

Brochure Supplement

January 4, 2021

Virtue Capital Management, LLC

SEC File No. 801-79938

William A. Howard, CFP®

Investment Adviser Representative

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This brochure supplement provides information about William A. Howard that supplements the Virtue Capital Management brochure. You should have received a copy of that brochure. If you did not receive a brochure or if you have any questions about the contents of this supplement, please contact us at 615-340-0801.

Additional information about William A. Howard is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

William A. Howard (b. 1956) is an investment adviser representative with Virtue Capital Management, LLC.

A. Educational Background

University of Florida, BA in Finance, with Honors 1982

B. Business Background

Investment Adviser Rep., Virtue Capital Management, LLC	11/2018–Present
Owner, Benchmark Financial, LLC	04/2018–Present
Owner, Howard Financial Solutions, LLC	06/2016–09/2019
Co-Owner, Benchmark of South Florida	02/2016–09/2019
Registered Representative/IAR, Cetera Advisor Networks	02/2017–11/2018
Agent, Massachusetts Mutual Life Insurance Co.	11/2015–02/2017
Registered Representative, MML Investors Services, LLC	11/2015–02/2017
Owner, Wealth Development Associates LLC	03/2011–02/2017

C. Professional Designations

CERTIFIED FINANCIAL PLANNER™ (CFP®) Professional

Individuals certified by CFP® Board have taken the step to demonstrate their professionalism by voluntarily submitting to the CFP® certification process that includes thorough education, examination, experience and ethical requirements. The CFP® is issued by the Certified Financial Planner Board of Standards, Inc. Prerequisites require a designee to hold a Bachelor's degree (or higher) from an accredited college or university as well as three years of full-time personal financial planning experience. In addition, candidates must complete a CFP-board registered program (or hold an accepted designation, degree or license) and take the CFP Certification examination. To maintain certification, the designee is required to complete 30 hours of continuing education every two years and continue to agree to be bound by the Standards of Professional Conduct.

Item 3: Disciplinary Information

William Howard does not have any disciplinary action to report. Public information concerning his registration as an investment adviser representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

William Howard is the owner of Benchmark Financial, LLC through which he offers financial services and may recommend insurance products offered by various insurance carriers. Please be advised that there is a potential conflict of interest in that there is an economic incentive to recommend insurance and other investment products offered through such insurance carriers. Please also be advised that William strives to put clients' interests first and foremost, and clients are not obligated to purchase insurance products through him.

William Howard is also owner of Bill Howard Photography. He receives compensation for photography services rendered. This is not investment related.

William Howard is the treasurer for Greater Fort Lauderdale Sister Cities program, a 501(c)(3) established to promote cultural exchanged with the sister cities of Fort Lauderdale. He does not receive any compensation for his services.

William Howard is a board member for the Tower Club Board of Governors, a social club in Fort Lauderdale, FL. He does not receive any compensation for his services.

Item 5: Additional Compensation

William Howard receives additional compensation through his business activities described in Item 4 above.

Item 6: Supervision

Supervision of William Howard is performed by Steven Cervantes, Chief Compliance Officer, through reviews of internal transaction and security holdings reports, electronic and physical correspondence, and other internal reports as mandated by the firm and its regulatory authorities. Steven Cervantes can be reached at 615-340-0801.