

REACHING NEW HORIZONS FOR GROWTH



# VIRTUE UNIVERSITY MEETING AGENDA

# 2025

VIRTUE CAPITAL MANAGEMENT

[www.whyvirtue.com](http://www.whyvirtue.com) | 866-907-4275

For Financial Professional Use Only Not For Use With The General Public.

# 2025 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. **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

### 9:50 a.m. **Fixed Indexed Annuities – The Game Has Changed** – FIA training isn't about chasing the flashiest accumulation illustrations—it's about putting clients in the best products. Renewal rates and real index performance determine long-term success far more than initial projections. In today's market, those two factors are more important than ever to protect both client outcomes and your reputation.

### 10:35 a.m. **Break**

### 10:50 a.m. **Simplicity Offerings and Support**

Presented by Misty McMinn with Simplicity. Learn about the expanded support and offerings Virtue Advisors now has partnering with Simplicity. From enhanced marketing, product offerings, case design technology, and educational resources, we will help you close more business with better partners!

### 11:20 a.m. **Kaizen Premium Financing** – Presented by Travis Fratini with NIW, is an innovative strategy that allows clients to use third-party financing to fund large life insurance policies with minimal out-of-pocket costs. By leveraging institutional loans, clients can preserve their capital while still securing significant death benefit protection and potential tax-advantaged cash value growth. This approach creates an efficient, scalable way to meet wealth transfer, retirement, and legacy planning goals.

### 11:50 a.m. **Don Quante LTC System** – Presented by Joe Stamps of Virtue Advisors and Misty McMinn of Simplicity, this marketing equips advisors with a proven process to turn the complex long-term care conversation into an opportunity for meaningful client engagement. By combining innovative product solutions with Don Quante's step-by-step training, advisors can confidently address one of retirees' biggest fears—extended care costs. This system not only helps protect clients' wealth but also positions advisors as trusted experts in a critical planning area.

# 2025 MEETING AGENDA

- 12.20 p.m. IRMAA Solutions** – Presented by JET with Virtue Advisors and Craig Cheney and Dan Mcgrath with IRMAA Solutions. Learn why IRMAA is one of the biggest threats to retirement plans from the top industry experts. We will show you why this is THE NUMBER ONE marketing system for attracting and closing high net worth clients and a MASSIVE opportunity for FIA, Life, and AUM sales.
- 1:05 p.m. Lunch**
- 1:50 p.m. Federal Employee Planning** – Presented by James Webb with Virtue Advisors on the golden opportunity of how to market and gain federal employees as clients. Learn about our expert full turn key marketing system as well as expert mentorship program on how to attract, gain, and close Federal employees who want to speak with advisors NOW!
- 2:35 p.m. Caine Mentor Program** – Learn from a top industry expert on working with Federal employees and how he built an empire book of business and now offering his mentorship and sales coaching to you!
- 2:55 p.m. Preset Appointments and FIA Leads** – Presented by Adam Ward with Caboom Leads, advisors gain direct access to preset calendar appointments with federal employees, university employees, and other high-value prospects—eliminating the grind of cold calling or chasing down interest. These appointments are vetted and high-intent, meaning you're meeting with people who are actively seeking retirement and financial guidance. In addition, Caboom delivers qualified annuity leads with real buying intent, helping advisors close business faster and with greater efficiency.
- 3:15 p.m. Filling Seminars with RA Marketing** – RA Marketing partners with advisors to become their trusted event marketing platform. Nearly 7,000 campaigns and 350,000 registrations later, we have helped advisors take management of over \$1B in assets. RA Marketing is the force multiplier every advisory firm needs.
- 3:45 p.m. Break**
- 4:00 p.m. Database, Email and Seminar Marketing** – Presented by Martin Saavedra, Silloet brings next-gen technology to advisors by using AI-driven data tracking and automation to precisely target the right prospects. Their system not only fills seminar seats but also nurtures your entire database with intelligent, personalized campaigns. The result is significantly higher engagement, stronger conversions, and a scalable marketing engine that works around the clock for your practice.
- 4:30 p.m. Done For you Email Marketing** – Snappy Kraken is a powerhouse in digital marketing for financial advisors, delivering turnkey digital content campaigns that actually generate engagement, appointments, and new clients. Their award-winning platform blends automation with proven behavioral marketing strategies, helping advisors stand out in a crowded marketplace.
- 5:00 p.m. Conclusion of Day 1**
- 5:30 p.m. Dinner**

# 2025 MEETING AGENDA

## DAY TWO

**9:00 a.m. VCM and Our Values**

**9:20 a.m. Working with Us as IAR vs RIA**

**9:40 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.

**10:40 p.m. Break**

**10:55 p.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](http://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. [www.vcmmultitrigger.com](http://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.

