

# AT VIRTUE WE'RE ALL ABOUT PERFORMANCE

*{ You're invited to our next big show. We think you'll agree that it's a hit. }*



*We are proud to be one of the fastest growing RIAs in America.<sup>1</sup>*



866.907.4275 | [www.whyvirtue.com](http://www.whyvirtue.com)

For Financial Professional Use Only. Not For Use With The General Public. <sup>1</sup>Source: Financial Advisor Magazine, July 2018



# A COMPLETELY DIFFERENT TUNE.

*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.*



866.907.4275 | [www.whyvirtue.com](http://www.whyvirtue.com)

## *A letter from the leader of our band.*

Dear Trusted Advisor,

I hope this letter finds you and your family doing great! On behalf of the entire Virtue team, I would like to congratulate you on the success you have experienced in the financial services arena. If you are currently considering the possibilities of joining another Registered Investment Advisor (RIA), creating your own RIA or if you currently own an RIA and are looking to enhance your business, take the time to learn what a partnership with Virtue can mean.



At Virtue, we are dedicated to continuing to expand our organizations while following our three core values: integrity, trust, and innovation. Take a few minutes to learn more about how Virtue can help you grow your practice by visiting us at [www.whyvirtue.com](http://www.whyvirtue.com).

Many advisors have recently shared frustrations with model performance, specifically with tactical managers lagging their benchmarks the last few years both in up and down markets.

***Below is VCM's "RIA Performance Report Card" According to Orion Advisors:***

- Past 3 Months - VCM is ranked #72 out of 1,679 RIAs
- Past 12 Months - VCM is ranked #76 out of 1,396 RIAs
- Past 3 Years - VCM is ranked #34 out of 842 RIAs
- Past 5 Years - VCM is ranked #3 out of 414 RIAs

If your AUM is \$5 million or greater, VCM may provide you with \$500 toward your travel expenses to attend one of our upcoming Virtue Capital Management University (VCMU) training event that are held throughout the year at our offices in Nashville, TN.

Should you like to learn more about VCM, call us or go to [www.whyvirtue.com](http://www.whyvirtue.com). In addition to attending VCM University, many advisors schedule a "Focus Day" where they spend a day with the executive team covering a custom-built agenda to address the advisor's most important interests and concerns.

I hope you take a little time to review the enclosed Virtue company brochure to learn a little more about our advisor offerings I also hope you will consider attending an upcoming VCMU and learn more about our RIA platform.

I wish you only the best,

A stylized, handwritten signature in black ink, appearing to read 'JR' with a long horizontal flourish extending to the right.

Jeremy Rettich  
President, Virtue Capital Management





**A LITTLE  
BIT OF ROCK  
AND ROLL**



*Asset Management*

## Virtue's Tactical & Strategic Solutions

### Broad Investment Options

Virtue Capital Management has built an investment platform that includes sophisticated and robust risk-managed strategies. Virtue offers a flexible and powerful range of investment options. Virtue's proprietary strategies and separately managed accounts are designed to meet the diverse needs of clients from conservative to moderate to aggressive.

### Risk-Managed Mythology

Virtue's approach is directed toward defending against the significant impact that large drawdowns can have on the long term growth of an investment portfolio. We develop and implement strategies focused on minimizing risk. Some of our strategies emphasize low correlation to broader volatile market activity. This is achieved through hedged equity with the use of protective options, tactical strategies to dynamically adjust to market conditions, and other risk management practices.

### Investment Strategy Diversification

We believe that diversification across multiple risk controlled strategies helps manage wealth for both performance and protection. While each of our strategies has its own methodology and diversification, many incorporate some form of risk management to guard against large-scale losses. Our strategies encompass conservative, moderate,

and growth-oriented performance goals to offer a full spectrum of investment options to meet each investor's tolerance for risk.

### Comprehensive Investment Options

We provide a robust money management platform comprised of well-diversified, risk-adjusted portfolios. We offer both customized Virtue wealth management solutions and strategies from specialized money managers (sub-advisors) who pursue a complementary risk-managed philosophy. This broad selection allows for effective long-term strategies customized to each investor's specific risk/reward profile.

