

Sample Asset Allocations Utilizing Benchmark Unmanaged Indices

Data shown for sample asset allocations reflects risk characteristics and performance of underlying indices, rebalanced monthly and is for risk/return analysis purposes only.

Please see accompanying page for further important disclosure information regarding this analysis.

WEALTHCARE CAPITAL
MANAGEMENT®

Data updated through June 30, 2014

Aggressive Growth Allocation

<i>(data start date: March 31, 1973)</i> Asset Class Allocation Indices		Asset Weighting		Annualized Performance Estimate - Net of Advisory and ETF Expenses					
				YTD	1 Year	5 Year	10 Year	20 Year	Since Inception
U.S. Equity (CRSP Tot Mkt/MSCI US Broad/Wilshire 5K) ¹		85.00%	5.93%	22.66%	16.22%	6.35%	7.43%	8.65%	
International Equity (FTSE All World Ex-US/MSCI EAFE) ²		15.00%						17.36%	
Fixed Income (Citigroup/Merrill Lynch 7-10 YR Treasury) ³		0.00%	Standard Deviation (since March 31, 1973)						
Cash (3 Month T-Bill Yield)		0.00%	Performance Statistics - Since Inception						
			Highest 1 Month Return	14.95%	Lowest 1 Month Return		(21.61%)		
			Highest 3 Month Return	27.28%	Lowest 3 Month Return		(32.16%)		
			Highest 12 Month Return	58.12%	Lowest 12 Month Return		(45.31%)		
			Estimated Allocation Expenses Using Indexed ETFs:					0.0650%	
			Estimated TOTAL Expenses with 170 BP Advisory Fee:					1.7650%	

Growth Allocation

<i>(data start date: March 31, 1973)</i> Asset Class Allocation Indices		Asset Weighting		Annualized Performance Estimate - Net of Advisory and ETF Expenses					
				YTD	1 Year	5 Year	10 Year	20 Year	Since Inception
U.S. Equity (CRSP Tot Mkt/MSCI US Broad/Wilshire 5K) ¹		77.00%	5.79%	20.42%	15.10%	6.28%	7.35%	8.52%	
International Equity (FTSE All World Ex-US/MSCI EAFE) ²		13.00%						15.75%	
Fixed Income (Citigroup/Merrill Lynch 7-10 YR Treasury) ³		10.00%	Standard Deviation (since March 31, 1973)						
Cash (3 Month T-Bill Yield)		0.00%	Performance Statistics - Since Inception						
			Highest 1 Month Return	13.42%	Lowest 1 Month Return		(19.04%)		
			Highest 3 Month Return	24.13%	Lowest 3 Month Return		(28.78%)		
			Highest 12 Month Return	55.20%	Lowest 12 Month Return		(41.29%)		
			Estimated Allocation Expenses Using Indexed ETFs:					0.0730%	
			Estimated TOTAL Expenses with 170 BP Advisory Fee:					1.7730%	

Balanced Growth Allocation

<i>(data start date: March 31, 1973)</i> Asset Class Allocation Indices		Asset Weighting		Annualized Performance Estimate - Net of Advisory and ETF Expenses					
				YTD	1 Year	5 Year	10 Year	20 Year	Since Inception
U.S. Equity (CRSP Tot Mkt/MSCI US Broad/Wilshire 5K) ¹		71.00%	5.57%	18.19%	13.98%	6.10%	7.23%	8.33%	
International Equity (FTSE All World Ex-US/MSCI EAFE) ²		9.00%						14.18%	
Fixed Income (Citigroup/Merrill Lynch 7-10 YR Treasury) ³		18.00%	Standard Deviation (since March 31, 1973)						
Cash (3 Month T-Bill Yield)		2.00%	Performance Statistics - Since Inception						
			Highest 1 Month Return	11.84%	Lowest 1 Month Return		(16.73%)		
			Highest 3 Month Return	21.72%	Lowest 3 Month Return		(25.31%)		
			Highest 12 Month Return	52.47%	Lowest 12 Month Return		(36.96%)		
			Estimated Allocation Expenses Using Indexed ETFs:					0.0760%	
			Estimated TOTAL Expenses with 170 BP Advisory Fee:					1.7760%	

