

Brochure Supplement

May 13, 2021

Virtue Capital Management, LLC

SEC File No. 801-79938

Jay H. Millard

Investment Adviser Representative

Individual CRD No. 1686665

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This brochure supplement provides information about Jay H. Millard 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 Jay H. Millard is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Jay H. Millard (b. 1966) is an investment adviser representative with Virtue Capital Management, LLC.

A. Educational Background

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| Northern Kentucky University, B.S Public Administration | 1993 |
| City University, MBA | 1997 |

B. Professional Designations

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| Registered Financial Consultant (RFC [®]) | 2010 |
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C. Business Background

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| Investment Adviser Rep., Virtue Capital Management, LLC | 05/2018–Present |
| President, Oak Hill Financial Group, Inc./Millard Advisors | 05/2001–Present |
| Investment Adviser Rep., Horter Investment Management | 08/2017–05/2018 |

D. Professional Designations - Qualifications and Related Criteria

D.1. Qualifications for Registered Financial Consultant (RFC[®])

The Registered Financial Consultant (RFC[®]) is a professional designation awarded by the IARFC to those financial advisors who meet high standards of education or experience and integrity.

Experience Candidates must have a minimum of three years of experience as a full-time practitioner in the field of financial planning or financial services.

Education Candidates must have one of the following to satisfy the education requirement:

- one of the following professional degrees or designation: AAMS, CFA, CFP, ChFC, CLU, CPA, EA, LUTCF;
- A Series 65 Securities license or one of the following combinations: Series 6 & 63, Series 6 & 66, Series 7 & 63, Series 7 & 66;
- A Life Insurance license; or
- A Bachelors' or advanced degree in Business, Finance, Economics, or a related field.

Examination The educational curriculum must have included an examination process.

Licensing Candidates must have the required licenses necessary for their mode of practice.

Conduct Candidates must have a sound record of business integrity with no suspension or revocation of any profession licenses. Applicant must subscribe and adhere to the IARFC Code of Ethics.

Continuing Education All designated members must agree to devote a minimum of 40 hours every two years of professional Continuing Education in the field of personal finance and

professional practice management. Four hours every two years must be devoted to ethics. Every year, members must provide assurance of continued compliance and operation.

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Jay Millard is the President of Oak Hill Financial Group, Inc./Millard Advisors, through which he provides tax and accounting services as well as offers insurance and annuity products. Please be advised that there is a conflict of interest in that there is an economic incentive to recommend such services. Please be advised that Jay Millard strives to put clients' interests first and foremost, and clients are not obligated to utilize the services of Oak Hill Financial Group, Inc./Millard Advisors.

Item 5: Additional Compensation

Jay Millard receives additional compensation through his business activities described in Item 4 above.

Item 6: Supervision

Supervision of Jay Millard 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.