Succession Planning
- Assistance with Mergers and Acquisitions

# TECHNOLOGY/SOFTWARE

## SERVICE PORTAL TICKETING AND TRACKING SOLUTION

VCM's online Service Portal provides a secure online ticketing and tracking solution for a number of requests. The Service Portal provides advisors and their staff the ability to submit service requests in one central location and allows tracking of requests until the tasks are completed creating a more efficient workflow. Ticket types include Account Service, Case Prep, New Business, Compliance, Trading Desk, Distribution/Withdrawal, Technology and General Support.

## SERVICE PORTAL RESOURCE CENTER

- Model Performance Information, including monthly Fact Sheets, monthly Quick Reference Guide, Strategy Performance Ranking Guide, Presentations and more
- Training webinars on Strategies, Concepts and Programs
- Market Commentaries
- Marketing Materials
- Client Interaction Aids and Tools
- Account Paperwork, Forms and Documents
- Processing Compliance Approval Requests
- Opening, Funding, and Managing of TDA Accounts
- Processing Case Design Requests for Investments and Annuities (for those affiliated with both VCM and VA)
- Resource Center for General Deliverables

## ORION

Gain the ability to show your clients all of their accounts, all in one place, presented in a minimalistic design that is easy to navigate. Performance, account values, and more are shown in large graphics to put the information you want your clients to see front and center.

## ORION PLANNING

Known for its sleek interface and impressively intuitive user experience, Orion Planning enables advisors, financial institutions, and even employers to engage investors in many different ways, depending on their service model — from highly collaborative to fully investor-led. And with the

ability to seamlessly support both goal- and cash-flow-based methodologies, Orion Planning has made the traditionally complex planning experience simple.

## MORNINGSTAR WORKSTATION

Expose a current portfolio's hidden fees to the client. In many cases, a client may be charged a low annual fee, however, they may not be aware of internal expenses and trade fees within their portfolio and how they may affect their overall investment growth.

## MORNINGSTAR VARIABLE ANNUITY ANALYZER

Provides comprehensive fee analysis of variable annuity, totaling the true annual cost of ownership for your specific client's product. This includes base fee, riders, and subaccounts.

## SALESFORCE CRM

VCM has reached a deal with TD Ameritrade/Salesforce to allow our advisors to purchase this powerful CRM system at a discounted price. Powerful integrations, custom workflows, and an advisor friendly interface can help you reduce sales cycles and better manage your business.

## DOCUSIGN

DocuSign's eSignature solution allows advisors' clients the ability to electronically sign new account paperwork from their computers and mobile devices.

## ELECTRONIC PAPERWORK SUBMISSION

QUIK is the mobile forms filling solution designed for the financial advisor allowing you to fill out paperwork from anywhere with mobile forms filling solution designed for the financial advisor.

## HIDDEN LEVERS

Hidden Levers is the premier portfolio stress testing platform for financial advisors everywhere. Take advantage of portfolio stress testing, as well as fiduciary needs like client-friendly explanation and presentation of risk. Hidden Levers helps advisors manage client expectations with portfolio stress testing.



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## > SUMMARY

In summary, All Registered Investment Advisors offer investment strategies, but few offer effective marketing, provide unique case design, and leverage technology to truly help their investment advisor representatives (IARs) grow their practice like Virtue Capital Management does. VCM is dedicated to continuing to expand our organizations while following our three core values: integrity, trust, and innovation.

VCM's growth can be attributed to the success and growth of the advisors we work with and their utilization of the tools, support, and investment options available through the VCM platform. Over the past few years VCM has been recognized by multiple national publications for the growth VCM has experienced.

- For five consecutive years (2018-2022), VCM has been named as one of the Fastest Growing RIAs in the country by Financial Advisor Magazine. VCM's AUM growth placed us the 29th fastest growing RIAs in the country.
- For four consecutive years, VCM has been named as one of the Top 25 Best TAMPs in America by The Wealth Advisor.
- For three consecutive years (2019-2022), VCM has been named as one of the Fastest-Growing Private Companies in the country by Inc. 5000. VCM was named #4,236 nationally, #285 in Financial Services nationally, #95 in Tennessee and #49 in Nashville.
- For three consecutive years (2019-2022), VCM has been named #23 on the top 25 Largest Financial Planners in Nashville by The Nashville Business Journal.