Balanced Allocation

<i>(data start date: March 31, 1973)</i> Asset Class Allocation Indices		Asset Weighting		Annualized Performance Estimate - Net of Advisory and ETF Expenses					
				YTD	1 Year	5 Year	10 Year	20 Year	Since Inception
U.S. Equity (CRSP Tot Mkt/MSCI US Broad/Wilshire 5K) ¹		53.00%	5.20%	13.75%	11.40%	5.69%	6.75%	7.87%	
International Equity (FTSE All World Ex-US/MSCI EAFE) ²		7.00%						11.23%	
Fixed Income (Citigroup/Merrill Lynch 7-10 YR Treasury) ³		37.00%	Standard Deviation (since March 31, 1973)						
Cash (3 Month T-Bill Yield)		3.00%	Performance Statistics - Since Inception						
			Highest 1 Month Return	8.86%	Lowest 1 Month Return		(11.45%)		
			Highest 3 Month Return	20.30%	Lowest 3 Month Return		(18.16%)		
			Highest 12 Month Return	45.78%	Lowest 12 Month Return		(27.97%)		
			Estimated Allocation Expenses Using Indexed ETFs:					0.0925%	
			Estimated TOTAL Expenses with 170 BP Advisory Fee:					1.7925%	

Balanced Income Allocation

<i>(data start date: March 31, 1973)</i> Asset Class Allocation Indices		Asset Weighting		Annualized Performance Estimate - Net of Advisory and ETF Expenses					
				YTD	1 Year	5 Year	10 Year	20 Year	Since Inception
U.S. Equity (CRSP Tot Mkt/MSCI US Broad/Wilshire 5K) ¹		39.00%	4.83%	10.43%	9.29%	5.22%	6.24%	7.40%	
International Equity (FTSE All World Ex-US/MSCI EAFE) ²		6.00%						9.27%	
Fixed Income (Citigroup/Merrill Lynch 7-10 YR Treasury) ³		50.00%	Standard Deviation (since March 31, 1973)						
Cash (3 Month T-Bill Yield)		5.00%	Performance Statistics - Since Inception						
			Highest 1 Month Return	7.99%	Lowest 1 Month Return		(8.88%)		
			Highest 3 Month Return	18.87%	Lowest 3 Month Return		(12.61%)		
			Highest 12 Month Return	40.40%	Lowest 12 Month Return		(21.73%)		
			Estimated Allocation Expenses Using Indexed ETFs:					0.1035%	
			Estimated TOTAL Expenses with 170 BP Advisory Fee:					1.8035%	

Risk Averse Allocation

<i>(data start date: March 31, 1973)</i> Asset Class Allocation Indices		Asset Weighting		Annualized Performance Estimate - Net of Advisory and ETF Expenses					
				YTD	1 Year	5 Year	10 Year	20 Year	Since Inception
U.S. Equity (CRSP Tot Mkt/MSCI US Broad/Wilshire 5K) ¹		26.00%	4.31%	7.11%	7.07%	4.58%	5.58%	6.81%	
International Equity (FTSE All World Ex-US/MSCI EAFE) ²		4.00%						7.61%	
Fixed Income (Citigroup/Merrill Lynch 7-10 YR Treasury) ³		60.00%	Standard Deviation (since March 31, 1973)						
Cash (3 Month T-Bill Yield)		10.00%	Performance Statistics - Since Inception						
			Highest 1 Month Return	8.37%	Lowest 1 Month Return		(6.36%)		
			Highest 3 Month Return	17.23%	Lowest 3 Month Return		(8.18%)		
			Highest 12 Month Return	34.73%	Lowest 12 Month Return		(15.04%)		
			Estimated Allocation Expenses Using Indexed ETFs:					0.1090%	
			Estimated TOTAL Expenses with 170 BP Advisory Fee:					1.8090%	

THE RETURN DATA IN THIS ANALYSIS IS NOT AN ADVISOR PERFORMANCE TRACK RECORD AND ANY REPRESENTATION VERBAL OR WRITTEN TO THE CONTRARY IS FALSE.
PAST PERFORMANCE IS NOT AN INDICATION OF FUTURE RESULTS. NO INVESTOR CAN INVEST DIRECTLY IN AN UNMANAGED INDEX.

