

# WORKING WITH WEALTHCARE | A BUSINESS MODEL COMPARISON

Determine which model suits your practice.



## WealthcareCOMPLETE

## Independent Hybrid Advisor

## Independent RIA-only Advisor

### RIA RELATIONSHIP

Your Existing RIA Affiliation

Wealthcare Advisory Partners

Wealthcare Capital Management

### WHO WE SERVICE

Harness the power of Goals-Driven Investing while maintaining your current broker/dealer or advisor affiliation.

RIA-only or dually registered Advisors who want to build their own business using as much or as little of our support as they need. Combine the resources and tools of Wealthcare Advisory Partners and one of the nation's largest broker/dealers to draw on the resources when and how you see fit.

RIA-only Advisors who want to run their own independent office backed by the full resources and strength of Wealthcare. You'll enjoy all the benefits of employee status, including integrated technology solutions and full corporate benefits.

### B/D RELATIONSHIP

DRIVEN BY EXISTING AFFILIATION OR CUSTODY RELATIONSHIP

ONE OF THE NATION'S LARGEST BROKER/ DEALERS

NONE

### COMPENSATION STRUCTURE

FEE ONLY

FEE ONLY OR FEE & COMMISSION

FEE ONLY

### DEGREE OF INDEPENDENCE

100%

100%

100%

### DUTY STANDARD

FIDUCIARY

FIDUCIARY & SUITABILITY

FIDUCIARY

### CUSTODIAN

OPEN, RELATIONSHIPS WITH ALL MAJOR CUSTODIANS: SCHWAB, FIDELITY, PERSHING, TD

ONE OF THE NATION'S LARGEST BROKER/ DEALERS, PAS, & TD AMERITRADE

OPEN

### INSTITUTIONAL SERVICE/SUPPORT

HIGH

MEDIUM TO HIGH

HIGH

- In a rapidly evolving competitive landscape for investment advice, Wealthcare provides a completely integrated Goals-Driven Investing advisory solution.
- The patented Wealthcare process provides a game changing integrated planning and advisory solution that empowers advisors to differentiate themselves in a crowded market.
- Create more value for your business by incorporating the Wealthcare process into your business model.

- The Wealthcare Advisory Partners and one of the nation's largest broker/dealers fully integrated hybrid platform can accommodate any business model the advisor chooses — fee-based, commission-based or a combination of the two.
- Assets can be custodied at any custodian, including one of the nation's largest broker/dealers.
- Advisors can enjoy the true independence of running their own fee-based businesses without forgoing the comforts of home office support or commission-based products; including insurance, annuities, transaction revenues and alternative investments.
- It's not that an RIA can't provide a full range of services, but being dually registered offers advisors greater flexibility in serving a wider range of their clients' needs.

- Our Independent RIA-only Advisor channel is designed to allow advisors to spend more time with their clients and less time running a business operation.
- It combines the best of both worlds — the freedom and financial benefits of independence, backed by the resources and security of employee affiliation.
- While independence is appealing, it can also be overwhelming. This is why many advisors choose to rely on the support and benefits that employee status affords them.

FOR INVESTMENT PROFESSIONALS ONLY