



International Association of
Registered Financial Consultants®



Certificate of Achievement

acknowledges that

Mr. Anil Vazirani, RFC®

has successfully passed the **Ethics Exam** required by the
International Association of Registered Financial Consultants

Member ID: 43489
Issue Date: 4/21/2026



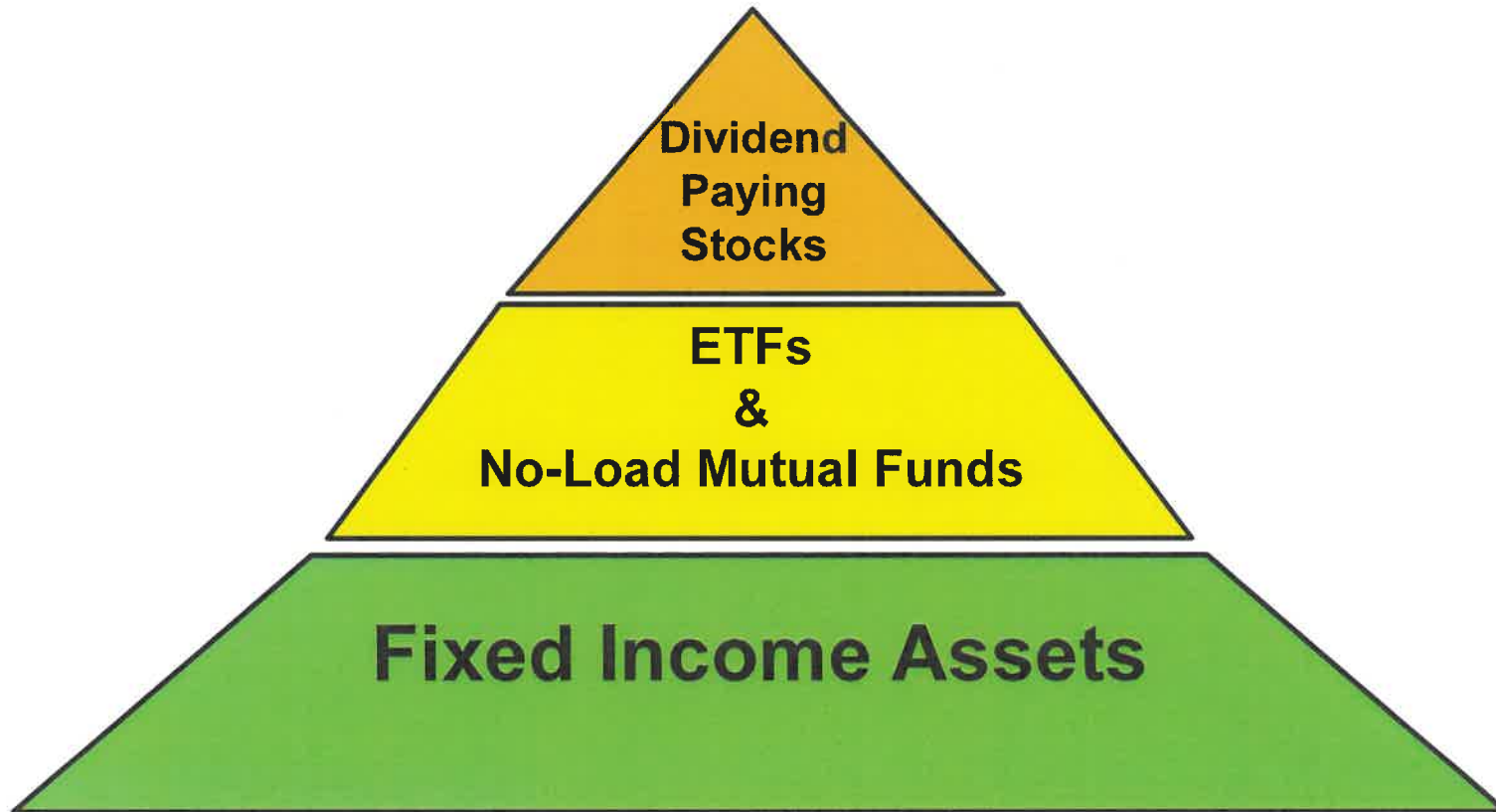
A handwritten signature in black ink, reading 'Barry L. Dayley', is written over a horizontal line.