Sample Asset Allocation Annual Performance Returns – Net of Fees - March 31, 1973 Through June 30, 2014

Calendar Year Performance Data (Net of Fees)	Aggressive Growth	Growth	Balanced Growth	Balanced	Balanced Income	Risk Averse
YTD 2014	5.93%	5.79%	5.57%	5.20%	4.83%	4.31%
2013	28.61%	24.58%	21.15%	13.33%	7.76%	2.78%
2012	14.69%	13.50%	12.17%	9.71%	7.80%	5.73%
2011	(2.94%)	(1.13%)	0.67%	3.74%	5.71%	7.32%
2010	14.51%	14.12%	13.54%	12.22%	10.91%	9.24%
2009	27.06%	23.31%	19.71%	12.58%	7.49%	2.69%
2008	(39.11%)	(34.71%)	(30.16%)	(20.43%)	(12.69%)	(4.73%)
2007	4.60%	5.01%	5.18%	5.99%	6.50%	6.77%
2006	15.26%	13.71%	12.03%	9.22%	7.21%	5.21%
2005	5.60%	5.10%	4.47%	3.58%	2.93%	2.21%
2004	11.59%	10.66%	9.52%	7.76%	6.43%	4.94%
2003	30.29%	27.02%	23.63%	17.46%	12.97%	8.52%
2002	(21.51%)	(18.39%)	(15.53%)	(9.02%)	(4.11%)	0.47%
2001	(14.12%)	(12.10%)	(9.93%)	(6.19%)	(3.54%)	(0.91%)
2000	(12.89%)	(10.49%)	(8.12%)	(3.26%)	0.36%	3.85%
1999	22.01%	18.83%	15.87%	9.97%	5.84%	2.10%
1998	20.93%	20.19%	19.26%	17.28%	15.50%	13.39%
1997	24.38%	22.93%	21.97%	18.41%	15.55%	12.84%
1996	16.82%	15.11%	13.81%	10.19%	7.50%	5.11%
1995	30.20%	29.38%	28.67%	26.31%	24.18%	21.78%
1994	(0.64%)	(1.36%)	(2.02%)	(3.21%)	(3.95%)	(4.46%)
1993	12.49%	12.22%	11.34%	11.11%	10.90%	10.18%
1992	3.85%	4.17%	4.84%	4.99%	4.92%	4.94%
1991	28.58%	27.43%	26.44%	23.51%	21.03%	18.38%
1990	(10.15%)	(8.46%)	(6.44%)	(3.34%)	(1.10%)	1.32%
1989	24.24%	23.36%	22.65%	20.40%	18.50%	16.53%
1988	17.59%	16.27%	14.75%	12.37%	10.66%	8.85%
1987	3.84%	3.61%	2.95%	2.36%	1.78%	0.96%
1986	21.29%	20.63%	18.76%	18.23%	17.86%	16.61%
1985	33.77%	32.78%	30.91%	29.15%	27.67%	25.35%
1984	2.01%	3.07%	3.92%	6.02%	7.54%	8.84%
1983	21.46%	19.51%	17.67%	13.94%	11.25%	8.73%
1982	13.64%	15.47%	17.31%	20.34%	22.21%	23.60%
1981	(5.08%)	(4.26%)	(3.30%)	(1.54%)	(0.11%)	1.56%
1980	29.92%	26.83%	24.18%	17.90%	13.30%	9.17%
1979	20.19%	18.33%	17.08%	13.12%	10.19%	7.73%
1978	11.03%	9.59%	7.85%	5.52%	3.96%	2.39%
1977	(1.43%)	(1.45%)	(1.77%)	(1.39%)	(0.97%)	(0.62%)
1976	20.66%	19.92%	19.49%	17.37%	15.52%	13.64%
1975	35.85%	32.54%	29.30%	22.80%	18.00%	13.30%
1974	(28.76%)	(25.99%)	(23.21%)	(17.18%)	(12.42%)	(7.46%)

¹ THE U.S. EQUITY ALLOCATION REFLECTED IN THE SAMPLE ASSET ALLOCATIONS IS A COMBINATOR OF THREE INDICES. THE PERFORMANCE DATA UTILIZED IN THE CALCULATIONS FOR THE PERIOD MARCH 31, 1973 THROUGH APRIL 30, 2003 IS FOR THE WILSHIRE 5000 (FULL CAP) INDEX. THE PERFORMANCE DATA UTILIZED IN THE CALCULATIONS FOR THE PERIOD MAY 1, 2003 THROUGH DECEMBER 31, 2012 IS FOR THE MSCI U.S. BROAD MARKET INDEX. THE DATA FOR THE PERIOD JANUARY 1, 2013 THRU THE PRESENT DATE IS FOR THE CRSP TOTAL MARKET INDEX.

