



# VICTORY

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WEALTH MANAGEMENT, INC.

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Securities, insurance and investment advisory services offered through FSC Securities Corporation, member FINRA/SIPC. Certain insurance products are offered independent of FSC Securities Corporation. Tax Preparation Services offered through Victory Wealth Management, Inc., which is not affiliated with FSC Securities Corporation.



**VICTORY**  
WEALTH MANAGEMENT, INC

# Your Team



## **Midge Suite-Arnold, Financial Advisor**

President and Owner, Victory Wealth Management, Inc.  
Registered Investment Advisor, FSC Securities Corporation

Approachable....analytical....sensible.... all descriptors for Midge's approach as a financial planning professional. With over 30 years of experience, Midge is gifted at discerning her client's needs, helping them gain clarity on their financial goals and designing a plan to achieve them.

Financial independence is something we all desire. One of the benefits to working with Midge is her ability to provide clear, simple explanations for the many financial products and services available to investors. There are a lot options for wealth management and she offers an independently personalized strategy as a roadmap toward a secure financial future.

As the President of Victory Wealth Management, Inc. Midge has sought out and built relationships with other business owners both locally and nationally. She is also tightly networked with other financial professionals all over the United States who are considered to be leaders in the financial planning arena. These associations ensure Midge stays up to date with the best financial planning products available, including market indicators and retirement strategies for her clients.

Additionally, Midge holds Series 7, Series 63 and Series 65 registrations and is an Investment Advisor Representative with state securities registrations in CA, CT, IL, NC, SC and VA. She is also licensed in Life, Health and Long-term Care insurance.



**Cathy S. Foster, CFP®, RFC**

**Financial Advisor**

Registered Investment Advisor, FSC Securities Corporation

Cathy has been with Victory Wealth Management, Inc. since early 2007, having worked in the field of financial management since 1999. Her primary focus is the financial planning process with an emphasis on retirement income planning.

Cathy earned a Bachelor's of Business Administration from Catawba College and holds FINRA Series 7 and 66 securities registrations through FSC Securities Corporation. She also holds NC Life, Accident, Health, Long-term Care and Medicare Supplement Insurance Licenses.

On a personal note, Cathy and her husband, Lynn, have two children. Their oldest is a senior at Appalachian State University studying Business Management and the youngest is a student at Southeast Middle School. Cathy has a passion for genealogy and is an active member of the Daughters of the American Revolution (DAR). She is also on the Board of Directors for Rufty-Holmes Senior Center, currently serving as the Board Treasurer.

**Brittany A. Ketchie, Executive Administrative Assistant**

Brittany joined Victory Wealth Management, Inc. in 2011. She has over eleven years customer service experience and enjoys meeting new people. As the first friendly voice heard on the phone and the first and last person clients will see when they are in the office, Brittany is instrumental in making sure everyone has a positive experience. In addition to keeping the office running smoothly, she works hand in hand with our advisors, ensuring reports are compiled properly and clients receive follow up when needed.

Brittany is a life-long resident of southern Rowan County, currently residing in Landis, NC and is married to her long time sweetheart, Wes. Her favorite activities include watching NASCAR, rooting for the Denver Broncos and the Carolina Panthers football teams and playing with their three sweet dogs – Tito, Chunk and Rowdy. She is also a gifted interior designer and enjoys Pinteresting in her spare time.





**Cindy S. Houser**  
**Director of Marketing**

Cindy joined the Victory team in October of 2015. Having spent over 15 years working in Corporate Communications and Marketing at Bank of America, she brings a wealth of experience in client and company engagement. Utilizing her writing and creative thinking skills, Cindy is responsible for client communications, seminars and all external marketing efforts.

A University of North Carolina at Charlotte graduate, she has lived in Charlotte most of her life. Her love for community involvement is evident as an active volunteer in both the school her children attend and the community in which she lives. She is Director of Membership for the Lincoln Charter School PTO, Board Treasurer for Western United Soccer Club and active supporter of the GoJenGo Foundation, which provides financial assistance and emotional support to individuals battling breast cancer.

For fun, Cindy competes in local Triathlons. However, the true love of her life is partnering with her husband of 23 years in raising their three children, ages 15, 13 and 10. They are all active in sports which keeps their family busy on the weekends.



# Why Independence Matters

We live in a country that fought for and celebrates its Independence. The freedom to make our own choices, worship how we desire and choose our government. We cherish living in a country where we have the right to life, liberty and the pursuit of happiness.

Independence is a big word and has tremendous meaning in the financial services industry as well. It means not being limited by a franchise, chain store or impacted by the agendas of other's pocketbook.

In the financial services industry, independence is gained much in the same way independence was gained by the United States in 1776. Individuals with ideals and desires to be free to exercise those ideals separate from the "status quo" and fight, in the form of building a private business, to establish the right to be free to serve their clients without restraints. The end result is an elevated relationship, service level and product offerings.

Independence matters because you work hard for your money. Independence matters because you and your family deserve more than a transaction. It matters because you deserve a relationship with advisors who are free to choose from many different investment options that best serve your individual needs.