Barry L. Dayley, MRFC®
IARFC Trustee Chair

Ethics CE Units Issued: 2

MANAGING RISK

HOW MUCH RISK ARE YOU WILLING TO ACCEPT?

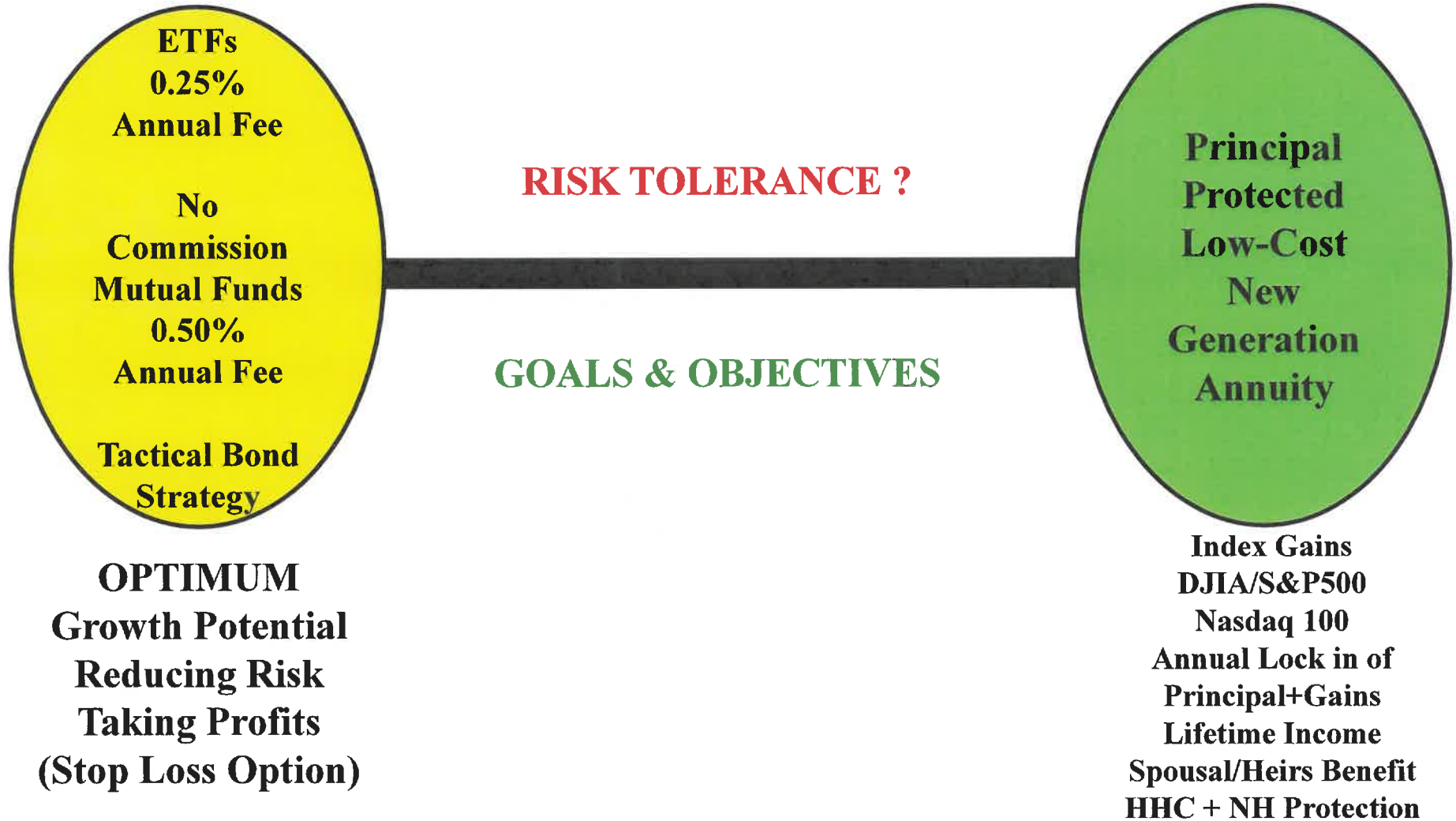


WHAT IS THE **MAXIMUM** LOSS YOU WOULD ACCEPT BEFORE YOU WOULD BEGIN TO FEEL VERY UNCOMFORTABLE? _____ % or \$ _____

Client Signature: _____ Date: _____

Client Signature: _____ Date: _____

Barbell Approach To Disciplined Balanced Investing



Investment advisory services offered through Virtue Capital Management, LLC (VCM), a registered investment advisor.
VCM and Secured Financial Solutions LLC are independent of each other.
Past performance is no guarantee of future results. Individual Managed Portfolio

Why Consider Working with Fiduciary Firm Secured Financial Solutions? Active Money Management



**Outperform
Major Indices**
(Dow Jones)
(S&P500)
(Nasdaq 100)
0.25%-0.50%
Low Fees Annually



**Fixed Income Portfolio
to Generate
Potential Inflation
Adjusted Conservative
Growth & Income**
Low Fees Annually

Tax Efficient



**Stop Loss Option
To Capture Gains
&
Eliminate Severe
Potential Losses**

Schedule your Complimentary Retirement Planning Session Today!

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HOW MUCH LOSS CAN RETIREES REALLY HANDLE DURING DISTRIBUTION YEARS?

SEQUENCE OF RETURNS RISK

