WEALTHCARE
financial guidance for life

GDX360® INVESTMENT SOLUTIONS

POWERED BY WEALTHCARE

PWS 10/01/20

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**. An innovator in Goals-Based Wealth Management, Wealthcare exclusively controls 12 goals-based financial planning process patents.

Wealthcare specializes in risk-managed, cost-effective investments solutions designed risk-managed, cost-effective investments solutions designed to improve investor success in attaining financial goals.

Wealthcare Investment Services

This institutional-quality investment program is designed to help you manage risk and achieve your goals. Our process employs **time-tested principles to help clients make wise investment policy choices and improve portfolio efficiency.**

We apply investment principals and process to help clients make investment choices based on their specific consideration. The investment selections change based on your 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.

The Wealthcare Advantage

Continuously measure the impact of all investment choices on clients' goals

Manage risk across planning, investments and implementation

Focus on reducing fees and taxes

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

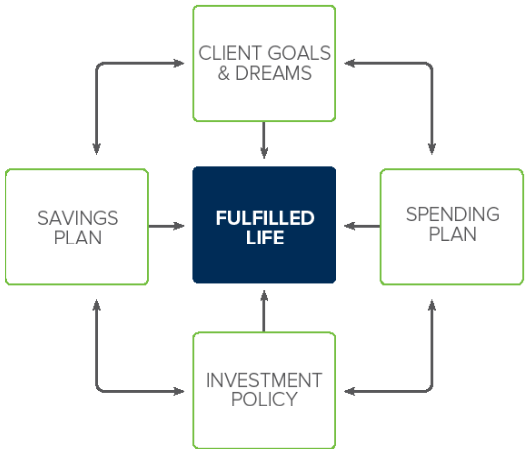
Key Investment Personnel

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

KEN KIDECKEL, CFA®
Portfolio Manager
25 Years of Experience

GDX360 FRAMEWORK

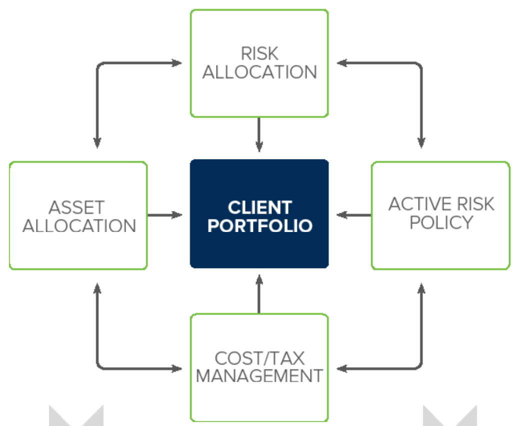
Key Planning Principles



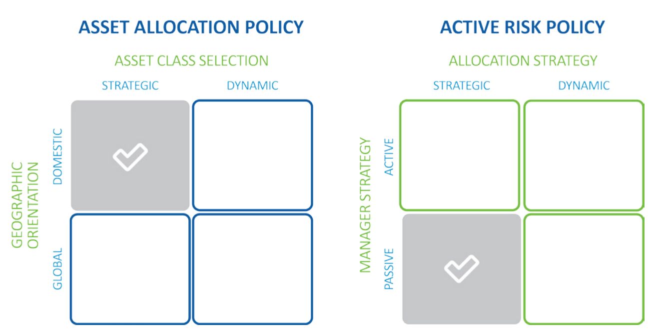
- Life Financial Management
- Plausible Capital Market Assumptions with Economic Framework
- Ideal & Acceptable Goals
- Goals Trade-off
- Comfort Zone®
- Monte Carlo Simulation/Stress Testing

Key Investment Principles

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



INVESTMENT CHOICE



Over **50** Programs
More Than
500 Portfolios

GDX360 SUMMARY OF SERVICES & FEATURES

Planning

- Plan Manufacturing
- Ideal/Acceptable Goals Frameworks
- Goals Exchange
- Quarterly Comfort Zone Reporting
- GDX360 Access
- Both Active & Passive Simulation Modeling

Investments

FEATURE	PASSIVE	ACTIVE
FULL INVESTMENT CHOICE FRAMEWORK	✓	✓
STRATEGIC RISK ALLOCATION	5 Risk Objectives	5 Risk Objectives
STRATEGIC ASSET ALLOCATION	8 Allocation Models	8 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	✓	✓

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