### Virtue's Wrap Fee Program

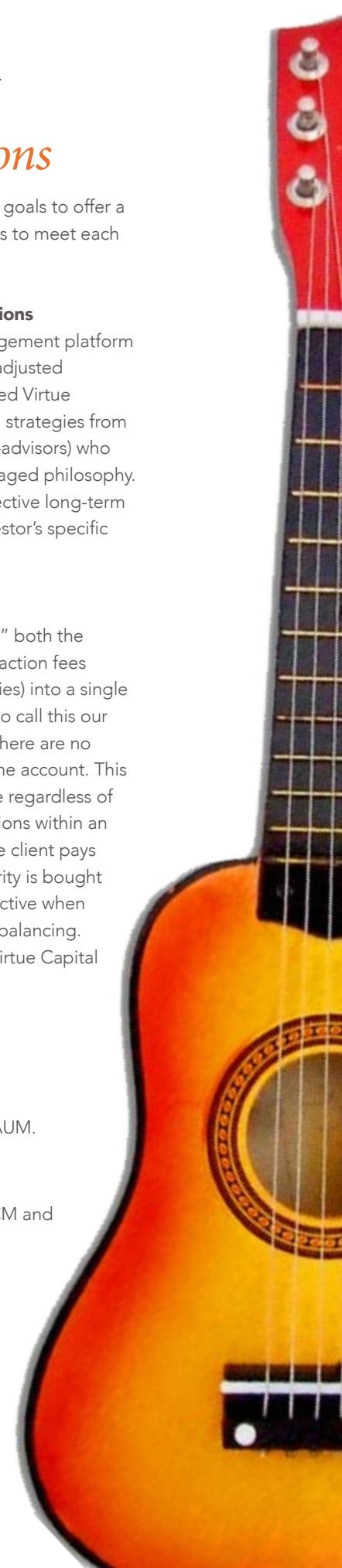
Virtue's Wrap Fee Program "wraps" both the advisory services fee and the transaction fees (fees for buying and selling securities) into a single fee charged to the client. We like to call this our transparent account to show that there are no additional fees for trading inside the account. This means a client's costs are the same regardless of the number of trades and transactions within an account (in non-wrap programs the client pays a transaction fee each time a security is bought or sold). This is extremely cost effective when clients face frequent trading or re-balancing. To learn more, request a copy of Virtue Capital Management's Wrap Brochure.

## Other Important Notes

- **Compensation** - IARs are paid monthly on all billable assets.
- **Affiliation Fees** - Affiliation fees range from \$0 per year to \$1,500 depending on your AUM.
- **Variable Annuities** - Nationwide has a fee-based variable annuity on the VCM platform.
- **Custodian** - TD Ameritrade is our custodian of choice.
- **Transition Support** - We offer full transition assistance, including pre-populating all VCM and TD Ameritrade documents required.



866.907.4275 | [www.whyvirtue.com](http://www.whyvirtue.com)



## The VCM Tactical Overlay Strategy

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.

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

### Recouping Big Losses Is 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 or an institutional strategic model with exposure to a specific asset class or style. When the technical overlay indicates a risk-off posture, the strategy is invested in equities. When the technical overlay indicates a risk-on posture, the strategy is invested in the AGG (Barclay Aggregate Bond Index).

**Contact for more information about this strategy at 866-907-4275.**



866.907.4275 | [www.whyvirtue.com](http://www.whyvirtue.com)

## *Our 401K Plan Management Strategies*

### **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 (SDBA)**

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.



866.907.4275 | [www.whyvirtue.com](http://www.whyvirtue.com)



*Remember the bear market of '07 - '09, when some investors lost between 20 to 40% of their account values? During a market correction, many investors don't sell their equities soon enough and often wait too long to reinvest into equities as the market recovers. VCM's StopLoss Portfolios may be the way to help avoid this from happening to your clients again.*

## **Stop Loss Portfolios**

We have exclusive access to 3 unique Stop Loss portfolios (Conservative, Moderate, and Aggressive) that can help in guiding us out of the way when the market is showing deterioration by employing our proprietary stop loss strategy. When the market is recovering we utilize our mechanical re-entry methodology. We have a comprehensive marketing platform to help you prospect. Watch a 2 minute whiteboard animation video explaining the stop loss models at [www.stoplossportfolios.com](http://www.stoplossportfolios.com).

We use an equal weight ETF (RSP) for the equity portion of the portfolios giving us exposure to the U.S. Equity markets. There was an article in Consumer Reports Money Advisor illustrating how the equal weight S&P has outperformed the S&P 500 market weight by 50% since the first full year it was available (1990).

### **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 Models

### **A few points related to the Stop Loss Strategy:**

- The Stop Loss Money Manager has over \$10 billion of assets under advisement.
- Many investors will quickly understand the concept of the strategy.



866.907.4275 | [www.whyvirtue.com](http://www.whyvirtue.com)







ABOUT | VIDEO | INFOGRAPHIC | FREE WHITEPAPER



## Keep moving forward and up.

Shield your investments with our **Stop Loss Portfolios.**

S&P 500 closes down 12% or more from its peak value. VCM Stop Loss is triggered.\*

CONSERVATIVE 4.8%

MODERATE 8.4%

AGGRESSIVE 12%

Market Equity Buy Back triggered at 50% recovery.

