

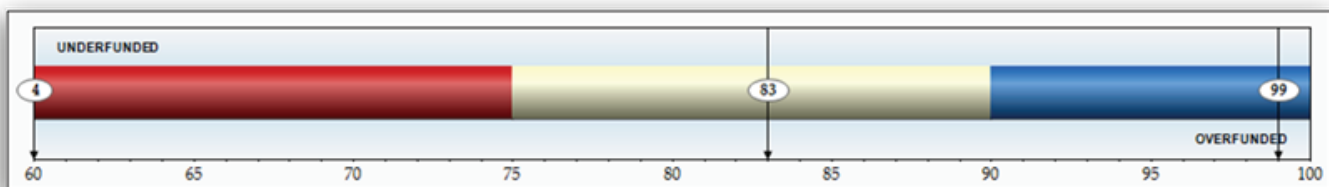
84

# Comfort Zone®

**GDX360®** is Wealthcare's experience-based, goals-driven model that aligns your money with what matters to you most – your life goals. Centered on you, the investor, this process delivers the three elements of a positive financial experience that empower you to make better financial decisions:

## Clarity, Confidence and Control.

Central to the Wealthcare **GDX360** process is the **Comfort Zone**, produced by our patented financial planning technology. The software simultaneously evaluates your goals, investment strategy, assets, and all other financial resources (today and in the future), to assess how confident you can be that you'll meet or exceed your goals. This sophisticated "stress testing" process simulates 1,000 lifetimes under a variety of market conditions. The plan's "confidence" or "comfort" is the percentage of the 1,000 simulations that met or exceeded your goals.



Why do we use the Comfort Zone with our clients? And why do we recommend a plan whose score will range between **75-90%** confident? A confidence level between **75% and 90%** should give you confidence that your goals can be met or exceeded. This indicates your goals are manageable and you're avoiding unnecessary investment risk. A confidence level of **91% or greater** indicates that you are overfunded and needlessly sacrificing your lifestyle. You could take less investment risk, achieve more goals sooner and still maintain confidence in your financial future.

A confidence level of **74% or less** means you are underfunded and that there is too high of a chance you may not meet or exceed your goals. Adjustments need to be made to plans that are over or under funded.

The **GDX360** process powered by the **Comfort Zone** puts you at the center of a goals-driven experience that provides: **Clarity, Confidence and Control**

©2018 Wealthcare Capital Management LLC and Wealthcare Advisory Partners LLC (collectively, "Wealthcare") are registered investment advisors with the U.S. Securities and Exchange Commission (SEC) under the Investment Advisors Act of 1940. All Rights Reserved.

This content is intended to provide general information about GDX360® as a Wealthcare service. It is not intended to offer or deliver investment advice in any way. Information regarding investment services are provided solely to gain an understanding of our investment philosophy, our strategies and to be able to contact us for further information. Results, views and opinions are subject to change at any time based on your investor profile, market and other conditions.

GDX360® is Wealthcare's fiduciary process that integrates goals based planning with investment implementation that includes cost and tax management services designed to put clients first. GDX360® is a trademark of Wealthcare Capital Management IP LLC, an affiliate of Wealthcare.

Additional Important Disclosures may be found in the Wealthcare Form ADV Part 2A. A copy may be requested by emailing [compliance@wealthcarecapital.com](mailto:compliance@wealthcarecapital.com). Our address is Two James Center, 1021 East Cary Street, Suite 1120, Richmond, VA 23219

