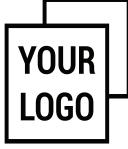
Service Offering



Investment Planning

Review of Portfolio Asset Allocation Time Horizon Withdrawal Strategies Investment Policy Statement Stock Concentration Review Investments Held Outside of the Firm

Estate Planning

Wills Power of Attorney Living Will Health Care Proxy Trusts Irrevocable Life Insurance Trusts Estate Taxes Guardians for Minor Children Charitable Giving and Trusts

Retirement Planning

Retirement Goal Setting Social Security and Medicare **Business** Planning IRA Contributions and Conversions Employer-**Sponsored Plans** and 401(k)'s Annuities and Pensions RMD's and

Strategies

Self-Employed **Retirement Plans**

Withdrawal

Cash Flow and Budget

Income Sources Expenses and Budgeting Debt Management One-Time Expenses Planned Large Expenses Emergency Funding Dollar Cost Averaging Mortgage Review Lines of Credit

Income Tax Planning

Review of Cost-Basis **Review Realized** Gains **Carry Forward** Losses Tax Loss Harvesting Deductions and Credits Potential Roth Conversions **Health Savings** and Flexible Spending

Accounts

Assistance to Loved Ones

Gifting

Education Planning Caring for Elderly 529 College Savings Plans Roth IRA's for Children UGMA/UTMA

Wealthcare does not provide legal and tax advice. Always consult a qualified tax advisor regarding your personal tax situation and a qualified legal professional for your personal estate planning situation.

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