Ask yourself:
Will my money last as long as I do?

How can I avoid losing even more in the downturn?

How can I benefit when the economy finally starts to improve?

The thought of changing financial advisors makes me uncomfortable. **But how do I know if my current advisor is the best for me?**

Concerned about your financial health? Maybe it's time for an objective second opinion.

VIRTUS
CAPITAL PARTNERS, LLC

www.virtuscapitalpartnersllc.com

Byron, IL, Office:
117 S. Lafayette St.
Byron, IL 61010
Phone: 815-668-8062
Fax: 815-915-0000

We offer just that.

Worried? Frustrated? Feeling overwhelmed and immobilized?
You may have had one or several of these reactions to the economic downturn of the past few years. You might be asking what your next steps should be. Maybe you don't have a financial advisor, or if you do, you might wonder if your current plan–or advisor–is really the best for you.

Financial health is like your physical health.
If you take good care of it, you are more likely to have a healthy future. Even when you get regular advice from an experienced professional, whether a doctor of financial advisor, you sometimes can benefit from a second opinion. In today's uncertain economy, a fresh perspective from the advisors at Virtus Capital Partners, LLC, could be exactly the second opinion you seek.

Kelly Johnson, CFP® and Managing Principal at Virtus Capital Partners, is a well-connected and respected financial planner with over 25 years of experience helping his clients strive to accomplish more of those things most important to them, their families, and their businesses.

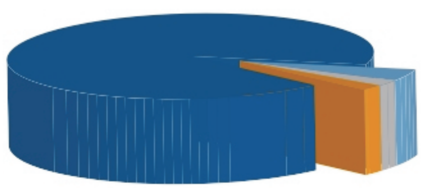
Dedicated to a rare commodity. Service.
At Virtus Capital Partners, our mission is to provide clients with financial confidence. A distinctively different, high-touch client experience, honest and objective advice, and personalized financial planning are the cornerstones of our practice. We strive to help our clients become more informed investors so that they can arrive at better financial planning decisions– and avoid making common mistakes that could jeopardize their financial future.

Best of both worlds.
We combine the proactive communication and responsible service of a community based firm with the acclaimed resources of RAYMOND JAMES FINANCIAL SERVICES INC., to create comprehensive and personalized wealth management solutions for our clients.

Our independence allows us to provide specific investment and/or insurance recommendations without any exclusive affiliations to sway our focus from keeping your needs first. It also allows us to take a comprehensive approach that views investments in the context of your overall financial picture.

Get your portfolio back on track with our "second opinion" analysis.

Wonder what is commonly considered the single most important aspect of portfolio performance? It's definitely not timing the market. It's not even picking the "right" investments. Portfolio allocation is by far the most important determinant of portfolio performance. We call this "portfolio balance." Having proper balance, based on your unique needs, can help reduce risk and take the buy-or-sell guesswork out of financial decisions.



Determinants of Portfolio Performance*

- Long-Term Asset Allocation Policy 91.5%
- Security Selection 4.6%
- Other Factors 2.1%
- Market Timing 1.8%

**Source: Brinson, Hood and Beebower. "Determinants of Portfolio Performance", 1986, updated 1991 and 1995. Asset allocation does not ensure a profit or protect against a loss.*

Diagnose, Implement and manage.

Our client-centric process can objectively diagnose your portfolio and identify where concentrations and gaps may exist, according to six criteria that are critical to investment health. We collaborate with you to develop and implement the plan most capable of addressing the concentrations and filling the gaps, in the most economical, tax-efficient manner. We then work together in an ongoing effort to manage results and make adjustments as needed. For details about our process, visit our website at:
www.virtuscapitalpartnersllc.com

Demystify your financial affairs.

A "second opinion" analysis from the advisors at Virtus Capital Partners will give you a clear understanding of your financial picture. You'll have a better foundation from which you can feel empowered to take control and make more-informed decisions, whether or not you choose to utilize our services in the future.

Change made simple. If you do choose the advisors at Virtus Capital Partners, the process of changing advisors is simple and hassle-free... just sign a few forms, and we'll take care of the rest for you.

Kelly Johnson, CFP®

Financial Advisor
Managing Principal,
Virtus Capital Partners, LLC

CREDENTIALS

CFP®: CERTIFIED FINANCIAL PLANNER™

Registered Investment Advisor Representative:
Raymond James Financial Services

General Securities Representative:
Raymond James Financial Services

BBA– Business Management:
Evangel University, Springfield, MO

Four-time recipient of the President's Volunteer Service Award.

For more information about us and how we work with you, visit our website at:

www.virtuscapitalpartnersllc.com

VIRTUS
CAPITAL PARTNERS, LLC

Call us today to schedule a complimentary no-obligation initial consultation

Discover how our advisors' highly personalized approach to financial planning and management can make the difference you need. So call us right away. **The sooner we start working together, the sooner you'll be back on the road to your financial future.**

Virtus Capital Partners, LLC

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