Market bottom

\*STOP LOSS TRIGGER DETAILS: Equities/RSP will be sold when the S&P 500 closes down 18% or greater below its peak value (intra-day movement below 12% from peak will not trigger equities "RSP" sale). There is no guarantee that we will sell RSP right at 12% in fact there is an extremely low probability that would ever happen. \* The investor would have to be invested at the peak value of the S&P 500 to experience the full downside loss (hypothetically 12% for aggressive investors) prior to selling equities. \* Since the equity sell trigger is when the S&P 500 closes down 12% or greater, the example below would apply. \* Aggressive equity sell trigger = 12% \* Moderate equity sell trigger = 8.4% (70% invested in RSP x 12% loss = 8.4% loss) \* Conservative equity sell trigger = 4.8% (40% invested in RSP x 12% loss = 4.8% loss)



FINANCIAL PLANNING | INCOME PLANNING | RETIREMENT PLANNING | WEALTH MANAGEMENT

Virtue Capital Management | 22 Century Blvd., Suite 455 | Nashville, TN 37214 | 615-921-4060

Please be advised that investing involves risk and that no particular investment strategy can guarantee against a loss. In particular, stop loss/loss orders do not guarantee securities will be sold/bought at a particular price. Stop loss/loss orders are generally converted to market orders at the specified price, and may be executed at a lower/higher price due to liquidity and current demand for the security. In addition, stop loss/loss orders may increase trading cost which could lower the portfolio's rate of return. The cash position may be more or less than 3% in the future which would have an impact on returns.

Date as of 10/1/12

**Virtue**

**Talbot Securities & Associates**  
The portfolio is managed by Talbot Securities & Associates (TSA), an independent consulting firm based in Chicago, IL. TSA represents only itself and does not represent Virtue. This means that the investment manager that gives clients the opportunity to invest. TSA currently has over \$5 Billion in assets under management.

**IMPORTANT NOTES**  
The portfolio is managed by Talbot Securities & Associates (TSA), an independent consulting firm based in Chicago, IL. TSA represents only itself and does not represent Virtue. This means that the investment manager that gives clients the opportunity to invest. TSA currently has over \$5 Billion in assets under management.

**PERFORMANCE**  
The portfolio is managed by Talbot Securities & Associates (TSA), an independent consulting firm based in Chicago, IL. TSA represents only itself and does not represent Virtue. This means that the investment manager that gives clients the opportunity to invest. TSA currently has over \$5 Billion in assets under management.

**RISK FACTORS**  
The portfolio is managed by Talbot Securities & Associates (TSA), an independent consulting firm based in Chicago, IL. TSA represents only itself and does not represent Virtue. This means that the investment manager that gives clients the opportunity to invest. TSA currently has over \$5 Billion in assets under management.

Date as of 10/1/12

**Virtue**

**VCM Stop Loss Aggressive**  
10/1/12-10/1/12

**Historical Performance**  
The portfolio is managed by Talbot Securities & Associates (TSA), an independent consulting firm based in Chicago, IL. TSA represents only itself and does not represent Virtue. This means that the investment manager that gives clients the opportunity to invest. TSA currently has over \$5 Billion in assets under management.

**Trading Non-Standard Returns**  
The portfolio is managed by Talbot Securities & Associates (TSA), an independent consulting firm based in Chicago, IL. TSA represents only itself and does not represent Virtue. This means that the investment manager that gives clients the opportunity to invest. TSA currently has over \$5 Billion in assets under management.

**Calendar Year Performance**  
The portfolio is managed by Talbot Securities & Associates (TSA), an independent consulting firm based in Chicago, IL. TSA represents only itself and does not represent Virtue. This means that the investment manager that gives clients the opportunity to invest. TSA currently has over \$5 Billion in assets under management.

**Risk vs. Return**  
The portfolio is managed by Talbot Securities & Associates (TSA), an independent consulting firm based in Chicago, IL. TSA represents only itself and does not represent Virtue. This means that the investment manager that gives clients the opportunity to invest. TSA currently has over \$5 Billion in assets under management.

**Investment and Risk Metrics**  
The portfolio is managed by Talbot Securities & Associates (TSA), an independent consulting firm based in Chicago, IL. TSA represents only itself and does not represent Virtue. This means that the investment manager that gives clients the opportunity to invest. TSA currently has over \$5 Billion in assets under management.