While planning for retirement, many focus on the accumulation phase and fail to acknowledge how a negative market could impact them during their distribution phase. See what a difference a few bad years made for Bill in the example below.

PAUL - RETIRED IN 1990 WITH \$1M

Invested in the S&P 500



YEAR	RETURN	WD	WD%	BALANCE
1990	-6.56%	\$ 50k	5.00%	\$ 887,680
1991	26.31%	\$ 50k	5.63%	\$ 1,058,074
1992	4.46%	\$ 50k	4.73%	\$ 1,053,034
1993	7.06%	\$ 50k	4.75%	\$ 1,073,848
1994	-1.54%	\$ 50k	4.66%	\$ 1,008,081
1995	34.11%	\$ 50k	4.96%	\$ 1,284,882
1996	20.26%	\$ 50k	3.89%	\$ 1,485,069
1997	31.01%	\$ 50k	3.37%	\$ 1,880,084
1998	26.67%	\$ 50k	2.66%	\$ 2,318,167
1999	19.53%	\$ 50k	2.16%	\$ 2,711,140

Average withdrawal rate: 4.18%

BILL - RETIRED IN 2000 WITH \$1M

Invested in the S&P 500



YEAR	RETURN	WD	WD%	BALANCE
2000	-10.14%	\$ 50k	5.00%	\$ 853,670
2001	-13.04%	\$ 50k	5.86%	\$ 698,871
2002	-23.37%	\$ 50k	7.15%	\$ 497,230
2003	26.38%	\$ 50k	10.06%	\$ 565,209
2004	8.99%	\$ 50k	8.85%	\$ 561,527
2005	3.00%	\$ 50k	8.90%	\$ 526,873
2006	13.62%	\$ 50k	9.49%	\$ 541,823
2007	3.53%	\$ 50k	9.23%	\$ 509,184
2008	-38.49%	\$ 50k	9.82%	\$ 282,444
2009	23.45%	\$ 50k	17.70%	\$ 286,952

Average withdrawal rate: 9.21%

Paul got lucky. If Bill repositioned a portion of his retirement assets into a tax-free or tax-deferred program, he would have been able to take distributions from a different income source without having to deplete his accounts that were tied directly to the market.

