REACHING NEW HORIZONS FOR GROWTH

VIRTUE CAPITAL MANAGEMENT UNIVERSITY AGENDA

VIRTUE® CAPITAL MANAGEMENT

2021 NASHVILLE MEETING AGENDA

www.whyvirtue.com | 866-907-4275

2021 MEETING AGENDA

DAY ONE

9:00 a.m. **Welcome and Overview of Virtue Capital Management, LLC**
- The Evolution of Virtue
- Executive Backgrounds
- Standards and requirements that 3rd Party Money Managers are required to meet initially (and annually) to be approved and made available on the VCM platform.

9:30 a.m. **Investing Philosophy- Strategic, Dynamic, Tactical Strategies**
- Over 100 strategies from more than 35 unique Money Managers, several of which are proprietary to VCM.
- **Strategic/Passive Asset Allocation** calls for setting target allocations and then periodically rebalancing the portfolio toward those target goals as investment returns skew the original asset allocation percentages.
- **Dynamic Asset Allocation** is a portfolio management strategy that frequently adjusts the mix of asset classes to suit market conditions.
- **Tactical Asset Allocation** allows for a range of percentages in different asset classes over short and intermediate timeframes.

12:30 p.m. **VCM Creative/ Marketing and Growing Your Practice**

The importance of establishing and building around your company brand. VCM's Creative team can work with you to design, brand, or co-brand any of the following
- Company Name/Logo/Tagline
- Brochure with Bio and Competitive Advantage
- Whitepapers/Reports
- Website/Social Media
- Traditional Seminars/Webinars
- Virtual Seminars/Webinars
- Digital/Social Approaches
- Marketing to your current client base and in your community
- Growth through Mergers & Acquisitions
- Succession Planning

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

10:45 a.m. **Phil Kosmala, CIO, Taiber Kosmala & Associates (TKA)**
- **TKA**- History and involvement in the development of VCM's proprietary strategies
- **VCM Tactical Overlay Strategies** – VCM employs an overlay strategy with a goal to mitigate downside risk. The overlay strategy employs a series of technical indicators which dictate either a risk on or risk off posture.
- **VCM Stop Loss Strategies** – We offer a S&P 500 Market Weight, S&P 500 Equal Weight, and Invesco QQQ versions. This series of three strategies (Conservative, Moderate & Aggressive) employs a proprietary stop loss and re-entry methodology. Learn more at **www.stoplossportfolios.com.**

- **VCM Multi-Trigger Overlay Strategies** – Blending some of our most utilized risk managed strategies, these strategies provide trigger diversification within one strategy by employing three separate risk on / risk off indicators, hence the name "Multi-Trigger". These multiple triggers allow the strategies to be fully invested in equities, partially defensive (risk off) or fully defensive.
  Learn more at **www.vcmmultitrigger.com**.

- **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.

12:00 p.m. **Lunch**

12:45 p.m. **Virtue Dental Division** - Matt Kennedy is an IAR with VCM, an author, and inventor of the Integrated Wealth Cycle, a proprietary system designed to maximize wealth potential. He specializes in working with business owners, surgeons, physicians, dentists, and high-income professionals. Matt is a resource for advisors with Virtue working with Dentists and other high-income professionals.

1:30 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. 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.

2:15 p.m. **Break**

2.30 p.m. **Alpha Vee Solutions** – An investment research firm, founded based on the principle of transparent academic grounded research benchmarks. Alpha Vee is complete agnostic in what investment vehicles we research. Some of these underpinnings you will see today that power the return series for the Summit Top 5 Sector Equity and Treasury and Summit Top 5 Sector ETF families.

Summit Top 5 Sector and Treasury.
1 Family - 2 Approaches - Equity and ETF with Growth, Moderate & Conservative Tilts

EQUITIES: This strategy family seeks US Equity exposure performance while minimizing standard deviation. This risk managed methodology looks for US equities with market capitalization over $5B. The index has both an equity and a Treasury bond component. 3 Risk lens are deployed for Market Risk >Sector Risk > Stock selection risk. Quarterly rebalance allows for a variable allocation to treasuries.

ETF: This strategy family seek US Equity exposure performance while minimizing standard deviation. This risk managed methodology looks for US equities with market capitalization over $5B. The index has both an equity and a Treasury bond component. 2 Risk lens are deployed for Market Risk > Sector Risk. 5 iShares Sector ETFs are evaluated when equity exposure is expected to be desirable

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3:15 p.m. **Ocean Park** – Since 1988, Ocean Park Asset Management, Inc. (Ocean Park) has been helping retirees and other conservative investors preserve and grow their wealth. Through the years, Ocean Park has remained committed to a tactical, rules-based investment process with the specific goals of limiting downside risk and providing satisfying returns over a market cycle. Using decades of strategic research and our rules-based discipline, Ocean Park strives to help its clients meet their investment goals.

3:45 p.m. **Break**

4:00 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.

4:15 p.m. **Michael Fink, Vice President, First Trust** – Overview of AlphaDex Exchange- Traded Funds and the Equity allocation for Dual Momentum Strategies. First trust AlphadeX® exchange-traded funds are designed to track the performance of a group of indexes which employ the proprietary, rules-based AlphadeX fundamental stock selection methodology.

5:00 p.m. **Conclusion of Day One**

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)

10:15 a.m. **Break**

10:30 a.m. **Reviewing a prospect's "Personal Financial Questionnaire" (PFQ)**

- All their financial documents and statements
- Asking proper, insightful questions
- Uncover what accounts the prospective client are happy and unhappy about
- Are their current investments in line with their risk tolerance and time horizon

11:00 a.m. **Developing the recommendation:** Blending the universe of investment options. Sales processes 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.

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11:45 a.m. Lunch

12:30 p.m. Case Design Process with the Advisor Development Team

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

Ongoing Support
- Custom business and marketing plan
- Thorough sales coaching and consultation, with individual and group calls
- Custom Annuity and Investment Sales support
- Practice management consultation

1:00 p.m. **Orion** – Orion frees advisors from back-office tedium so they can enjoy their business again, by devoting their time and energy to better serving clients. Orion provides the integrated and fully customizable technology solutions that advisors need to help grow their businesses over the long term.

1:45 p.m **Advizr** by Orion is primarily a financial planning software within Orion, but it can do so much more to improve the way you do business. Build extensive financial plans for prospects and clients, featuring:
- Setting goals
- Action steps
- Estate planning
- Interactive client intake forms
- Share plans with clients digitally
- SalesForce / Redtail Integration
- Pull in outside accounts using Quovo technology including annuities, life insurance, credit cards, banks, and more.

2:45 p.m. **Break**

3:00 p.m. **VCM Service Portal** - Our top priority is to provide unsurpassed customer service to our IARs. To help deliver this service, we have developed the VCM Support Portal. In addition to delivering hands-on client management, our support portal will help advisors streamline their office workflow and is a complete resource for advisors and their staff as it relates to conducting business.

- Transparency/Accountability - All interaction between advisor office and VCM is documented providing both parties with real time status on all requests.

- Knowledge Base – Access a tremendous amount of valuable information for advisors and their staff. Including webinars for all strategies on the platform, monthly fact sheets, relevant updates etc.

3:30 p.m. **SalesForce Advisor Version** – Customized, TD Ameritrade version of the world's #1 customer relationship management (CRM) platform with numerous integrations to ` various software.

4:00 p.m. **Conclusion of VCM University**

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