

Life + Investing

Aligning Assets with Goals for Achieving a Fulfilling Life



WEALTHCARE
financial guidance for life

What are your basic needs?
More importantly, what are your life goals? What do you dream about accomplishing in life?

WEALTHCARE'S PATENTED GOALS-BASED WEALTH MANAGEMENT PROCESS BRINGS REAL MEANING TO THESE QUESTIONS — HELPING YOU CONNECT YOUR INVESTMENTS WITH YOUR LIFE GOALS.

Wealthcare Capital Management LLC (Wealthcare) provides financial guidance tailored to your life that is driven by your goals — not the market. Our approach puts your priorities first, so you can live the life you dream of.

*So go ahead and dream big.
We'll help you figure out the rest.*



LIVING WELL, INVESTING WELL THE WEALTHCARE WAY

In the Wealthcare process, it's all one and the same.

As an investor, you have financial goals; as an individual, you have a vision of a life well-lived. Far too often, investing is completely disconnected from your life goals. At Wealthcare we strive to keep them in balance. We believe in investing well and living well. Wealthcare's patented financial advising process shows you how and does so throughout every stage of your life.

IT ALL STARTS WITH A GREAT CONVERSATION.

We encourage you to dream big—maybe bigger than you've dared to before. Go ahead and reach for the stars: it's a great place to start. When you work with a Wealthcare advisor, they'll ask plenty of questions about your dreams, goals and priorities. Their principal goal is to help get the most from your life. As a result, your investment portfolio will reflect you — not the market.





DETERMINING WHAT'S IDEAL AND WHAT'S ACCEPTABLE

Maybe you'd like to spend your retirement in a large, modern home right on the beach, with plenty of room for guests and a generous budget for entertaining. Let's call that your ideal scenario. However, if you lived in a slightly smaller house and entertained less, that would still be okay —as long as you still lived on the beach. Let's call that an acceptable scenario.

THE WEALTHCARE PROCESS HELPS YOU DETERMINE YOUR "IDEAL" AND "ACCEPTABLE" SCENARIOS.

Identifying your ideal and acceptable outcomes for each of your goals creates a scale your advisor will later use as a financial lever to ensure you stay on track to achieving your dreams.

As your priorities and circumstances shift, we can adjust your goals inside of your ideal and acceptable ranges to ensure that your investments, savings and goals are in alignment. This unique approach is something we patented and refer to as your goal exchange.

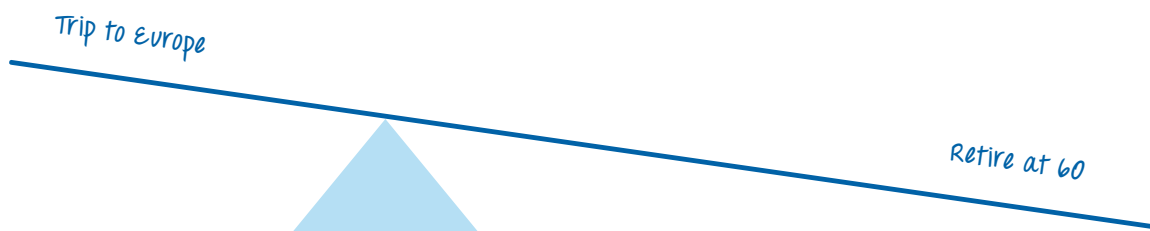


Move this priority slightly that way.
Bump that one the other way.
And see yourself living the life you've
always dreamed of.

Our lives are full of change. You need a process that allows you to evaluate those life events, and whether you take action or not, you need to be informed. Wealthcare's proprietary process, allows you and your advisor to do just that.