Bank C.D Alternatives

1-yr

ELCO Mutual (Guardian Eagle) – (0-90) **4.00%**
\$5K (Q), \$10K (NQ) Minimum. Interest only free withdrawal
(No Premium Band)

2-y

Axonic (Waypoint MYGA) – (0-89) **5.00%**
\$20k Minimum. 10% free withdrawal
(100k+ Premium Band For Higher Rates)

3-yr

Farmers Life (Safeguard Plus) – (18-95) **5.65%**
\$10K Minimum. No free withdrawal available
Optional Interest Only free withdrawal or 5% free withdrawal for 0.1% rate
reduction (Only one of these riders can be selected)
Optional Terminal Illness Rider for 0.1% rate reduction
Optional Death Benefit Rider for 0.25% rate reduction

4-yr

Oceanview (Harbourview MYGA) – (0-89) **5.20%**
\$20K Minimum. 10% free withdrawal
(70k+ Premium Band For Higher Rates)

5-yr

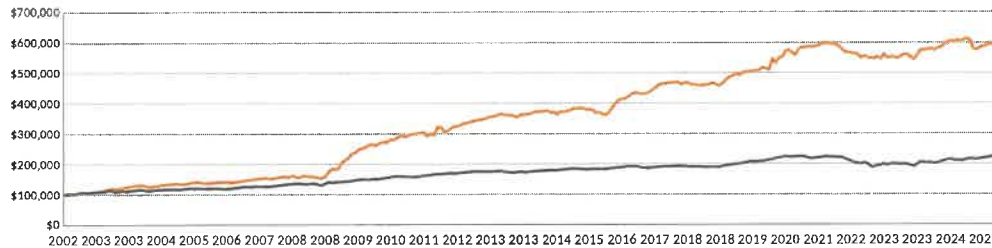
Farmers Life (Safeguard Plus) – (18-95) **6.00%**
\$10K Minimum. No free withdrawal available
Optional Interest Only free withdrawal or 5% free withdrawal for 0.1% rate
reduction (Only one of these riders can be selected)
Optional Terminal Illness Rider for 0.1% rate reduction
Optional Death Benefit Rider for 0.25% rate reduction

GILICO is the only Carrier that has a maximum issue age of 100

Ocean Park Tactical Bond Strategy

Hypothetical Backtested Performance

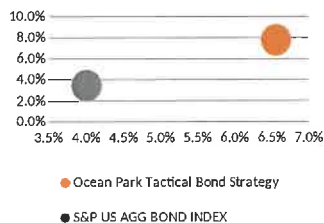
03/31/2002 - 01/31/2026



Trailing Non-Standardized Returns	1 Month	YTD	3 Months	1 Year	3 Yrs. Cml.	3 Yrs. Ann.	5 Yrs. Cml.	5 Yrs. Ann.	Incep. Cml.	Incep. Ann.
Ocean Park Tactical Bond Strategy	0.24%	0.24%	0.96%	-1.68%	6.76%	2.20%	2.60%	0.51%	499.56%	7.88%
S&P US AGG BOND INDEX	0.19%	0.19%	0.57%	6.57%	12.29%	3.94%	0.68%	0.14%	125.41%	3.47%

Calendar Year Performance	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Ocean Park Tactical Bond Strategy	7.99%	0.64%	10.23%	13.01%	-0.76%	-5.99%	5.34%	4.93%	-0.86%	0.24%
S&P US AGG BOND INDEX	3.30%	0.08%	7.40%	8.14%	-1.43%	-12.00%	5.77%	1.82%	7.07%	0.19%

Risk vs Return



	1 Year	3 Years	5 Years	Since Incep.
Standard Deviation	5.13%	4.63%	4.36%	6.56%
Benchmark StDev	2.35%	5.06%	5.58%	4.01%
Sharpe Ratio	-1.09	-0.51	-0.61	0.93
Alpha (%)	-7.60%	-2.00%	-1.12%	5.08%
Beta	0.75	0.63	0.52	0.58
R ²	0.12	0.47	0.44	0.13
Max. Drawdown	-5.91%	-5.91%	-8.88%	-8.88%

