2024 CLASS AGENDA

VIRTUE CAPITAL MANAGEMENT'S

ADVISOR BUSINESS MASTERCLASS

ELITE TRAINING DESIGNED TO
BRING OUT YOUR FULL POTENTIAL
AS A PROFESSIONAL ADVISOR

VIRTUE®
CAPITAL MANAGEMENT

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DAY ONE

9:00 a.m. **Welcome and Overview of Virtue Capital Management (VCM), Jeremy Rettich, CEO VCM**

10:00 a.m. **E&O Coverage**
- Cybersecurity
- RIA & IAR coverage (separate from VCM's E&O policy)
- Life, Health & Annuity
- Directors and Officers

10:15 a.m. **IT & Cybersecurity**
- Best practices
  - Weekly computer/software updates
  - Virtue Launch
  - VPN - Private Internet Access
  - Malware Protection
  - Daily/weekly backups (Cloud vs Physical)
  - Disaster recovery plan
  - Outsource IT & Cybersecurity? Analysis?

10:45 a.m. **Break**

11:00 a.m. **Common Corporate Structure's (Advantages & Disadvantages) Josh Tillman, Partner, Cook Tillman Law Group**
- Sole Proprietor
- C -Corporation
- S-Corporation
- Limited Liability Company

12:00 p.m. **Lunch**

12:45 p.m. **Hiring Staff (DIY vs. Staffing Agency), Humans Being Resource**
- Background checks
  - Initially and ongoing
- Employee Handbook
- Non-Solicitation/Non-Compete
- Protecting your Intellectual Property (IP)

1:15 p.m. **Compensation Structures, Open Forum, Advisors share their compensation models (excel spreadsheets encouraged).**
- Associate Advisor
- Administrative Staff
- Revenue sharing and/or bonuses

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1:45 p.m. **Using Tax Planning to save money and sell insurance, Byron McBroom, CPA, Measured Results CPA's**
- Strategies that could save you and your clients thousands of dollars on taxes.
- Leverage the tax savings from these strategies to provide your clients with the cash flow needed to fully fund life insurance.

2:45 p.m. **Break**

3:00 p.m. **Group Benefits, Lisa Solomon, Senior Benefits Consultant, One Digital**
- Health Insurance
- Dental Insurance
- Vision
- Short- & Long-Term Disability
- PPO Options

3:30 p.m. **Payroll & HR Services, Matt Rogers, Payroll and HR Advisor, Heartland**
- HR Services
- Payroll Services

4:00 p.m. **Mark Annese, President, IRMAA Certified Planner**
IRMAA Program Overview
- Overview
- Certification
- Software Illistrtations
- Marketing
- Support

4:45 p.m. **Conclusion of Day One**

5:30 p.m. **Dinner**

DAY TWO

9:00 a.m. **Best Practices, Open Forum, Advisor Participation**
- Mission statement & strategy
- Share annual goals with the team
- Regular staff meetings
- Challenges your practice is facing currently
- Questions on decisions you're considering for the near term
- Successes you experienced that would benefit the group

9:30 a.m. **Running an Efficient Practice, Open Forum, Advisor Participation.**
- Marketing
- Client Meetings
- Office Procedures
- Level of servicing A, B & C clients
- Associate advisor

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10:00 a.m. Succession Planning, Mergers and Acquisitions, David Grau Jr., MBA, President & Founder, Succession Resources Group

- Basics
- Deal Structures
- Financing Options

11:00 p.m. Break

11:15 a.m. Advisor Coaching & Digital Marketing – Stephen Boswell, MBA, President, Oechsli

- Leveraging Video for Affluent Prospecting
- Learn how to educational content for your ideal audience
- Use our proven system for getting prospects to view your content
- Develop a systematic follow-up strategy that works

12:00 p.m. Lunch

12:45 p.m. VCM Technology Trainingi

- Orion:
  - Communities
  - Advisor Portal (electronic paperwork)
  - Common Reports
  - Orion Planning
  - Tax Planning Tools
- VCM Ticketing System

1:30 p.m. Communicating with Empathy Dr. Daniel Crosby, Ph.D., Chief Behavioral Officer, Orion Advisor Solutions

– Good communication sets the ceiling for the efficacy of financial advice, which is only as good as its delivery. Bearing this in mind, this presentation/course gives a framework for providing advice that sticks and introduces a system for communication in research-backed ways that promote client uptake.

2:30 p.m. Conclusion of Day Two

*** GUEST SPEAKER BIOS ON NEXT PAGE***

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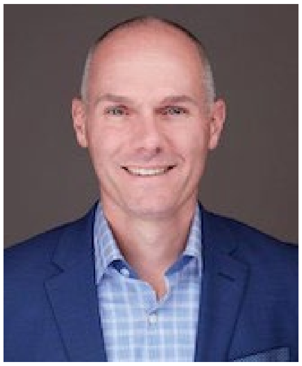
Josh Tillman, Partner
Cook Tillman Law Group

Josh Tillman, partner at Cook Tillman Law Group, has been recognized as an estate planning specialist by the Tennessee Board of Certification and Specialization and holds the Accredited Estate Planner and Estate Planning Law Specialist designations with the National Association of Estate Planners and Councils. Josh received his B.A. in International Studies from Miami University in Oxford, OH in 1998 and his J.D. from George Mason University School of Law in 2013. He is a member of the Tennessee Bar Association, Estate Planning Section.Before joining the firm in 2015 (then, Russ Cook and Associates, PC), Josh served as the Assistant General Counsel with the Tennessee Department of Revenue, as well as the Legislative Liaison. He now utilizes his knowledge of taxation to assist individuals and families with estate and trust planning, wealth transfer planning, and federal tax planning. He also advises closely held business owners regarding business succession and general corporate matters.



