

Business Resiliency at Virtue Capital Management LLC and its related entities ("VCM") in Response to COVID-19

To Our Valued Clients:

Virtue Capital Management (VCM) lives by a core value to always act in the best interest of our clients. This lasting value guides us during this challenging time. As the corona virus (COVID-19) and the related market volatility continue to evolve, we want you to know that everyone at (VCM) is completely committed to helping you with all your financial service needs. Serving our clients and supporting our associates who help you are our top priorities. We know many clients would like the option to connect with us digitally or by phone, so we are taking extra steps to be responsive to your needs.

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As the scope and complexity of the coronavirus/COVID-19 outbreak grows, VCM is confident in our response and in our continued ability to meet and exceed customer expectations.

Our Preparations

In March, VCM activated its Business Continuity Plan to guide planning and execute an effective response to this rapidly evolving situation. Our response is focused on safeguarding the health of our employees and protecting our business operations and the interests of our clients, investment adviser representatives, and independent registered investment advisers with whom we do business so we can continue to provide exceptional service.

Key Actions to Date Include:

- Strictly limiting business travel and group meetings
- Ensuring companywide work-from-home capability for our employees should outbreaks occur
- Providing hand sanitizer in our office and raising awareness about the importance of proper handwashing techniques
- Increasing cleaning and sanitization frequency in our offices

Our employees and independent contractors work from multiple locations, and we have ample work-from-home capacity should the virus affect any of our locations. We have also communicated with our third-party providers to confirm they have comprehensive business continuity plans and capabilities similar to ours. We will continue to monitor and adjust our plans as the situation evolves.

Despite external factors, our focus has not changed — we will seek to provide continued support and the best possible experience for our clients, investment adviser representatives, independent RIAs, and our employees.

On behalf of everyone at Virtue, we want to thank you for being a valued client.

Sincerely,
Virtue Capital Management



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