Investment and Benchmark Information

The S&P U.S. Aggregate Bond Index is designed to measure the performance of publicly issued U.S. dollar denominated investment-grade debt

Ocean Park Tactical Bond Strategy - The Ocean Park Tactical Bond Strategy seeks to produce satisfying long-term returns while limiting downside risk. It uses a tactical approach to move between three uncorrelated asset classes: High Yield Corporate Bonds (HYCB), U.S. Treasuries, or Cash. Tactical Bond Strategy accounts are typically diversified directly across multiple HYCB fund assets, and indirectly as pooled assets within HYCB funds. When each underlying HYCB mutual fund hits our proprietary Sell level, we will move the relevant assets temporarily into a long-term Treasury bond fund (provided the Treasury fund is in an uptrend) until the next set of our Buy signals in the HYCB funds. If the Treasury fund is not in an uptrend, we will instead move temporarily into a money-market fund until either the HYCB funds or Treasury fund gives a new Buy signal is generated for either the HYCB funds or Treasury fund.

Investor Profile

Conservative - Tactical

Minimum Investment

\$25,000

Ocean Park Asset Management, Inc.

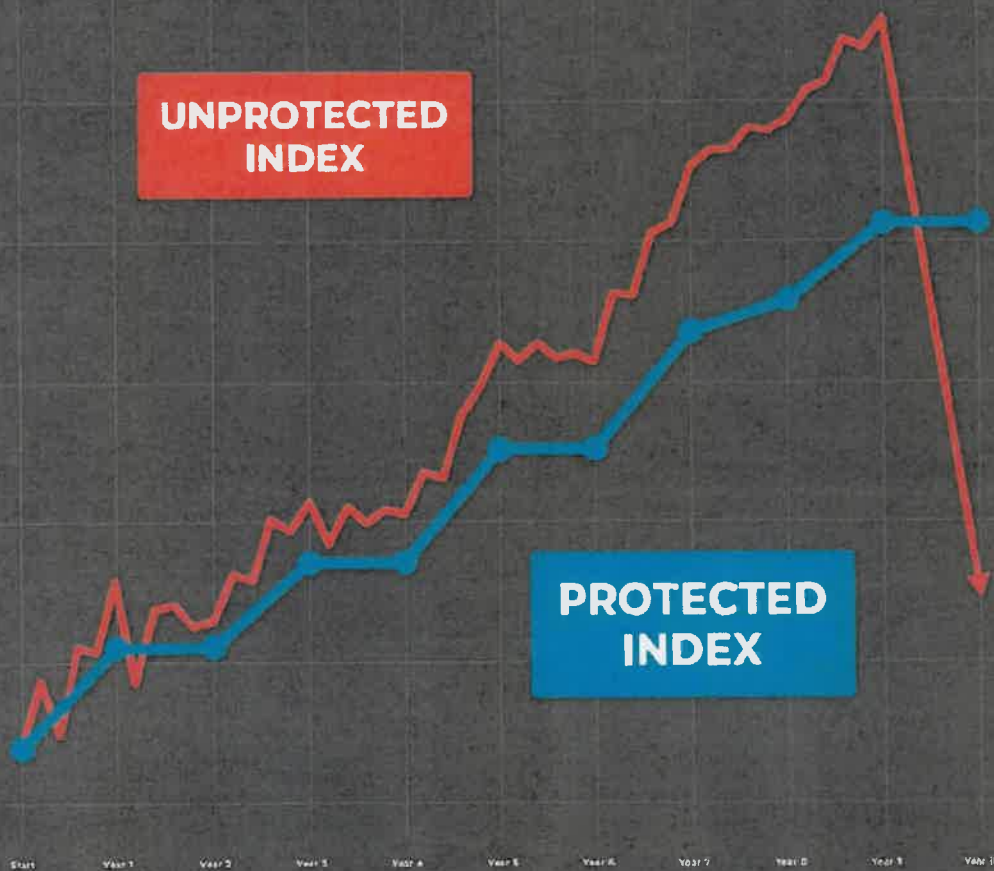
Ocean Park was founded in 1988 in Santa Monica, California. Since, we have been dedicated to delivering skillful asset management for our clients. Our strategies were engineered to reduce volatility while achieving satisfying returns over a market cycle. This has helped build our reputation as a trusted partner to financial advisors and investors nationwide. As of March 31, 2019, Ocean Park and its affiliates manage or advise over \$3.5 billion of client assets. Ocean Park Conservative BM- Please see Important Notes Disclosure attached to this report for more detail regarding the blending benchmark used in this analysis.