Greg Menefee
SR VP of Consulting, Orion

Greg Menefee serves as the Senior Vice President of Consulting and Implementation for technology solutions at Orion. In this role, Greg is the champion of the phrase "Elevate Everything" with his team of consultants who are dedicated to helping advisors maximize their Orion experience and accelerate their firm's growth goals and potential. A self-proclaimed CX fanatic, Greg brings over two decades of expertise in helping advisors think differently about creating incredible client experiences for their clients. Greg began his career in 1998 with Fidelity Investments, and most recently built and led the Institutional Consulting teams at TD Ameritrade Institutional.

David P. Grau Jr., MBA
President & Founder | Succession Resource Group

David Grau Jr. is the CEO of Succession Resource Group, the nation's leading consulting firm on advisor valuation, acquisition and succession planning. Over the last decade, David has been nominated for InvestmentNews' 40 Under 40 award, his firm has been received numerous awards for their work and thought leadership in the financial services industry, and has assisted hundreds of advisors buy, merge, sell, and craft their transition plan for the sale of their business. David is a published author and accomplished speaker on advisor M&A and is regularly cited and interviewed in the industry's most widely read publications. He is one of the leading speakers in the financial services industry on mergers and acquisitions, with over 300 presentations to his credit, as well as serving as an expert for arbitration and litigation. David holds a Bachelor's degree from Portland State University and his MBA from Willamette University's Atkinson Graduate School of Management, where he served as an adjunct professor.

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Dr. Daniel Crosby
Psychologist & Author

Dr. Daniel Crosby is a psychologist and behavioral finance expert who helps organizations understand the intersection of mind and markets. Dr. Crosby's first book, Personal Benchmark: Integrating Behavioral Finance and Investment Management, was a New York Times bestseller. His second book, The Laws of Wealth, was named the best investment book of 2017 by the Axiom Business Book Awards and has been translated into 10 languages. His latest work, The Behavioral Investor, was Axiom's best investment book of 2019 and is a comprehensive look at the neurology, physiology and psychology of sound financial decision-making. When he's not decoding market psychology, Daniel is a father of 3, a fanatical follower of the St. Louis Cardinals, an explorer of the American South, and an amateur hot sauce chef.

Stephen Boswell, President
Oechsli Institute

Stephen Boswell, MBA, is the president of Oechsli and leands their team of nearly 50 coaches and digital marketers. He is the author of Best Practices of Elite Advisors and a frequent speaker at industry events across the US and Canada. You can catch im on the Stephen and Kevin Show podcast or in his many articles on WealthManagement.com. Stephen is married with three sons and enjoys running and playing golf. He and an MBA for the University of North Carolina at Greensboro and a bachelors degree for Appalachian State University.

Lisa Solomon
OneDigital Health and Benefits

Lisa Solomon is a Benefits Consultant of OneDigital Health and Benefits, a national agency with experienced, local employee benefits advisors who create greater value for employers and inspire individuals to become more engaged healthcare consumers. Lisa has 30+ years of experience in the insurance industry. Prior to joining OneDigital in 2014 Lisa worked for a national insurance carrier driving their small group sales and retention. She has additional experience in key client account management and strives to develop strong business relationships with clients. Lisa earned her Bachelor of Science in Organizational Management from Covenant College.

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Matt Rogers
Heartland Payroll Solutions

Matt began his payroll career in 2004 when his CPA advised him to sign up for payroll with Paychex. He quickly went from a client to a payroll rep for the company. Matt soared to top positions in the company and became one of the Top 10 payroll reps in America. In May 2015, Matt took a leap of faith with Heartland Payroll, a publicly traded company under Global Payment Systems (GPN on Nasdaq). Closing on his sixth year with Heartland, Matt prides himself on a 96% customer satisfactory rating touted by the #1 rated payroll operations team in the country.

Byron McBroom
Measured Results CPAs

Byron McBroom has been a CPA for 38 years. He always thought of himself as an entrepreneur but after attending a Tony Robbins event, he discovered that he was an Artist, and Tax is his art! He specializes in creating and discovering creative tax strategies to save entrepreneurs and investors an incredible amount on their tax bill. One event in particular resulted in a client receiving a one-million-dollar tax refund through amending his returns. He prides himself on helping business owners pay as little tax as legally possible through innovative tax solutions, such as his Multi-Entity Deferral Program, which allows clients to determine for themselves how much they want to pay in tax this year.

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