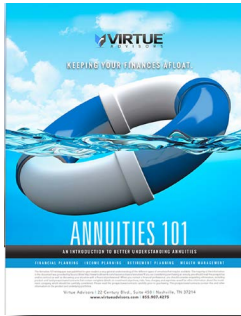




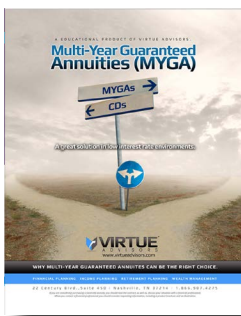
WHITEPAPER OVERVIEW

VIRTUE WHITEPAPER OVERVIEW



Annuities 101

This report comes in two versions (11-pages or 6-pages) and gives readers an introduction to better understanding annuities. The report discusses the different types of annuities (fixed, fixed indexed and variable), the risk associated with each, deferred annuities versus immediate annuities, how soon the client may need a regular stream of income, and how to fund the annuity. We educate the reader on who sells annuities, how the product is sold, who carries the risk associated with an annuity, and who regulates annuities.



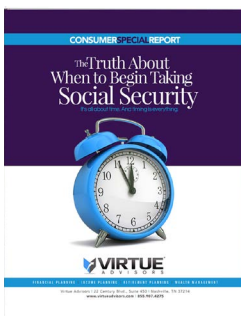
Multi-Year Guaranteed Annuities

Since 2008, interest rates have reached all-time lows causing investment and reinvestment risk for investors and those in retirement. This 5-page report educates readers on multi-year guaranteed annuities (traditional annuities), the similarities between MYGA's and CD's, differences between MYGA's and CD's, which safe-money investment may be right for the reader, the power of triple compounding interest, and the differences in how MYGA's and CD's are taxed.



Experts Perspective on the Value of Annuities

This 6-page report is a collection of expert opinions on why consumers should consider annuities as a solution to reach and maintain retirement goals. In the report, readers will hear opinions from AARP, Ernest and Young, Kiplinger's Personal Financial Magazine, Gordon Williamson, Wharton Financial Institutions Center, David Babbel, Wall Street Journal, Money Magazine, and CNN among others.



The Truth About When to Begin Taking Social Security

This 11-page report gives readers an understanding of strategies available as they consider the right time to begin receiving their social security benefits. We cover the following eight questions. 1. What is your family history and longevity? What is your family health history? 2. Are you married? If so, what is the age difference between spouses? 3. Are you divorced? If so, did either spouses' previous marriages last 10 years or more? 4. Social Security Surrender penalty defined. 5. Do you currently need the income from Social Security benefits? 6. How are taxes on Social Security benefits calculated? 7. Will you need to continue working after you begin to take Social Security benefits? 8. What impact will IRA/401k and other retirement account Required Minimum Distributions have on your taxable retirement income?

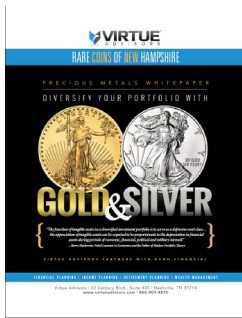


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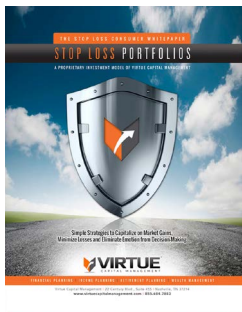
Smart 401k & Retirement Steps to Take Now

Research shows the average American has held 11 jobs before retiring. Have you left a 401k with a previous employer? Learn what options are available and what you should do with your 401k plan including rolling over to an IRA. Learn how to lower expenses while increasing your investment options and create a comprehensive plan that includes your 401(k) and other assets.



Physical Gold & Silver

This 9-page report shares with readers why they may want to consider diversifying their portfolio with physical gold and silver coins. Owning gold and silver could help protect your wealth. Investors all over the world are looking for a safe place to put their money — gold and silver is a safe answer. The report provides readers with a little history on how gold and silver have been used as currency for thousands of years. The report also educates the reader on how owning pre-1933 coins differs from owning other forms of physical gold and silver.



