VIRTUE®
CAPITAL MANAGEMENT

REACHING NEW HORIZONS FOR GROWTH

VIRTUE CAPITAL MANAGEMENT UNIVERSITY AGENDA

2019

www.whyvirtue.com | 866-907-4275

2019 MEETING AGENDA

DAY ONE

9:00 a.m. **Welcome and Overview of Virtue Capital Management, LLC**
- The Evolution of Virtue
- Executive Backgrounds
- Investing Philosophy
- Standards and Requirements for Money Managers with Virtue

9:30 a.m. **Rethinking Your Business Brand with Virtue Creative**
One of the most important decisions you will make in business is the overall look and feel of your company brand.
- Company Name/Logo/Tagline
- Brochure with Bio and Competitive Advantage
- Stationery (Logo, Business Card, Letterhead, Envelope and Folder)
- Website/Social Media

Marketing Your Practice – Growing Your Assets Under Management
- Traditional seminars (Virtue has several proven seminars)
- Client events
- Annual reviews

10:00 a.m. **Seminar Marketing** – All of Virtue's educational workshops are updated regularly. Furthermore, we are continually developing and testing new presentations to keep your choices of workshops and workshop invitations fresh! Each seminar includes a custom branded PowerPoint presentation with direct mail invitations and a step-by-step guide on what to do before, during, and after the seminar.
- ***IRA & Tax Reduction and Income Planning***
- ***Retirement Answers101***
- ***Women, Wealth, and Wine***
- ***Social Security Optimization***
- ***Tax Cuts and Jobs Act for Pre-Retirees & Retirees***
- ***Tax Cuts and Jobs Act for Business Owners***
- ***401k Plan Pro***
- ***Stop Loss Portfolios***
- ***What to Do When Losing a Loved One***

10:30 a.m. **Break**

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10:45 a.m. Digital Marketing – a cutting-edge technology method used to complement your current marketing and gain market share by marketing on the internet. Digital marketing makes use of electronic devices such as computers, smartphones, and tablets to engage with prospects searching for the goods and services advisors provide.

11:15 a.m. OnPointe Marketing – The session will cover several new marketing tools. These will include new lead gen tools as well as tools that will help advisors educate and motivate their potential clients to come on board.

12:00 p.m. Lunch

12:45 p.m. OnPointe Risk Analyzer – This session will cover the new OnPointe Risk Analyzer program and how advisors can use it as marketing tool and to design more suitable plans for clients that can include FIAs.

2:00 p.m. Using "Wedge" Topics to Pick up New Clients – Whether you like it or not, most people have a current advisor and the only way you are going to pick them up as a client is to take them away from their current advisor. Here we will discuss the #1 Wedge topic: Asset Protection.

2:30 p.m. Break

2:45 p.m. Structured Premium Financing – Although premium financing has been available for over 50 years, Virtue Advisors has proprietary financial solutions with top-tier banks and insurance carriers, that will give your clients a High Cash Value Rider, (HCVR) day one, that equals all premium payments made by the bank for seven full years! A perfect solution for creating tax-free income in retirement, as well as a meaningful Employee Retention Strategy for Companies and Universities, and even gifting millions to nonprofits, with little to NO money out-of-pocket.

3:45 p.m. Hanseatic Management Services, Inc. – An investment boutique catering to institutional as well as private clients who believe the ultimate in sophistication comes from simplicity. For over 20 years and through various market cycles, the cohesive portfolio team at Hanseatic has employed its proprietary, adaptive, and robust investment tools to simplify the investment process by reducing the human biases that complicate the investment decision and that are not always consistent with actual market behavior. The Hanseatic model has generated proven track records of capturing alpha and/or preserving capital as it dynamically adapts to the prevailing factors and risks present, not predicted, in a multitude of markets.

4:15 p.m. Break

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2019 MEETING AGENDA

4:30 p.m. **Zacks Investment Management** – A wealth management boutique formed in 1992 is a leading expert on earnings and using earnings estimates in the investment process. Zacks is a wholly owned subsidiary of Zacks Investment Research, one of the largest providers of independent research in the U.S. Zacks proprietary Risk Managed Dividend Strategy seeks total returns from both capital appreciation and dividend payments. The strategy emphasizes stocks with attractive valuations, strong dividends, and low risk characteristics.

5:00 p.m. **The Pacific Financial Group** - Self Directed Brokerage Account (SDBA) management is ideal for participants of 401(k), 403(b), or 457 accounts. PFG 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.PFG offers seven retirement account management strategies and multiple blends. All options use diversified asset allocation strategies to control risk without inhibiting investment flexibility. Your representative, along with our portfolio management team, determines which of the various options should be offered based on the goals, objectives, risk tolerance, needs, and time frame of the participants.

5:30 p.m. **Conclusion of Day 1**

6:00 p.m. **Dinner**

DAY TWO

9:00 a.m. **First appointment interview:** Key trial closing questions you must ask to discover if you're talking to a qualified prospect (not just a prospect with assets) program and how advisors can use it as marketing tool and to design more suitable plans for clients that can include FIAs.The session will also cover several new marketing tools. These will include new lead gen tools as well as tools that will help advisors educate and motivate their potential clients to come on board.

9:45 a.m. **Reviewing a prospect's "personal financial questionnaire"**

- All their financial documents and statements
- Asking proper insightful questions and trial closing questions
- Uncover what accounts they are happy and unhappy with
- Are their current investments in line with their risk tolerance and time horizon

10:30 a.m. **Break**

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10:45 a.m. Phil Kosmala CIO Taiber Kosmala & Associates

• ***Tactical ETF strategies & VCM Tactical Overla***y

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 the reference ETF) or risk off posture (investment in a high quality no transaction fee bond ETF).

• ***Stop Loss Models*** – These three models employ a proprietary stop loss and re-entry methodology. The Stop Loss Marketing Materials include

- Whiteboard Animation Explainer Video
- Seminar Power Point
- 4 Direct Mail Pieces
- Newspaper Ads
- Email Templates

• ***Dual Momentum Sector Strength Models*** – The relative performance chooses the three best performing sectors on a nine-month rolling platform and invests equally among the three leading sectors. To decrease the aggregate turnover of the model, we hold each invested sector until rolling performance is no longer included among the top five sectors. To further decrease correlation and associated drawdown between the model and S&P 500 we have included a directional overlay. The directional overlay transitions the portfolio to hold cash. The result is a model in which focuses on the best performing sectors in an upmarket, while defending against bear market scenarios.

11:45 p.m. Lunch

12:30 p.m. Developing the recommendation: Blending the universe of investment options using Case Design Pro: A software and sales process developed to help advisors and prospective clients identify how much of their assets should be invested in safe money alternatives and how much should be invested in the market.

- "Road of Hope Presentation" Step by step presentation including third party documents during client meetings.
- Allow advisors to create a powerful but simple income plan in deliverable format that prospects can understand.
- Overview deliverable that shows total estate value, areas where the prospect has done well, areas of recommended improvement, recommended action to take.

1:15 p.m Software & Technology to help you gather and maintain assets:

- Morningstar
- Income Planning
- Annuity Research Software

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2:00 p.m. **Break**

2:15 p.m. **Technology to Help Grow Your Practice**

- TD Ameritrade
- Service Portal
- Orion Advisors
- Salesforce
- Electronic Paperwork Process

3:15 p.m. **Case Design Process with the Advisor Development Team**

- Reports available for advisors
- Product/ portfolio selection
- Submitting requests
- Transition Process

3:30 p.m. **Conclusion of VCM University**

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