



PRINCIPLED WEALTH
SOLUTIONS | MANAGED BY WEALTHCARE





About Wealthcare

Wealthcare was formed in 1999 to raise the bar on financial advice by **delivering true and continuous alignment of investors' resources with their goals**. A pioneer and leader in Goals-Based Wealth Management, Wealthcare exclusively controls 12 goals-based financial planning process patents.

In early 2014, Wealthcare acquired business and intellectual capital of SightLine Investments LLC, a money manager specializing in risk-managed, cost-effective investments solutions designed to improve investor success in achieving financial goals. The combined firm has over \$1.4 billion in AUM, with over 30,000 advisors utilizing its wealth management technology platform.

The Wealthcare Investment Service

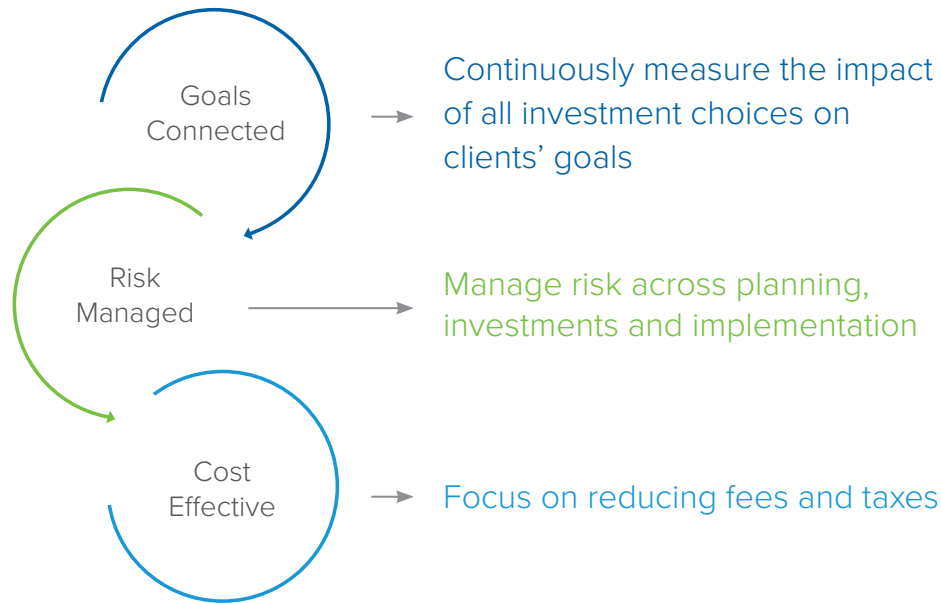
This institutional-quality investment program is designed to help grow and scale your practice. Our process employs time-tested **principles to provide structured investment choice and improve practice efficiency**.



The principles remain consistent across portfolios. The investment selections change based on the clients' considerations, i.e. tax treatment, size, sophistication, goals and risk preferences. Wealthcare's investment programs offer both active and passive solutions, utilizing mutual funds and exchange-traded funds, depending on your clients' needs and preferences.



The Wealthcare Advantage



Key Points of Differentiation

- Risk allocation directly tied to clients' goals
- Multiple asset allocation models to match clients' preferences
- Explicit active risk policy captured in clients' plans
- Cost-adjusted, skill-based manager selection
- Multi-manager portfolio construction to manage active risk
- Tax-managed, household-based asset location to maximize after-tax wealth

Key Investment Personnel

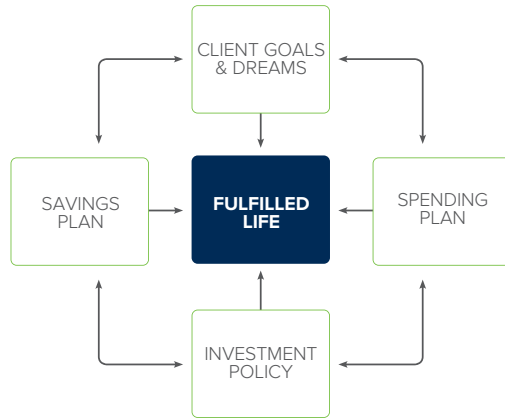
RON MADEY, CFA®
Chief Investment Officer
28 Years of Experience

KEN KIDECKEL, CFA®
Portfolio Manager
20 Years of Experience



PWS FRAMEWORK

Key Planning Principles

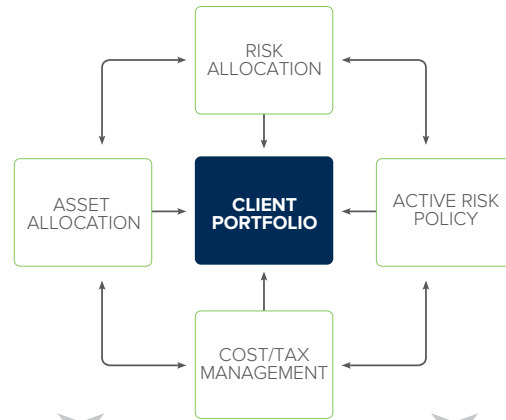


- Life Financial Management
- Plausible Capital Market Assumptions with Economic Framework
- Ideal & Acceptable Goals
- Goals Exchange
- Comfort Zone®
- Monte Carlo Simulation/Stress Testing



Key Investment Principles

- Diversification
- Goals-Based Asset Allocation
- Efficient Portfolio Construction
- Monitoring and Risk Management
- Disciplined Rebalancing
- Household-Based Tax Management



INVESTMENT CHOICE

		ASSET ALLOCATION POLICY		ACTIVE RISK POLICY	
		ASSET CLASS SELECTION		ALLOCATION STRATEGY	
		CORE	CORE PLUS	STRATEGIC	DYNAMIC
GEOGRAPHIC ORIENTATION	DOMESTIC	✓			
	GLOBAL				
MANAGER STRATEGY	ACTIVE				
	PASSIVE			✓	

Over **16** Programs
More Than
160 Portfolios



PWS SUMMARY OF SERVICES & FEATURES

Planning

- Plan Manufacturing
- Quarterly Comfort Zone Reporting
- Ideal/Acceptable Goals Frameworks
- Financeware Access
- Goals Exchange
- Both Active & Passive Simulation Modeling

Investment

FEATURE	PASSIVE	ACTIVE
FULL INVESTMENT CHOICE FRAMEWORK	✓	✓
STRATEGIC RISK ALLOCATION	5 Risk Objectives	5 Risk Objectives
STRATEGIC ASSET ALLOCATION	4 Allocation Models	4 Allocation Models
DYNAMIC ALLOCATION OPTION	✓	✓
PORTFOLIO CONSTRUCTION FOCUS	Minimize Cost	Add Value After Fees
MULTI-STRATEGY PORTFOLIO CONSTRUCTION		✓
SKILL-BASED MANAGER SELECTION		✓
ONGOING MONITORING & RISK MANAGEMENT	✓	✓
HOUSEHOLD BASED REBALANCING	✓	✓
ACTIVE TAX LOCATION MANAGEMENT	✓	✓
TAX SENSITIVE PORTFOLIOS	✓	✓
TAX LOSS HARVESTING	✓	✓

For more information, contact:

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