Date as of 10/1/12

**Virtue**

**Talbot Securities & Associates**  
The portfolio is managed by Talbot Securities & Associates (TSA), an independent consulting firm based in Chicago, IL. TSA represents only itself and does not represent Virtue. This means that the investment manager that gives clients the opportunity to invest. TSA currently has over \$5 Billion in assets under management.

**IMPORTANT NOTES**  
The portfolio is managed by Talbot Securities & Associates (TSA), an independent consulting firm based in Chicago, IL. TSA represents only itself and does not represent Virtue. This means that the investment manager that gives clients the opportunity to invest. TSA currently has over \$5 Billion in assets under management.

**PERFORMANCE**  
The portfolio is managed by Talbot Securities & Associates (TSA), an independent consulting firm based in Chicago, IL. TSA represents only itself and does not represent Virtue. This means that the investment manager that gives clients the opportunity to invest. TSA currently has over \$5 Billion in assets under management.

**RISK FACTORS**  
The portfolio is managed by Talbot Securities & Associates (TSA), an independent consulting firm based in Chicago, IL. TSA represents only itself and does not represent Virtue. This means that the investment manager that gives clients the opportunity to invest. TSA currently has over \$5 Billion in assets under management.

**STAYING  
IN TUNE WITH  
TOMORROW.**



*Technology*

# Technology



## CaseDesign Pro Software

Blend 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. You are able to receive unbiased case design advice working with VCM and using this software suite.

### **Case Design Pro features:**

- “Road of Hope vs. Certainty Client Presentation” — Step-by-step presentation including third party documents during client meetings.
- Allows 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, as well as recommended action to take.

To learn more visit [www.casedesignpro.com](http://www.casedesignpro.com).





## Cloud-Based Service Portal

Virtue's 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 unsurpassed customer service, our support portal will help advisors streamline their office workflow.

The VCM Support Portal is a complete resource for advisors and their staff. It was created based on feedback we received from advisors with competing RIAs over the last several years. Some advisors have experienced trade errors or untimely trading and there was a lack of accountability. Some of the common problems advisors are faced with can be solved by working with VCM.

### **We offer solutions to some common problems advisors are faced with:**

- Transparency/Accountability
- Knowledge Base
- Resources
- Paperless Paperwork Submission

### **Transparency & Accountability:**

Submitting new business and servicing existing clients can bring a lack of transparency and accountability (both internal and external). Many advisors waste countless hours of valuable time submitting business through several avenues, creating inefficiencies not only in the submission process but also the follow-up process. Additionally, there seems to be a lack of accountability when a mistake is made either by your staff or the company you are working with.

**Ticketing and Tracking Solution** – The VCM Support Portal provides an online ticketing and tracking solution from the business level down. This gives advisors and their staff the ability to submit business online in one central location and also allows tracking of the submission until the task is completed, creating a more transparent and efficient workflow.

### **VCM Knowledge Base:**

No matter what financial services provider you work with, there is a learning curve for you and your staff. You need a resource you can access at any time. Additionally, it should be something that is easy to understand and use.

**Knowledge Base Search Function** - Not sure what to look for? Use our search function. This will help you and your staff locate the information you need within the knowledge base.

### **Support Portal – Forms**

In addition to our Knowledge Base, we have also added a comprehensive forms library containing all of our partners' required forms. Included in this section:

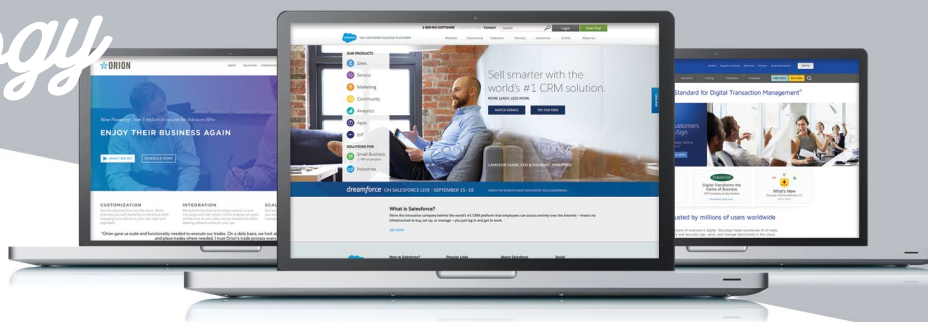
- VCM Forms
- TD Ameritrade Institutional Forms
- Illustration Request
- Compliance Documents
- Recorded Webinars

### **Support Portal – Portfolio Information**

Details and performance information for each of the model portfolios VCM has available can be accessed on the service portal.



