

REACHING NEW HORIZONS FOR GROWTH



VIRTUE UNIVERSITY MEETING AGENDA

2026

VIRTUE CAPITAL MANAGEMENT

www.whyvirtue.com | 866-907-4275

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DAY ONE

9:00 a.m. Welcome and Overview of Virtue Capital Management, LLC

- The Evolution of Virtue
- Executive Backgrounds

9:45 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

10:35 a.m. Break

10:45 a.m. Simplicity Offerings and Support

–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!

11:15 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. www.vcmmultitrigger.com.

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- **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.

12:15 p.m. Lunch

1:15 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.

2:20 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.

2:45 p.m. Break

3:00 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.

3:45 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. Zacks Custom Asset Management is a custom asset allocation service that enables independent advisors to deliver tax-efficient investment management customized to each client.

4:30 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.

5:00 p.m. Conclusion of Day 1

5:30 p.m. Dinner

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DAY TWO

- 9:00 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.
- 9:45 a.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 and aligned with evolving investor needs.
- 10:30 a.m. Break**
- 10:45 a.m. Database, Email and Seminar Marketing by Silloet–** 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.
- 11:30 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
- 12:15 p.m. Lunch**

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1:15 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.

- 2:00 p.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.

2:45 p.m. Break

- 3:00 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.

- Software and reports available for advisors
- Product/portfolio selection including pre-built blended managers/strategies based on risk tolerance.
- Advisor Portal

- 3:45 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.

- 4:30 p.m. Final wrap-up and meeting conclusion.**

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