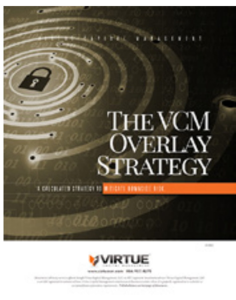

VIRTUE FINANCIAL
Why wait to take control of your financial future?
Growth is good
YOUR 401(k) PLAN OF ACTION
6 Ways to Keep Calm During Turbulent Markets
THE STOP LOSS CONSUMER WHITEPAPER
STOP LOSS PORTFOLIOS
Simple Strategies to Capitalize on Market Gains, Minimize Losses and Eliminate Emotion from Decision-Making
WHITEPAPER
OVERVIEW
12 TIPS FOR TELEWORKING CYBERSECURITY
WORKING SMART IN A DIGITAL WORLD.
6 SIMPLE RULES TO CHOOSING AN INVESTMENT ADVISOR
Multi-Year Guaranteed Annuities (MYGA)
MYGAs
CDs
A great solution in low interest rate environments.
WHY MULTI-YEAR GUARANTEED ANNUITES CAN BE THE RIGHT CHOICE.

VIRTUE WHITEPAPER OVERVIEW

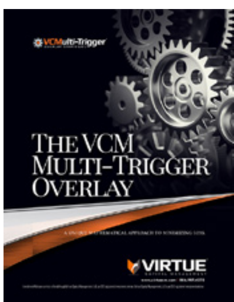
10 Questions to Ask Before You Hire Your Financial Advisor

Our whitepaper, "10 Questions to Ask Before You Hire Your Financial Advisor," is designed to empower individuals with the knowledge necessary to protect their hard-earned assets. Despite the prestige of a financial advisor's firm, it's important to understand that not all advisors have your best interest in mind. Fraud is unfortunately rampant in the industry, making it essential to thoroughly vet any potential advisors. The whitepaper provides a list of 10 crucial questions to ask before hiring an advisor, giving readers the tools they need to make informed decisions and avoid being taken advantage of.



VCM Tactical Overlay

This whitepaper delves into the details of the VCM Tactical Overlay, a strategy comprising two key components: the technical overlay and the underlying portfolio. The technical overlay utilizes a combination of mathematics, technical indicators, and data series to identify inflection points and determine the equity risk-on/risk-off posture of the portfolio. The underlying portfolio invests in equities or ETFs with exposure to a specific asset class or style. The strategy invests in the underlying ETF when the technical overlay indicates an equity risk-on posture, and in VCM's proprietary Dynamic Fixed Income Allocation when it indicates an equity risk-off posture.



VCM Multi-Trigger Overlay

The VCM Multi-Trigger Overlay is a valuable tool for investors seeking to mitigate downside equity risk. This whitepaper is designed to help you learn more about the approach and methodology behind this unique investment strategy. By employing three proprietary technical indicators or "triggers," the Multi-Trigger Overlay tactically attempts to balance equity and bond exposure to minimize risk while maximizing potential returns. This whitepaper will provide you with a detailed explanation of the VCM Stop Loss, VCM Tactical Overlay, and VCM Market Trend Indicator, and how they work together to help navigate the markets.

VCM Dynamic Fixed Income

The VCM Dynamic Fixed Income strategy is a versatile investment option used as an equity risk-off position, static fixed income allocation, or a standalone strategy in any investment portfolio. The strategy is utilized across multiple proprietary VCM platform strategies and is an essential component of VCM's investment approach. This client-approved whitepaper provides a detailed overview of the VCM Dynamic Fixed Income strategy, including its versatility, investment approach, and performance.

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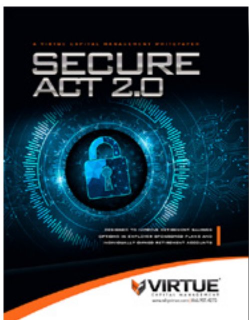
Dual Momentum Sector & Style Rotation Strategies

The VCM Dual Momentum Sector & Style Rotation Series whitepaper provides a detailed explanation of two investment strategies that aim to identify and capitalize on positive performance trends in U.S. economic sectors and global asset classes. The Sector Rotation strategy targets the top 4 ranked broad sectors using a relative strength ranking methodology, while the Style Rotation strategy targets the top 4 ranked global asset classes. By relying on historical performance patterns, these strategies create sustainable opportunities for sector and asset class rotation.



The Secure Act 2.0

Introducing our new whitepaper on the SECURE Act 2.0, which delves into the recent legislation that has greatly enhanced retirement provisions in employer-sponsored plans and individual retirement accounts. The bill, passed as part of the Consolidated Appropriations Act of 2023, comes with a host of new rules, effective dates, and limitations that advisors must understand to better serve their clients. To support our advisors, we have developed a client-approved whitepaper that explains the new rules and breaks them down by effective dates, so you can confidently guide your clients through these changes.

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.

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Cybersecurity and Best Practices

Cybercrime and phone-based fraud affect millions of Americans every year, wreaking billions of dollars of economic damage. And the problem is only getting worse. This important whitepaper drills down to common sense ways and tactics to help you protect your practive and your clients from scams, fraud and cybercrime. In 2022, the Federal Trade Commission received 2.3 million reports of fraud and 1 million reports of identity theft, costing consumers more than $43 billion.

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.

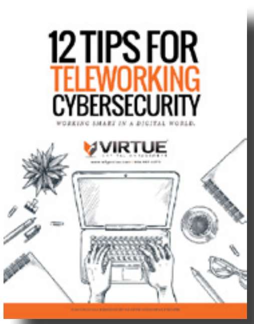
Stop Loss Portfolios

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

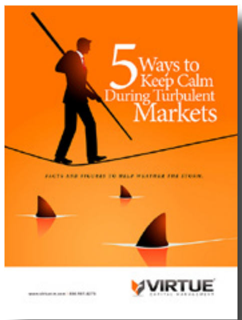
This 5-page report differentiates the types of advisors/brokers/agents with whom they can choose to work. The reader will gain a better understanding on what services each advisor is licensed to offer, how the advisor receives compensation, and the difference between fiduciary responsibility and suitability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

VIRTUE WHITEPAPER OVERVIEW



12 Tips for Teleworking Cybersecurity

In today's world, many companies have implemented teleworking policies for their employees to improve flexibility and productivity. However, teleworking can also create increased cybersecurity risks for businesses. This whitepaper will discuss twelve practical tips to enhance cybersecurity measures for remote employees and ensure the safety and security of sensitive company information.



Five Ways to Keep Calm During Turbulent Markets

With market volatility being a constant factor in the investment world, it is important for clients to have a long-term investment plan in place. In this whitepaper, we offer historical perspective on market downturns and discuss the inevitability of market corrections. Drawing on S&P 500 data from 1950 to 2019, we provide insights on how markets have bounced back from crises in the past, helping clients to better understand the nature of market shocks and how to prepare for them.

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 they're 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.

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.

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