# Technology



## Accompanying Third-Party Software

### 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. Custom reporting abilities mean you can create a report for your engineer client or another report, rich with graphs and charts, for your client who moonlights as an artist. Consolidated reports are updated each business day and can include all TD Ameritrade accounts as well as account values of annuities and bank accounts.

### 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. The TD Ameritrade "Veo" platform's Salesforce solution can help you improve client service and gain efficiency in your practice. 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. This replaces the current manual process of filling out and mailing documents back and forth for completion and signatures.

### Electronic Paperwork Submission

Quickforms allows you to fill out paperwork from anywhere with mobile forms filling solution designed for the financial advisor. The system integrates seamlessly 25+ web-based CRMs & account opening tools to pre-fill your investment, insurance, advisory and broker-dealer forms.

### OnPointe Risk Analyzer

Simply asking clients how they feel about losses doesn't provide accurate data. OnPointe uses a unique blend of risk capacity and risk tolerance preferences to determine a realistic and more comprehensive client risk profile. OnPointe's robust risk-engine simplifies measuring and communicating both personal and portfolio investment risk. The software easily demonstrates how advisors can provide matched investment recommendations that are perfectly aligned with their client's investment goals.

OnPointe also has a variety of capabilities that include stress testing, a unique Monte Carlo simulator, and was built to include the proper use of FIAs in a financial plan. With OnPointe it's easy to generate secure and compliant reports to present recommendations that highlight an advisor's ability to develop personally aligned investment portfolios. The program is also unique in its ability to help advisors market on social media and has a first of its kind Quick Score lead gen app for advisors to use.

**BUILDING  
YOUR NEW  
FANBASE.**



*Marketing*

## Our 4 Step Process to Success

1

### **Identify: Establish Your Brand**

The first step we take with a new advisor involves evaluating and (when necessary) updating their brand, image, and web presence. Virtue's design team can create everything from HD quality videos and animation to logos, business cards, and billboard and banner ad graphics. Our creative team will collaborate with you on any adjustments or rework to your company logo. This logo will be applied to your business cards, letterhead, seminar slides, mailers, company social media accounts, and any advertising. Virtue will help you establish your presence on the web either through social media platforms like Facebook and LinkedIn or through website digital marketing and re-targeting.

2

### **Promote: Create Your Marketing Plan**

Virtue wants to help you establish your practice by marketing you as the top advisor in your area. Virtue has several pre-built seminars that are branded to each individual advisor. From point specific seminars: the highly successful IRA and Income Tax Reduction seminar and What To Do in the Loss of a Loved One to niche specific: Women, Wealth and Wine or Social Security, Virtue has the information already divided into easy to follow slides that will interest your attendees and drive them to your office for appointments. Virtue's Digital Marketing program establishes your presence on the web and uses banner re-targeting to drop your message in front prospective clients who have already used the internet to search for more information about financial services, goods, and products that you and your competition provide. These are just a few examples of our robust marketing plans that will get your practice moving in the right direction.

3

### **Support: Implement Support Strategies**

Once we have established a new brand and marketed you to get in front of new clients, Virtue will help with branded materials for your client meetings and detailed case design solutions. Virtue's Case Design Pro software consolidates multiple software platforms available to financial professionals into a cloud based, easy to access software that advisors can update in real time or have our staff create prior to each appointment. Virtue 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. We will provide advisors with questionnaires and risk profile forms to help eliminate any options that do not fit the client's needs. Combining all of the features and tools gives Virtue the ability to find the best product for your client and show them how their retirement plan finances will play out.

4

### **Develop: Your Plan for 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 we have a successful plan of action in your market, we will build upon that through continued marketing campaigns, client appreciation functions, and Bring-A-Friend events. Virtue is always looking forward for new means of marketing our advisors and their practices. Virtue currently uses Digital Marketing and the best quality equipment to produce and deliver high quality, dynamic messages and imagery. In order to remain educational and effective, Virtue's seminars are updated at least annually to reflect any changes in legal or market factors. We are adding content regularly as the business is constantly evolving.



866.907.4275 | [www.whyvirtue.com](http://www.whyvirtue.com)



# Marketing



## Our In-House Branding Department Rocks

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—it's reality and simple human nature.

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.

CIOTTI  
WEALTH ADVISORS

COMPASS  
FINANCIAL PARTNERS INC.

Dillard  
FINANCIAL GROUP

EAGLEONE  
GROUP

PacificCrest  
WEALTH MANAGEMENT

WAYPOINT  
INTERNATIONAL

LEGACY  
RETIREMENT ADVISORS

VetWealth  
Solutions for Veterinarians.