**We hope that you will further explore what a relationship with VCM could do for your practice. Contact us at 866-907-4275 to discuss how VCM would address your most important interests and concerns and allow your practice to grow.**

## FOR FINANCIAL REPRESENTATIVE OR PROFESSIONAL USE ONLY

*This brochure is for informational purposes only and is not a solicitation or recommendation of any investment strategy. Investments and/or investment strategies involve risk including the possible loss of principal. There is no assurance that any investment strategy will achieve its objectives and investments are not suitable for all persons. For a complete description of investment risks, fees and services review the Virtue Capital Management firm brochure (ADV Part 2) which is available by contacting Virtue Capital Management. Investment Advisory Services are offered through Virtue Capital Management, LLC, an Registered Investment Advisor.*

*Insurance and annuity products are not sold through Virtue Capital Management, LLC ("VCM"). VCM does not endorse any annuity or insurance product nor does it guarantee any annuity or insurance product's performance. Index or fixed annuities are not designed for short term investments and may be subject to caps, restrictions, fees and surrender charges as described in the annuity contract. Any guarantees mentioned are backed by the financial strength and claims paying ability of the issuing insurance company.*

*The S&P 500 index is designed to be a broad based unmanaged leading indicator of U.S. equities and is meant to reflect the risk/return characteristics of the large cap universe or representative of the equity market in general. This index does not reflect the deduction of any fees. It is not available for direct investment. Exposure to an asset class represented by an index is available through investable instruments based on that index.*

## THIRD PARTY RATING DISCLOSURES

### **Financial Advisor Magazine's Fastest Growing RIAs:**

*Financial Advisor Magazine's list of Fastest-Growing Registered Investment Advisers ("RIAs"), included in the July 2018 through 2022 issues, consists of RIAs that reported their asset growth directly to the magazine along with completing a questionnaire. VCM did not pay any fee to receive this award or recognition. RIA firms submitted data to Financial Advisor Magazine and were ranked by growth in percentage terms of assets under management. The magazine's ranking is not indicative of VCM's future growth. To be eligible for the Financial Advisor Magazine RIA ranking, firms must be independent SEC Registered Investment Advisers and file their own Form ADV with the SEC. The firms considered for this award are required to provide financial planning and related services to individual clients.*

### **CityWire Fastest Growing RIA:**

*CityWire RIA list of SEC registered Fastest-Growing Registered Investment Advisers ("RIAs"), included in the November 2021 issue, CityWire generally only looked at RIAs above \$100m in AUM. The growth is in AUM and employees according to ADV data. CityWire compares the figures reported at the end of 2016 to those reported in RIAs most recently filed ADV that reported their 2017, 2018, 2019 & 2020 asset growth directly to the magazine along with completing a questionnaire. VCM did not pay any fee to receive this award or recognition. RIA firms submitted data to Financial Advisor Magazine and were ranked by growth in percentage terms of assets under management. The magazine's ranking is not indicative of VCM's future growth. To be eligible for the Financial Advisor Magazine RIA ranking, firms must be independent SEC Registered Investment Advisers and file their own Form ADV with the SEC. The firms considered for this award are required to provide financial planning and related services to individual clients. This recognition is not indicative of VCM's future growth.*

### **Nashville Business Journal's Largest Financial Planners in Nashville**

*Nashville Business Journal list of Fastest-Growing Registered Investment Advisers ("RIAs"), included in the September 2019, 2020, 2021 & 2022 issues, consists of RIAs that reported their 2018, 2019, 2020 & 2021 asset growth directly to the magazine along with completing a questionnaire. VCM did not pay any fee to receive this award or recognition. RIA firms submitted data to Nashville Business Journal and were ranked by growth in percentage terms of assets under management. The magazine's ranking is not indicative of VCM's future growth. To be eligible for the Nashville Business Journal AUM ranking, firms must be Registered Investment Advisers. The firms considered for this award are required to provide financial planning and related services.*

### **INC 5000:**

*INC 5000 list of Fastest-Growing Companies included in the third quarter 2019, 2020, 2021, and 2022 issues, consists of private companies that reported their 2019, 2020, 2021 & 2022 revenue growth directly to the magazine along with completing a questionnaire. VCM did not pay any fee to receive this award or recognition. Applying private companies submitted data to INC 5000 Magazine and were ranked by revenue growth in percentage terms. The magazine's ranking is not indicative of VCM's future growth. To be eligible for the INC 5000 ranking, companies must be privately held companies.*



Virtue Capital Management | 6 Cadillac Drive, Suite 310 | Brentwood, Tennessee 37027  
[www.whyvirtue.com](http://www.whyvirtue.com) | 866.907.4275