# 2025 MEETING AGENDA

**11:40 a.m. 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 tolerance and objectives
- Product/portfolio selection including pre-built managers/strategies

**12:10 p.m. Lunch**

**12:40 p.m. Positioning Models to Win Business**

Presented by JET who will walk you through his fool proof client presentation on how to present the power of VCM models through Orion Risk Intelligence while handling objections to closing the sale.

**1:25 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.

**1:55 p.m. Orion Direct Indexing –** 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.

**2:25 p.m. Alpha Vee Solutions –** Alpha Vee Solutions delivers a comprehensive suite of investment strategies designed to empower financial advisors, institutions, and client investors with sophisticated, risk-aware strategies. Our models are built on robust quantitative research and proprietary factor-based analytics, blending traditional fundamentals with advanced financial data science. This approach provides portfolios that are transparent, rules-driven, and adaptable across market cycles. With offerings spanning U.S. and international equities, ETFs, and multi-asset strategies, Alpha Vee risk managed models are engineered to help clients achieve consistent long-term growth while managing volatility and downside risk. Each model is supported by dynamic asset allocations, rebalancing and risk overlays. By combining innovation with proven investment discipline, Alpha Vee Solutions equips clients with institutional-grade portfolios that are scalable, customizable, and aligned with evolving investor needs.

**2:55 p.m. Break**

**3:05 p.m. Innovator Buffered ETFs** provide built-in downside protection with defined buffers while still allowing clients to participate in market upside. These structured ETFs offer clarity, liquidity, and a simple way to manage risk without the complexity of annuities or structured notes. They've become a top solution for advisors seeking to deliver growth potential with guardrails clients can understand and trust.



# 2025 MEETING AGENDA

- 3:35 p.m. Scott Sprandel, Institutional Director, 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. Zacks Custom Asset Management is a custom asset allocation service that enables independent advisors to deliver tax-efficient investment management customized to each client. Each tailored strategy is designed and implemented by one of Zacks' experienced Portfolio Managers.
- 4:05 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.
- Software and reports available for advisors
  - Product/portfolio selection including pre-built blended managers/strategies based on risk tolerance.
  - Advisor Portal
- 5:00 p.m. Conclusion of Day 2**

## DAY THREE

- 9:00 a.m. Mike Puck, Zega Financial** – Four Seasons Portfolios, targeting opportunity in every market climate. The Four Seasons methodology is unlike most types of investment portfolios you are familiar with. It doesn't rely on traditional analytical methods to inform trading decisions. Instead, Four Seasons leverages a proprietary quantitative methodology designed not only to forecast the direction of the market, but its range of volatility as well. The Four Seasons was designed to help investors navigate volatility in uncertain market direction and volatility in a manner not offered with standalone technical or fundamental portfolio management style.
- 9:30 a.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.
- 10:30 a.m. Break**
- 10:45 a.m. Advanced Case Studies / Open Panel/Orion Planning**
- 11:45 a.m. Closing Remarks / Wrap-Up**

# 2025 MEETING AGENDA

## **DISCLAIMER:**

*The Speakers and presentations at our VA & VCM events are being provided as a service to you. The ideas, concepts, software and materials shared at this event are for informational purposes only and are meant to illustrate a variety of ways that you can build your business more effectively. However, opinions and ideas expressed by the speaker are their own and may not reflect the views of VA & VCM. You should not treat any opinion expressed by any of the speakers as a specific inducement to make a particular investment or follow a particular strategy, but only as an expression of their opinions. The speakers' opinions are based upon information they consider reliable and their statements and opinions are subject to change without notice. VA & VCM does not warrant or guarantee the accuracy or completeness of the information presented, and shall have no liability whatsoever (including but not limited to) for any direct, indirect, special or consequential damages, loss of anticipated profits or other economic loss arising out of, in connection with or relating to the information shared at this event, its use or reliance, or from the pursuit or provision of interested parties.*

*All presentations are for financial professional use only and not for client or prospective client use. Some concepts may be better suited for dually licensed agents. In order to provide a recommendation to a client about the liquidation of a securities product, including those within an IRA, 401(k) or other retirement plan, to purchase a fixed or variable annuity or for other similar purposes, you must hold the proper securities registration and be currently affiliated with a broker/dealer or registered investment adviser. If you are unsure whether or not the information you are providing to a client represents general guidance or a specific recommendation to liquidate a security, please contact the individual state securities department in the states in which you conduct business.*

*Software tools shared at this event are for estimating and educational purposes only and are not intended to represent a comprehensive financial plan or to provide specific tax or legal or financial advice. Financial Professionals should ensure they continue to follow the current policies on the use of any advertising, third-party materials, sale systems, software and/or social media as required by your broker/dealer and/or the carriers that you represent. Any testimonials provided are not indicative of future performance or success and may not be representative of the experience of other agents or agencies. Hypothetical examples are for illustrative purposes only. They are not guarantees of a specific rate of return or indicative of future performance, and do not depict the actual performance of a specific product or its investment options.*