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 simply give us a call or 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

**Guardian**  
CAPITAL

**MACINO**  
FINANCIAL SERVICES

**HOLLIDAY**  
FINANCIAL SERVICES

**BEACON**  
ASSOCIATES

**Goodwin**  
FINANCIAL

**UnitedMerit**  
FINANCIAL

**Pondera**  
FINANCIAL GROUP

**TurningPoint**  
Wealth Management

## *Our Seminar Catalog Is A Big Hit*

Virtue's seminar system includes branded invitations, PowerPoint presentations, and step-by-step guides on what to do before, during, and after the seminar.

- **IRA Income Planning & Tax Reduction** - This seminar remains our #1 seminar, as it is simple and effective. The IRA Seminar highlights five important topics that include 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 assets.
- **Social Security Optimization** - The Social Security Seminar highlights eight important topics related to your Social Security benefits.
- **The Power of Zero** - This turnkey marketing strategy is designed to put advisors in front of a consistent, predictable stream of new clients. Advisors teach a 6 hour, two-day workshop to pre-retirees ages 50 to 67 at a college or university campus near their office. Because attendees pay a \$49 tuition, they are invested in the process and eager to learn. When the class is over, attendees may arrange for a private, complimentary strategy session with the advisor. This workshop sets the table for life insurance, annuity and asset under management sales. Typical returns are between 25 and 35 households.
- **Women, Wealth and Wine** - This 75-minute seminar was created in 2018. This seminar dives into how many of today's women face, longevity (typically outliving their spouse), care-giving for their children/grandchildren and parents. We also discuss financial planning techniques, investment, and social security election strategies. And many women like wine, so why not throw some vino into the equation.
- **All the Rules Have Changed** - This seminar highlights the financial changes the country has experienced during the last 20 years.
- **Financial Decisions After a Loss of a Loved One** - This seminar highlights organizing important documents, planning tips, tax considerations, inheriting both qualified and non-qualified assets, settling an estate, important steps to take in preparation to the loss of a loved one, and the necessary action steps following the loss of a loved one.
- **Stop Loss** - The seminar highlights our three unique Stop Loss model portfolios (Conservative, Moderate, and Aggressive). Certain factors will trigger a flight to safety, signaling the selling of all equities and the movement into the bond strategy.
- **Successful Retirement Strategies** - This seminar remains one of the most informative and entertaining seminars. It's a comprehensive review of topics facing retirees today: Taxes, investments, long term care, legal issues, and procrastination.

*Marketing*



866.907.4275 | [www.whyvirtue.com](http://www.whyvirtue.com)



## 3rd Party Marketing Systems

- **AdvisorStream®**

AdvisorStream is the most powerful automated marketing platform that legally allows advisors to leverage the world's most credible new sources to create the most engaging digital experiences for their clients and prospects; from newsletters, email, website posts, and social media posts. Their curation and automation services ensure your client communications engage your clients and prospects, increasing client retention and referrals. AdvisorStream's proprietary platform allows you to schedule multi-channel communications, while simultaneously giving you complete control to communicate with your clients and prospects at whatever frequency you prefer. AdvisorStream's automated content recommendations streamline your workflow and ensure you see the return on your marketing efforts, with minimal resources required. AdvisorStream's team of content experts license and curate thousands of articles and videos daily through their unique and exclusive partnerships with world top publishers including Bloomberg, Forbes, Reuters, CNN Business, and many more, for advisors to leverage across all digital channels with full automation.

- **OMNI Channel Marketing**

Virtue has access to a system that is a behavior-based software solution that identifies "In-Market" consumers and engages them, early on, in the decision-making process when on the path to purchase specific financial products and services. This program is a blend of automated customized "touches" based on consumer identity management, and it includes email, email with personalized URL landing page, and a hand-scripted letter, mailed first class, and all are branded to the advisors firm. The program reaches to 5,000 households per quarter in an exclusive market by using big data (extremely large data sets that may be analyzed computationally to reveal patterns, trends, and associations, especially relating to human behavior and interactions). Once a customer "engages" by clicking through an email or visiting your website, the advisor will receive ALL of their contact information, including their physical address, thereby adding them to the advisor's event marketing list. Even if you are not doing event marketing, this is a great way to develop a database of potential clients for a variety of marketing messages. After the first quarter, the system will begin marketing to a new list of 5,000 people while the advisor keeps and continues marketing to the original engaged records. The program exist simply to make sure the advisors are represented within the Path to Purchase for Financial based shoppers.

- **Protax Tax Planning and CPA Network** - Add a Tax Preparation Practice to your Business as an affiliate of ProTax.