Think about it.



# What to Gather

## **HELPFUL DATA FOR A FINANCIAL PLANNING INTERVIEW**

*(Naturally, ALL data is held in confidence)*

- Complete listing of all liabilities. Current interest rates, term, monthly payment and balance owed. Let me know on which accounts you are paying extra
- Budget. What are your current monthly living expenses?
- Complete listing of all assets. These would include: stocks, bonds, mutual funds, annuities (variable and fixed), IRA's, 401k and retirement plans, fair market value of real estate, fair market value of business interests etc. Please list date acquired, amount paid as well as current/fair market value if known. Most recent statements are helpful.
- Tax returns from last 2 years
- Most recent pay stubs
- Any expected or currently received pension or annuity payments. Do these continue for surviving spouse?
- Most recent Social Security statements. These statements are no longer mailed so please go to [www.ssa.gov](http://www.ssa.gov), create an online account, and print your statement.
- All insurance policies and/or most recent statements. Car, home, liability, life, disability, long-term care, etc.
- Retirement plan information. Plan data showing investment options. What is your contribution? What is employer match?
- Copy of Wills, Living Trusts, POA's (durable and medical), Trust agreements, etc.
- Names and phone numbers of any advisors, such as your CPA or attorney
- What are your short and long term goals and objectives?
- How do you handle market fluctuations? Do you buy, sell or hold?
- What "big" events are coming up or have recently occurred?
- Any other items you feel would be of help to me when looking at the "big picture"



# Location Information

603 N. Main Street  
China Grove, NC 28023  
Phone – 704-857-4924

These directions may not be the shortest routes to the office but they do not require many turns. You can visit our website at [www.VictoryWMI.com](http://www.VictoryWMI.com) for more detailed directions from your starting point.



## **Directions from Charlotte via I-77 North**

I-77 North to Exit 36 in Mooresville  
Turn right at the stoplight and you will be on Hwy 150  
Stay on Hwy 150 East towards Salisbury for approximately 6 miles  
Stay straight to get on Hwy 152  
Continue on Hwy 152 for about 12 miles  
We are located on the corner of Hwy 152 and N. Main St in China Grove  
As you reach that intersection, you will see the stoplight  
Before you reach the stoplight, the entrance to our parking lot will be on your left

## **Directions from Charlotte via I-85 North**

I-85 North to Exit 68 – China Grove/Rockwell  
Turn left at stop sign  
After traveling approximately 7/10 of a mile, turn left at the stoplight onto N Main St/US-29A/NC-152  
Travel 6/10 of a mile & turn right onto W Church St/NC-152 (we are located on that corner)  
Almost immediately, turn right into our parking lot.

## **Directions from Greensboro via I-85 South**

Take I-85 South to exit 68 (China Grove exit.).  
Continue straight for approximately 1 ½ miles  
At the stoplight, turn right onto Hwy 152  
Travel 3/10 of a mile to the intersection of N. Main St and Hwy 152  
You will see our office on the corner.  
Travel straight thru the intersection and our entrance will be on the right



### **Directions from Mooresville via Hwy 150**

Take Hwy 150 East towards Salisbury for approximately 6 miles (from the Wal-Mart area in Mooresville)

Stay straight to get on Hwy 152

Continue on Hwy 152 for about 12 miles

We are located on the corner of Hwy 152 and N. Main St in China Grove

As you reach that intersection, you will see the stoplight

**Before** you reach the stoplight, the entrance to our parking lot will be on your left

### **Directions from Salisbury via I-85**

Take I-85 South to exit 68 (China Grove exit.).

Continue straight for approximately 1 ½ miles

At the stoplight, turn right onto Hwy 152

Travel 3/10 of a mile to the intersection of N. Main St and Hwy 152

You will see our office on the corner.

Travel straight thru the intersection and our entrance will be on the right

### **Directions from Statesville via Hwy 70 East**

Hwy 70 towards Salisbury

Turn right onto Hwy 801

Go to stop sign & turn left

Take 1<sup>st</sup> right onto White Rd for approximately 3 miles

At stop sign, turn right onto Hwy 150

Take 1<sup>st</sup> left (will only travel a short distance) onto Millbridge Rd

Travel about 3 miles

Turn left onto Brown Rd

Travel about 3 miles until you reach the stoplight at Hwy 152

Turn left and travel about 3 miles

We are located on the corner of Hwy 152 and N. Main St in China Grove

As you reach that intersection, you will see the stoplight

**Before** you reach the stoplight, the entrance to our parking lot will be on your left

### **Directions from Winston Salem via Hwy 52 South & I-85 South**

Take 52 South towards Lexington/NC-8

Continue on US-52 South. Merge with I-85 South

Continue on I-85 south until Exit 68 (China Grove exit)

Continue straight for approximately 1 ½ miles

At the stoplight, turn right onto Hwy 152

Travel 3/10 of a mile to the intersection of N. Main St and Hwy 152

You will see our office on the corner.

Travel straight thru the intersection and our entrance will be on the right