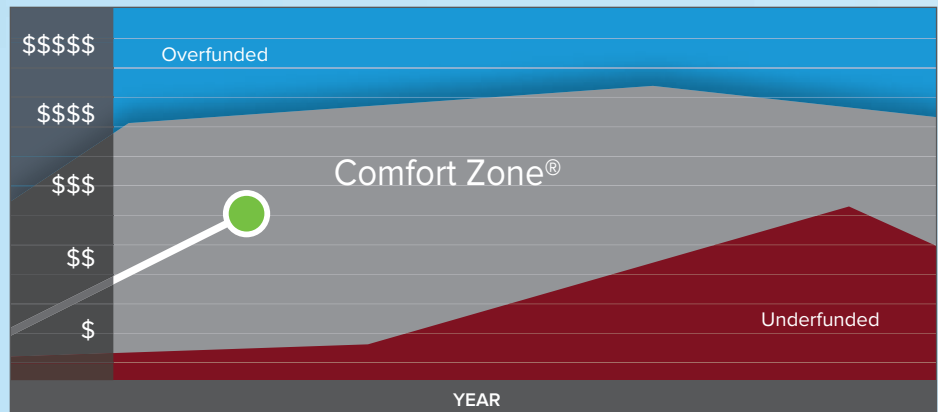
Even a small adjustment, refining any of your priorities one way or the other, can bring all your goals within reach. Perhaps you can make one of your dreams come true just by slightly reducing another goal. Maybe retiring earlier isn't as important to you now as seeing hidden pockets of the world. Your advisor can help you make investment decisions that line up with your priorities, regardless of what the market is doing.

When's the last time a financial advisor told you to spend more money? Looking at investing from the perspective of your life's priorities is an altogether new point of view, and from our perspective, the one that truly matters.





Welcome to your Wealthcare Comfort Zone[®]



HERE, LIFE AND INVESTING ARE IN PROPER BALANCE.

After you outline your goals and priorities, your advisor will design a plan for achieving them. This plan is constantly monitored in your Wealthcare Comfort Zone[®]: the place where your life and your investments meet in proper balance.

Outside the Comfort Zone lie uncertainty and sacrifice. Uncertainty depends too much on the markets, while sacrifice asks you to make needless compromises. We believe that if you can achieve your goals without exposure to higher investment risk levels, then you should take less risk. In fact, our process strives to minimize your investment risk when possible to do so, not pressure you to take more.

Life changes. Markets shift.
Your dreams evolve and so do
your goals and priorities.

And your Wealthcare plan changes right along with them.

You can have confidence your investments and your plan will stay in sync, thanks to your Wealthcare advisor's goals-driven advice. Ongoing monitoring means when the markets change — or your goals and priorities do — our advisor will help you keep your financial plan in alignment with current circumstances.



Have you ever been told to
SAVE LESS and **SPEND MORE**,
or **TAKE LESS** investment risk?
How about **RETIRING EARLIER?**

Your Wealthcare advisor might actually recommend it. Your Wealthcare plan is an evolving entity, always adjusting to your life, so you can live it to the fullest.

Our job is to optimize your financial life. Why make needless sacrifices to your lifestyle if you can afford more? Your Wealthcare advisor will monitor your investments on an ongoing basis, advising you on how to adjust your goals and investments to achieve a balance that avoids unnecessary investment risk or needless sacrifice.



The Wealthcare process
is the way financial
services should work.

*FROM YOUR PERSPECTIVE, ON YOUR BEHALF,
WITH ONLY YOUR BEST INTERESTS IN MIND.*

*It may not be what you're accustomed to. It may not be
what our competitors use. But we believe it's the best.*

*Best of all, our process is easy and natural — because it
all starts with a conversation. Take the first step and
reach out to a Wealthcare advisor now. The life you
dream of living begins by taking this first step.*



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To better understand the nature and scope of the advisory services and business practices of Wealthcare Capital Management, LLC please review our SEC Form ADV Part 2A, which is available at <http://www.financeware.com/ruminations/WCMADVII.pdf>

U.S. Patent Nos. 6,947,904, 7,562,040, 7,650,303, 7,765,138, and 7,991,675.

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