- Properly leverage cloud providers (CPAs, tax attorneys, bookkeepers, payroll specialists) available in over 40 states – providing legal advice pertaining to estate planning
- Access to over 1,000 CPA's



866.907.4275 | [www.whyvirtue.com](http://www.whyvirtue.com)

# Marketing

*Retirement Answers 101 College Style Educational Seminar is a comprehensive education course intended to provide retirees with a better understanding of their retirement options.*

*For the advisor, this means hosting a turn-key, professionally branded, two-part seminar in an academic based environment at a local university or college campus.*

## Retirement Answers 101

Retirement Answers 101 comprehensive program is very different from other financial education courses available to attendees and advisors today. Attendees will receive a manual, a booklet for note-taking, and handouts that collectively represent over 175 pages of quality, comprehensive content, specifically written for investors who are nearing or in retirement.

Advisors will quickly see that the Retirement Answers 101 brand is very modern and consistent throughout all electronic and print materials. Retirement Answers 101 incorporates traditional marketing (such as direct mail) and also helps advisors leverage technology to generate interest in the course and share the value of attending. Traditionally, advisors conducting public seminars will send out direct mail and hope that this single form of advertising will land in the hands of qualified prospects and provide enough information for them to decide whether they would like to attend the seminar. With Retirement Answers 101, marketing continues after the direct mail is delivered. The direct mail invitation prompts the prospective attendee to go to the advisor's custom-built Retirement Answers 101 website where they are able to read more about the educational course, watch an explainer video, download the course overview, register, and pay tuition via credit card, as well as sign up to receive a weekly newsletter. Retirement Answers 101 has a number of unique facets, helping the course – as well as participating advisors – to stand out from the competition.

### **Retirement Answers Course Materials:**

- Custom Retirement Answers 101 Website (review the website at [www.RetirementAnswers101.com](http://www.RetirementAnswers101.com) )
- Google Analytics for your custom website
- 100 Page Educational Manual (in two volumes)
- Attendee Course Overview & Outline
- Instructor Course Guidelines & Tips
- Attendee Course Notebook
- Pocket Folders, Pull-up Banners, Indoor/Outdoor Signage, Invitations, Direct Mailer & More

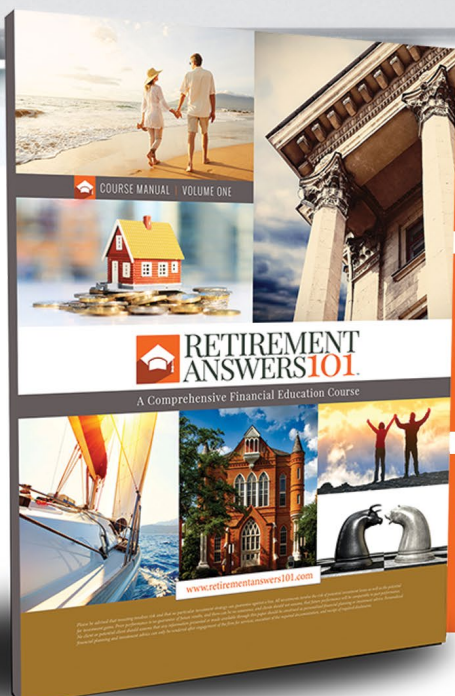
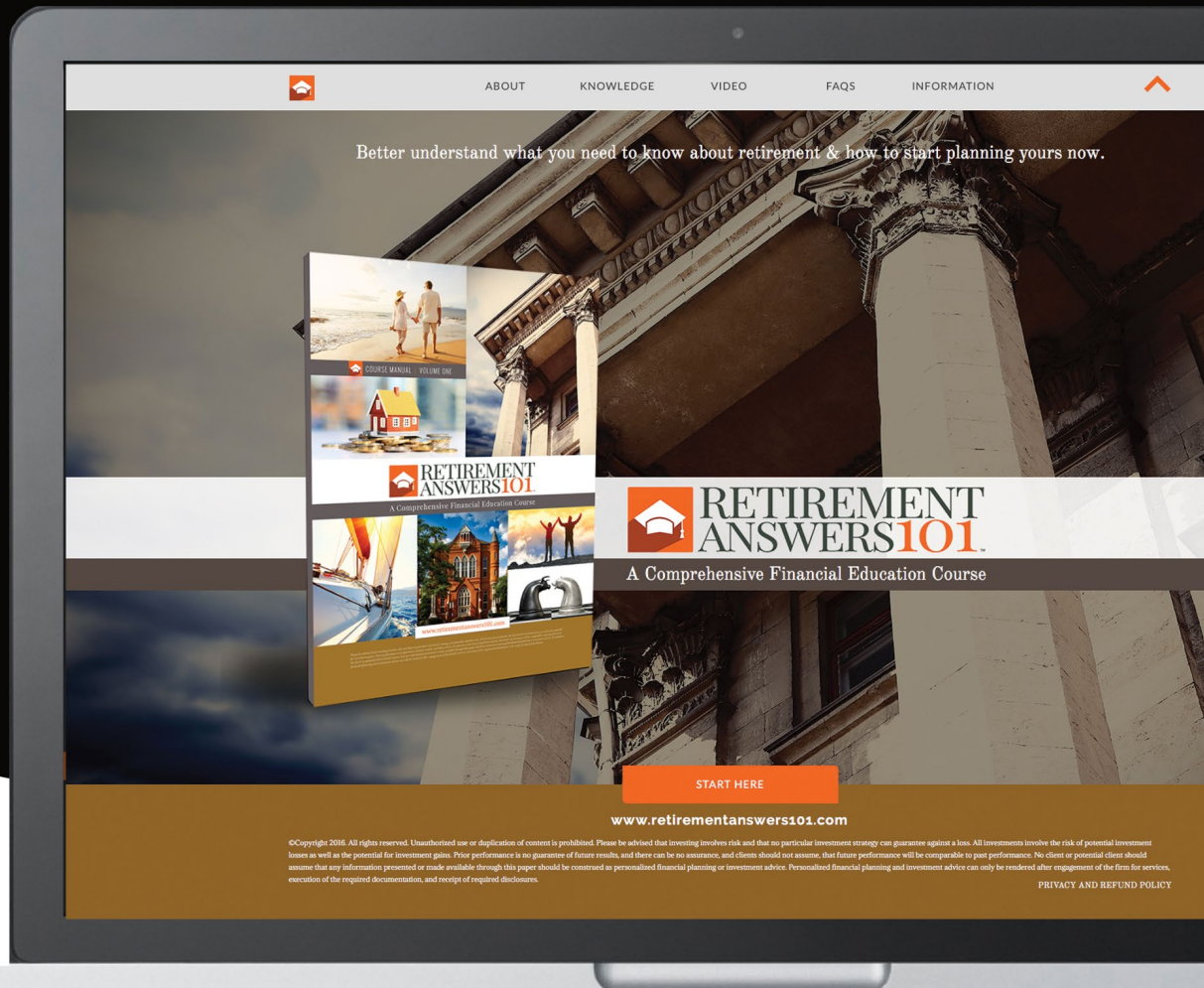
To learn more, visit [www.whyra101.com](http://www.whyra101.com) for more detailed information.