² THE INTERNATIONAL EQUITY ALLOCATION REFLECTED IN THE SAMPLE ASSET ALLOCATIONS IS A COMBINATOR OF TWO INDICES. THE PERFORMANCE DATA UTILIZED IN THE CALCULATIONS FOR THE PERIOD MARCH 31, 1973 THROUGH DECEMBER 31, 2009 IS FOR THE MSCI EAFE INDEX AND THE DATA FOR THE PERIOD JANUARY 1, 2010 THRU THE PRESENT DATE IS FOR THE FTSE ALL WORLD EX-US INDEX WHICH BEGAN REPORTING ON DECEMBER 1, 1993.

³ FIXED INCOME ALLOCATION REFLECTED IN THE SAMPLE ASSET ALLOCATIONS IS A COMBINATOR OF TWO INDICES. THE PERFORMANCE DATA UTILIZED IN THE CALCULATIONS FOR THE PERIOD MARCH 31, 1973 THROUGH DECEMBER 31, 1979 IS FOR THE MERRILL LYNCH 7-10 YR GOVERNMENT INDEX AND THE DATA FOR THE PERIOD JANUARY 1, 1980 THRU THE PRESENT DATE IS FOR THE CITIGROUP 7-10 YR TREASURY BOND INDEX WHICH BEGAN REPORTING ON JANUARY 1, 1980.

PLEASE REVIEW THOROUGHLY THE IMPORTANT DISCLOSURES ON THE NEXT PAGE AS THEY COVER KEY ASPECTS OF THIS SAMPLE ASSET ALLOCATION ANALYSIS.

THIS REPORT IS AVAILABLE UPON REQUEST AND IS INTENDED TO BE REVIEWED AND DISCUSSED ONE-ON-ONE WITH AN ADVISORY PROFESSIONAL AFFILIATED WITH OR SUB-ADVISED BY WCM.

PAST PERFORMANCE IS NOT AN INDICATION OF FUTURE RESULTS.

IMPORTANT DISCLOSURES (Net of Fees)

WEALTHCARE CAPITAL MANAGEMENT, INC. ("WCM") IS A REGISTERED INVESTMENT ADVISER AND COMPILED THE PERFORMANCE DATA IN THIS ANALYSIS WHICH HAS NOT BEEN VERIFIED INDEPENDENTLY. THE ASSET CLASS PERFORMANCE INFORMATION PRESENTED HERE REPRESENTS CALCULATED RESULTS FROM March 31, 1973 THROUGH June 30, 2014 USING MONTHLY REBALANCING. THE TIME PERIODS SELECTED WERE BASED ON THE DATA AVAILABILITY OF REPRESENTATIVE ASSET CLASS INDICES. THE BLENDED PERFORMANCE OF THE SAMPLE ASSET ALLOCATIONS ARE DERIVED FROM UNDERLYING UNMANAGED INDICES' MONTHLY RETURN DATA, **NOT FROM ACTUAL CLIENT OR FIRM ACCOUNTS OR ANY INDEX MUTUAL OR MONEY MARKET FUNDS OR EXCHANGE-TRADED FUNDS ("ETFs") RECOMMENDED BY WCM.**

CALCULATED ALLOCATION PERFORMANCE IS PREPARED FOR THE SOLE PURPOSE OF SHOWING THE RISK AND RETURN CHARACTERISTICS OF DIFFERENT WEIGHTINGS OF EQUITIES, FIXED INCOME AND CASH ON AN UNMANAGED ASSET ALLOCATION. CALCULATIONS WERE MADE USING A COMPUTER PROGRAM THAT STARTS WITH THE FIRST DAY OF THE GIVEN TIME PERIOD AND EVALUATES THE WEIGHTED AVERAGE PERFORMANCE OF THE INDICATED INDICES BASED ON THE TARGET WEIGHTING FOR EACH ASSET CLASS ALLOCATION ASSUMING MONTHLY REBALANCING.