Stop Loss Portfolios

This 12-page report gives an overview of how our unique stop loss portfolios help hedge against downside risk in the stock market. We discuss emotional versus mechanical investing, how bear markets of 20% or greater can impact retirement, the potential impact of losses, the mathematics of losing money, how the S&P 500 has performed since 1997, sequence-of-returns, and how our mechanical sell and buy back triggers work. We also have a 4-page abbreviated version of this report.

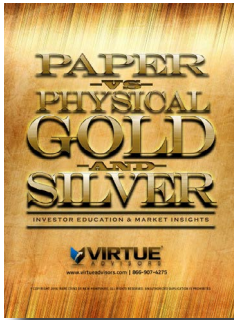


6 Simple Rules to Choosing an Investment Advisor

This 5-page report differentiates the types of advisors/brokers/agents with whom they can choose to work. The reader will gain a better understanding on what services each advisor is licensed to offer, how the advisor receives compensation, and the difference between fiduciary responsibility and suitability standards.

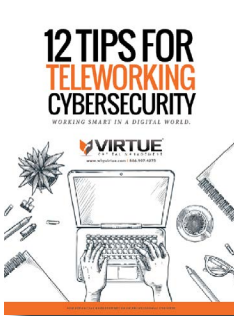


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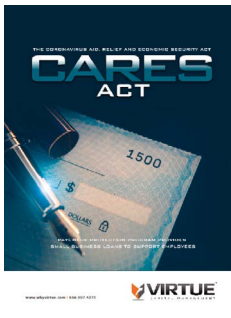
Paper vs Physical Gold and Silver

Many investors and financial advisors continue to ask about the difference between investing in “physical” gold and silver versus “paper” gold and silver in such forms as ETF’s, GLD, etc. There are very profound differences between investing in physical versus paper metals and the following white paper addresses those fundamental variances.



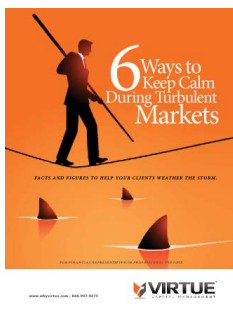
12 Tips for Teleworking Cybersecurity

The COVID-19 shutdown has forced most firms to implement their business continuity plans and have staff work from home (teleworking). Remarkably most firms have adapted well, but there are heightened cybersecurity concerns. This is especially true since we will see a “new normal” where many employees will continue to telework long after the pandemic is over. In this article, we will discuss twelve practical tips for improving cybersecurity.



CARES ACT: Paycheck Protection Program

Congress passed “The Coronavirus Aid, Relief, and Economic Security Act” (“CARES Act”), which included the “Paycheck Protection Program” (“PPP”) for small businesses. The PPP provides short-term cash flow assistance to small businesses to help these businesses and their employees deal with the immediate economic impact of the COVID-19 pandemic. This whitepaper is a useful tool in explaining the general scope of details.



Six Ways to Keep Calm During Turbulent Markets

There may be no better time to talk about market shocks than now. Encouraging your client to focus on the long-term plan you have developed, discuss how they are invested and then take time to offer historical perspective. Covid-19 may be new, but market volatility is not. Market downturns are inevitable but that markets have bounced back from crises in the past. Indeed, market corrections (a decline of 10% or more) have happened about once every year, according to S&P 500 data from 1950 to 2019.



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Mutual Funds and ETFs Explained

Mutual Funds have been a popular way to invest for several decades while Exchange Traded Funds, or ETFs as they are commonly known, are relatively new but are quickly gaining popularity for their low-cost and their better tax treatment. This five-page whitepaper covers the major differences and advantages of Mutual Funds and ETFs and explains how they could be a nice addition to any financial portfolio.

Investment Advisory Services offered through Virtue Capital Management, LLC; an SEC registered investment advisor. All investments involve the risk of potential investment losses as well as the potential for investment gains. Prior performance is no guarantee of future results and there can be no assurance, and clients should not assume, that future performance will be comparable to past performance. No client or potential client should assume that any information presented or made available on or through this material should be construed as personalized financial planning or investment advice. Personalized financial planning and investment advice can only be rendered after engagement of the firm for services, execution of the required documentation, and receipt of required disclosures.



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