

Virtus Wealth Management, LLC | CRD No. 317832



Form ADV Part 2B – Individual Disclosure Brochure

Andrew Hall

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This Form ADV 2B (“Brochure Supplement”) provides information about your Investment Advisor Representative that supplements the Virtus Wealth Management, LLC dba Virtus Financial Group Disclosure Brochure. You should have received a copy of the Virtus Wealth Disclosure Brochure that describes the investment advisory services offered through Virtus Wealth, a registered investment advisor. Please contact Virtus Wealth at the telephone number above if you did not receive this Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about your Investment Advisor Representative (Investment Advisor Representative) is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

This section of the Brochure Supplement includes the Investment Advisor Representative's name, age (or year of birth), formal education after high school, and business background (including an identification of the specific positions held) for the preceding five years.

Name: **Andrew M. Hall, CPA - Co-Founder and Chief Compliance Officer (Investment Advisor Representative)**

Year of birth: **1985**

Education

The following information details your Investment Advisor Representative's formal education. If a degree was attained, the type of the degree will be listed next to the name of the institution. If a degree is not listed, the Investment Advisor Representative attended the institution but did not attain a degree.

Illinois State University: Masters in Professional Accountancy (2009)

Professional Designations

The following provides information on professional designation(s) that your Investment Advisor Representative earned.

CPA – Certified Public Accountant

A CPA license is the accounting profession's highest standard of competence, a symbol of achievement and assurance of quality. The CPA credential is a license issued by one of the 55 states or territories of the U.S. that authorizes the holder to practice as a CPA in that jurisdiction.

To earn the prestige associated with the CPA license, an individual is required to demonstrate knowledge and competence by meeting high educational standards, passing the CPA exam, and completing a specific amount of general accounting experience.

To attain the right to use the CPA designation in Missouri, an individual must be:

- Of good moral character;
- A resident in Missouri, be regularly employed in Missouri, or have a place of business in Missouri; and
- Have 150 semester hours of college education to include:
 - a baccalaureate degree or higher;
 - thirty-three semester hours in accounting (at least one course in auditing and at least 18 semester hours of the accounting courses must be upper division accounting). Please Note: Accounting Law courses may be accepted toward the accounting or business requirement. Business Law courses are only acceptable toward the business requirement;
 - twenty-seven semester hours in general business courses (e.g., marketing, management, economics, finance, etc.).

Upon completion of the CPA exam, CPAs must meet requirements defined by their licensing state board of accountancy to maintain the license. The state of Missouri requires Continuing Professional Education in the following categories:

- General Requirement – 120 hours, with a minimum of 20 per calendar year
- Ethics Requirement – Six (6) hours, two (2) hours per reporting period

The CPA designation and logo may only be used by those authorized as such under state laws. Individuals who hold a lapsed or inactive license may return to active status by applying for reinstatement of license.

Business Experience

The following information details your Investment Advisor Representative's business experience for at least the past 5 years.

Virtus Wealth Management, LLC dba Virtus Financial Group– Owner (50%), Co-Founder and Chief Compliance Officer (Investment Advisor Representative)
01/2022 – Present

Virtus Financial Group, LLC – Owner 01/2022 - Present

Simplicity Wealth, LLC - Investment Adviser Representative
09/2020 – 01/2022

Fleur-De-Lis Financial - Owner
09/2019 – 01/2022

Self Employed - Independent Insurance Agent
09/2014 – Present

Enterprise - Internal Auditor
09/2011 – 09/2014

Item 3 - Disciplinary Information

This section includes any legal or disciplinary events and material to a client's or prospective client's evaluation of the Investment Advisor Representative.

There are no legal or disciplinary events required to be disclosed in response to this item. Any such disciplinary information would be available at www.adviserinfo.sec.gov.

Item 4 - Other Business Activities

This section includes any relationship between the advisory business and the Investment Advisor Representative's other financial industry activities that creates a material conflict of interest with clients and describes the nature of the conflict and generally how it is addressed. If the Investment Advisor Representative is actively engaged in

any investment-related business or occupation, including if the Investment Advisor Representative is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA, the business relationship, if any, between the advisory business and the other business is disclosed below.

Licensed Insurance Agent

Mr. Hall is a licensed insurance agent with various insurance companies. In this capacity, Andrew may recommend your purchase of certain insurance products such as term life and fixed annuities.

Virtus Financial Group, LLC

Mr. Hall owns Virtus Wealth Management, LLC. In this capacity, Andrew may recommend your purchase of certain insurance products such as term life and fixed annuities, provide tax consulting, and general financial consulting on matters such as saving, budgeting, and general financial education.

Director and Non-profit Volunteer

Mr. Hall is a director and non-profit volunteer at The Institute for Financial Education.

Certified Public Accountant (CPA)

Andrew Hall is also a Certified Public Accountant (CPA) and may provide tax education, and preparation.

Conflict of Interest

Clients should be aware that as a licensed insurance agent, as Owner of Virtus Financial Group, or as a CPA, Andrew will receive a share in the commissions paid for the sale of insurance products you purchase through him, as well as any other services through Virtus Financial Group. As a CPA he may be compensated for the preparation of tax returns. He can also receive additional compensation or incentives through an insurance marketing organization which is also based on the sale of insurance products. Receipt of such transaction-based compensation creates a conflict of interest as it provides an incentive for Mr. Hall to recommend insurance products based on the compensation received. Clients are under no obligation to engage Mr. Hall for insurance or accounting services.

Item 5 - Additional Compensation

This section includes details regarding if someone who is not a client provides an economic benefit to the Investment Advisor Representative for providing advisory services. For purposes of this Item, economic benefits include sales awards and other prizes, but not the Investment Advisor Representative’s regular salary, if any.

Mr. Hall can receive economic benefits based on production such as awards, incentive travel expenses, attendance at conferences, dinners or other entertainment events as well as promotional gifts.

Item 6 – Supervision

This section explains how Virtus Wealth Management supervises the Investment Advisor Representative, including how the advice the Investment Advisor Representative provided to clients is monitored.

Virtus Wealth maintains a supervisory structure and system reasonably designed to prevent violations of applicable state rules and regulations. Mr. Hall also serves as the Chief Compliance Officer and is responsible for administering the policies and procedures and a system of technology-based controls to monitor account activity for irregularities or patterns that require review and potential action that may lead to disciplinary action or reimbursements. Mr. Hall can be reached at : (314) 395-6133.

Item 7 – Requirements for State Registered Advisors

In addition to the events listed in Item 3 of Part 2B, if the Investment Advisor Representative has been involved in one of the events listed below, disclose all material facts regarding the event. An award or otherwise being *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:

- (a) an investment or an *investment-related* business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

- None

An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding* involving any of the following:

- (a) an investment or an *investment-related* business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

If the Investment Advisor Representative has been the subject of a bankruptcy petition, disclose that fact, the date the petition was first brought, and the current status.

- Andrew Hall has not been involved in any of the above listed events or the subject of a bankruptcy petition.