Important Notes

Performance Results. The returns used are inclusive of management fees, trading expenses, and fees assessed within the strategy's holdings. A monthly \$8 technology fee is applied for each account and is not included in the return calculation. All performance returns are net of fees, including VCM fees, trading expenses, third-party management fees and fees assessed by the strategy's holdings. The model is assessed an annual total VCM fee of 1.95%, deducted on a monthly basis. Fees assessed by any fund utilized by the strategy can be found in the fund prospectus. For additional information about the fees and expenses associated with your investments through VCM, please refer to the Firms ADV Part 2A or Wrap Brochure. The performance results shown include the reinvestment of dividends and other earnings. Returns greater than one year are annualized. Individual returns may vary substantially from those presented. All gross performance returns are provided by Ocean Park Asset Management, Inc. ("Ocean Park") and adjusted by a third-party vendor to provide fee-adjusted performance reporting. The data sources of the performance returns displayed from 10/1/2017 to 12/31/2017, was from an SMA marker account invested in the same way as the Tactical Bond strategy and managed by Ocean Park. From 1/1/2018, the source of the performance data shown was from a composite of SMA accounts invested in the same way as the Tactical Bond strategy and managed by Ocean Park. Valuations and returns are computed and stated in U.S. Dollars. Actual results may differ from composite results depending upon the size of the account, custodian related costs, the inception date of the account and other factors. Hypothetical (backtested) performance: Returns presented prior to October 2017 include hypothetical (back tested) data and represent a reduction in gross returns of 1.95% annually for fees, trading costs, and expenses, applied monthly, which would be expected in a real-time managed account. Taxes have not been considered. Performance presented includes both actual composite returns from live portfolios and hypothetical or back-tested performance. Composite performance reflects the actual, net-of-fee returns achieved by clients invested in the strategy since May 2025. Hypothetical returns are based on back-tested results using historical data and are also presented net of estimated advisory fees and transaction costs. All dividends are assumed to be reinvested. Hypothetical returns are presented from the inception date until May 2025. The portfolio results reflect hypothetical performance that was achieved by means of the retroactive application of an allocation back-test and, as such, the corresponding results have inherent limitations, including: (1) the portfolio results do not reflect the results of an actual account allocated in this current portfolio. (2) back-tested performance may not reflect the impact that any material market or economic factors might have had on the advisor's use of the portfolio if the portfolio had been invested during the period to actually manage client assets. An investor's actual results may vary substantially from those presented due to differences in the timing of contributions and withdrawal activity, account start date, fees incurred, triggering of selling of underlying holdings, timing of re-entry into the portfolio holdings, trading costs and overall market returns. Simulated returns do not demonstrate the adviser's skill and are not the performance returns achieved by any specific client. For the hypothetical data presented, the adviser was not providing advice using this model, and strategies were developed with the benefit of hindsight. The model that gave rise to these back-tested performance returns is one the firm is now using to manage clients' accounts. Cautions: The investment strategy that the back-tested results were based upon can (theoretically) be changed at any time with the benefit of hindsight in order to show better backtested results, and (theoretically) the strategy can continue to be tested and adjusted until the desired results are achieved. Actual accounts may use funds which deviate from the indexes represented in the model illustration. No matter how positive the model returns have been over any time period, the potential for loss is always present due to factors in the future which may not be accounted for in the model. The backtested data used is based on data of a high yield corporate bond ("HYCB") fund and a long-duration Treasury bond fund that Ocean Park has used from time-to-time in client accounts and that generated average performance relative to its peer group. The same funds were used for the same Buy and Sell signal disciplines that Ocean Park has implemented for such funds in clients' accounts historically. In addition, Ocean Park backtested several other HYCB funds that have been used from time-to-time in client accounts and using the same Buy and Sell signal disciplines with comparable results.