NO INVESTOR CAN INVEST DIRECTLY IN A PASSIVE INDEX. AS SUCH, WCM PRIMARILY RECOMMENDS PASSIVE INDEX ETFs AS PROXIES FOR AN UNDERLYING PASSIVE INDEX OTHER THAN MONEY MARKET FUNDS USED FOR THE TREASURY BILL INDEX. INVESTORS SHOULD BE AWARE THAT YOU CANNOT ACHIEVE THE RETURNS SHOWN BECAUSE AN ACTUAL ACCOUNT WILL INCUR OPERATING AND MANAGEMENT EXPENSES FROM THE ETFs SELECTED AND POSSIBLY ADVISORY, CUSTODIAL AND/OR RECORDKEEPING EXPENSES. THE PASSIVE INDEX ETFs THAT WCM RECOMMENDS TO ITS ADVISORY CLIENTS HAVE WEIGHTED AVERAGE FUND PORTFOLIO EXPENSES THAT VARY BY ASSET CLASS WEIGHTINGS WHICH, AS OF THIS ANALYSIS DATE, VARIED FROM 0.065% TO 0.109% PER ANNUM, WHILE THE ADVISORY FEE CHARGED BY A WCM ADVISER CAN RANGE FROM 0.35% TO 1.70% PER ANNUM, BILLED QUARTERLY IN ADVANCE. THE RETURNS SHOWN ABOVE REFLECT THE DEDUCTION OF AN ESTIMATED BLENDED ETF EXPENSE RATIO OF EACH SAMPLE ASSET ALLOCATION COMBINED WITH A MAXIMUM ADVISORY FEE OF 1.70% PER ANNUM BILLED MONTHLY IN ARREARS. OTHER TRADING EXPENSES MAY ALSO APPLY TO FURTHER REDUCE THE NET RETURN.

THE RETURN DATA SHOWN DOES NOT REPRESENT ACTUAL ACCOUNT PERFORMANCE AND SHOULD NOT BE INTERPRETED AS AN INDICATION OF SUCH PERFORMANCE. THE ASSET CLASS RETURN PERFORMANCE SAMPLED HERE DOES NOT REPRESENT THE IMPACT THAT MATERIAL ECONOMIC AND MARKET FACTORS MIGHT HAVE ON AN INVESTOR'S DECISION MAKING PROCESS IF THE INVESTOR WAS ACTUALLY INVESTED IN THE MARKET. THE CALCULATION OF PERFORMANCE DIFFERS FROM ACTUAL ACCOUNT PERFORMANCE BECAUSE THE INVESTMENT STRATEGY MAY BE ADJUSTED BY A CLIENT AT ANY TIME FOR ANY REASON. THE RESULTS OF THE UNMANAGED INDEX ASSET CLASS ALLOCATIONS REFLECT THE REINVESTMENT OF DIVIDENDS AND OTHER DISTRIBUTIONS. ADDITIONALLY, THE PASSIVE INDEX ETFs THAT WCM SELECTS AS ASSET CLASS PROXIES INCUR SOME DEGREE OF PERFORMANCE TRACKING ERROR, FAVORABLE OR UNFAVORABLE, COMPARED TO THE UNMANAGED INDEX IT HAS SELECTED TO SERVE AS AN ASSET CLASS PROXY FOR. **AS WITH ANY INVESTMENT STRATEGY, THERE IS POTENTIAL FOR PROFIT AS WELL AS POSSIBILITY OF LOSSES.**

THE GROSS RETURN INFORMATION FOR UNMANAGED INDICES USED IN THE SAMPLE ASSET ALLOCATIONS, BEFORE DEDUCTION OF EXPENSES REPRESENTATIVE OF THOSE IN A WCM-ADVISED ACCOUNT SHOWN IN THIS ANALYSIS, ARE FROM THIRD PARTY SOURCES BELIEVED TO BE RELIABLE BUT NOT VERIFIED INDEPENDENTLY BY WCM. THOSE THIRD PARTY SOURCES COLLECTED DATA FROM FINANCIAL INSTITUTIONS AND RELATED TYPES OF ENTITIES THAT CREATED THE INDICES AND PUBLISH THE INDICES' VALUES PERIODICALLY, AND FROM SUCH VALUES THIRD PARTY SOURCES CALCULATE PERFORMANCE INFORMATION USED IN THIS REPORT.

INVESTORS REVIEWING THIS INFORMATION SHOULD RECOGNIZE THAT PAST PERFORMANCE HAS NO RELATION TO FUTURE RESULTS.