866.907.4275 | [www.whyvirtue.com](http://www.whyvirtue.com)







Retirement Account Rules	Your Wealth & 21st Century Investing	Retirement Income Sources
Estate Planning for Your Future	All About Health Care in Retirement	Your Retirement Lifestyle
Late Stage College Funding & Planning	Social Security Maximization Strategies	Wealth Transfer Strategies

## *RIA Compliance Firm*

Virtue is excited to now offer complete, comprehensive RIA Solutions through our company called RIA Compliance Firm. A partnership with RIA Compliance Firm will allow you to scale for growth, free up resources and dedicate your time to engaging with your clients and prospects. RIACF offers customized risk mitigation, business compliance, wealth solutions, best-in-class technology and more.

At RIACF, you'll have senior level consultants with prior CCO and regulatory experience guiding you through all areas of compliance management and helping you more easily and efficiently maneuver through intense and complex levels of scrutiny from the SEC, FINRA, CFTC, NFA, state agencies, and other regulatory bodies. When you engage with us, you'll also have access to operational risk experts who have extensive experience on all sides of the consultant/client/regulator relationship.



RIACF offers ongoing support and training to ensure your firm has the necessary tools to remain compliant and empowered. Firms need to be mindful of their need for annual renewal requirements if and when new representatives join, the addition of new jurisdictions where the firm operates, changes in operations, financial reporting requirements, and a host of other firm-specific requirements. Our services help safeguard your firm by continually informing and directly assisting and empowering you by implementing numerous ongoing compliance solutions.

Contact us now for more information at [www.riacompliancefirm.com](http://www.riacompliancefirm.com) or **615-800-7949**.



866.907.4275 | [www.whyvirtue.com](http://www.whyvirtue.com)



**WE'RE  
PLAYING  
YOUR SONG.**



*We believe that these initiatives will allow you to succeed at levels you may never have believed possible. Virtue looks forward to adding more talented advisors like you to our fast-growing team.*

866.907.4275 | [www.whyvirtue.com](http://www.whyvirtue.com)

# WE HOPE YOU WILL PICK US.



*Join us for our 2-day training event and  
we will show you what performance is all about.*



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

**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.