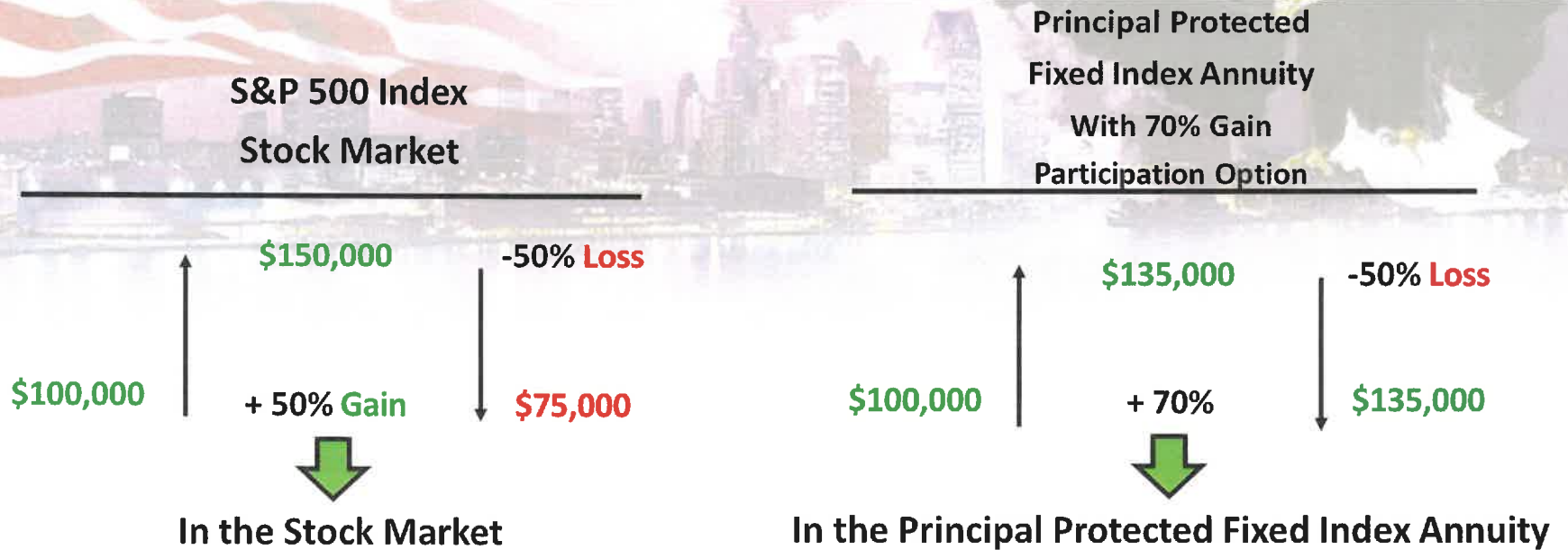
Ocean Park Asset Management, Inc. ("Ocean Park") is a sub-advisor to Virtue Capital Management, LLC (VCM). Both firms are Registered Investment Advisors. Readers are advised that all information is issued solely for informational purposes and is not to be construed as an offer to sell or the solicitation of an offer to buy, nor is it to be construed as a recommendation to buy, hold or sell (short or otherwise) any currency, future, equity, option or any other asset. The risk of loss in trading can be substantial. You should therefore carefully consider whether such trading is suitable for you in light of your financial condition. VCM only transacts business in states where it is properly registered or is excluded or exempted from registration requirements. SEC registration is not an endorsement of the firm by the SEC and does not mean that the advisor has attained a specific level of skill or ability. For a complete description of investment risks, fees and services, review the VCM firm brochure (ADV Part 2A). Information provided is not intended to be relied upon as personalized investment advice. Please seek advice from your financial advisor. Personalized financial planning and investment advice can only be rendered after engagement of the firm for services, execution of the required documentation, and receipt of required disclosures. All performance data is presented net of advisory fees and trading expenses. All investments involve the risk of potential investment losses as well as the potential for investment gains. Prior performance is no guarantee of future results, and there can be no assurance that future performance will be comparable to past performance. These results should be viewed in the context of the broad market and general economic conditions of the reporting period, and not as an indication of the advisor's skill. PAST PERFORMANCE IS NOT A GUARANTEE OF FUTURE RESULTS. THE INVESTMENT RETURN AND PRINCIPAL VALUE OF SHARES WILL FLUCTUATE AND SHARES, WHEN REDEEMED, MAY BE WORTH MORE OR LESS THAN THE AMOUNT INVESTED. This presentation may be used only for one-on-one presentations to clients. It must be accompanied by an Investment Advisory Agreement that shows the fees to be paid by the investor.

MARKET CRASH PROTECTION



Benefits of a Principal Protected Annuity

Example for Illustrative and Educational Purposes Only



You receive 100% of the Gains

&

You Incur 100% of the losses

You Can Potentially Receive

70% of the S&P500 GAINS

BUT

You do not incur any LOSSES

Where are you better off?

For that portion of your investments where you seek Growth without Risk

The Principal Protected Index Annuity is a potentially superior option

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Principal Protected Annuity With Maximum Lifetime Income Rider

Account Value

Income Account Value

\$100,000
+ \$10,000

\$110,000

**10%
Bonus**

\$100,000
+ \$10,000

\$110,000

After 5 Years Based on 5%
Assumed Growth- Annual Rider Fee
\$140,390 Approx.

Account Value- Income Taken=
Death Benefit for Family

After 5 Years Based on 8% LIBR
Roll up
\$161,630 Approx.

Maximum Lifetime Income Only
Home Health Care & Nursing Home Protection

Example for Illustrative and Educational Purposes Only. Annual Rider Fee used in example is 1%.
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PRINCIPAL PROTECTED LOW COST NEW GENERATION ANNUITY

Example For Illustrative and Educational Purposes

Clients Name	Valued Client
Principal	\$100,000
Bonus	10%
Roll-Up Rate	8.00%
Annual Fee Ranges From	0.90% - 1.15%



	Bucket 1	Bucket 2	Bucket 3	Bucket 4
Contract Anniversary	Principal Protected <i>From Stock Market Risk Assumed ROR (5%)</i>	Benefit Calculation Base <i>(8%)</i>	Benefit Continuation Option	Annual Enhanced Doubler Benefit <i>Home Health Care & Nursing Home Protection</i>
Year 1	\$115,500	\$118,800	\$118,800	N/A
Year 2	\$121,275	\$128,304	\$128,304	N/A
Year 3	\$127,339	\$138,568	\$138,568	\$277,136
Year 4	\$133,706	\$149,654	\$149,654	\$299,308
Year 5	\$140,391	\$161,626	\$161,626	\$323,252
Year 6	\$147,411	\$174,556	\$174,556	\$349,112
Year 7	\$154,781	\$188,521	\$188,521	\$377,042
Year 8	\$162,520	\$203,602	\$203,602	\$407,204
Year 9*	\$170,646	\$219,890	\$219,890	\$439,780
Year 10*	\$179,178	\$237,481	\$237,481	\$474,962

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A banner at the top of the slide features a waving American flag on the left and a bald eagle with its wings spread on the right, set against a background of a city skyline at dusk.

Ben Stein, *Economist*

*Author: Moneypower: How to Make Inflation Make You Rich
As seen on Cavuto on Business on FOX News*



Ben Stein is a big believer in Fixed Annuities with a Lifetime Income Guarantee. He prefers Fixed Annuities for folks over the age of 50. He *does not* recommend **Variable Annuities** for folks over the age of 50.