UNDERSTANDING
GOALS-BASED WEALTH MANAGEMENT

WEALTHCARE
financial guidance for life

FOR INVESTMENT PROFESSIONALS ONLY

We don't think you have to maximize clients' risk tolerance to acheive their goals.

What Clients Can Expect From Wealthcare

RELEVANT FINANCIAL PLANNING

We believe true financial success is built on what wealth truly represents to your clients and not just how many assets they own. By tying every aspect of your clients' plans to their desired lifestyle and dreams, you make wealth management relevant and personal — so they always know where they stand in their life.

FREEDOM TO DREAM BIG AND ENJOY THEIR LIVES

Your support completely revolves around helping clients reach for their ideal aspirations while identifying their priorities. You will inspire them to share their greatest dreams and passions — and turn to you as their trusted guide.

A REASSURING APPROACH TO RISK TOLERANCE

Typical financial advising tries to uncover clients' threshold for risk and then regularly subjects them to their breaking point. Wealthcare's approach turns the traditional risk paradigm on its head: We don't think you have to maximize clients' risk tolerance to achieve their goals — and our process backs up this belief.

SERVICE THAT DELIVERS CONFIDENCE AND PEACE OF MIND

Our patented process that includes Comfort Zone® reporting gives clients a clear picture of where they are at any point along their financial journey and when to expect advice from you. Our process automatically signals when it's time to give advice, so clients can feel confident knowing your support is proactive, personal and timely.

How We’re Revolutionizing The Industry

Wealthcare Capital Management (Wealthcare) is the originator of the Goals-Based Wealth Management (GBWM) movement. We continue to pioneer the evolution of goals-centric guidance and financial advising.

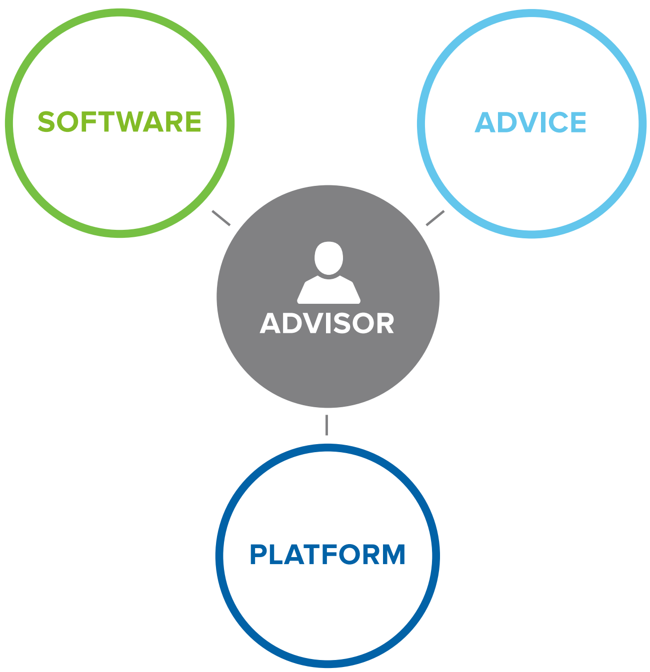
In 1999, we invented the world’s first GBWM software. Subsequently, we created and patented our unique GBWM process that helps you confidently know where your clients stand at any point during their financial lives.

We’re proud of our leading role, yet who we are goes far beyond our patented process, cutting-edge technology or sophisticated infrastructure.

What You Can Expect From Wealthcare

NOT JUST SOFTWARE

Wealthcare puts you, the advisor, in the middle of the value proposition. It provides you with an ecosystem that helps you make the most of our GBWM process: Our cutting-edge **planning software,** ongoing **advice** for your clients and our **platform**.



DEEPER CLIENT RELATIONSHIPS

We will give you the tools to gain much greater insight into what your clients truly value. Each step in the Wealthcare system is designed to strengthen the advisor-client relationship and create greater trust — through the powerful marriage of meaningful conversation and cutting-edge technology.

MORE CLIENT ASSETS

To create a financial plan that is accurate and relevant, you need a clear understanding of clients’ entire financial picture — including assets they may hold elsewhere. Because our process shows clients the benefits of synchronizing their total wealth, you’re more likely to support all of their assets from the start.

INCREASED RETENTION AND HIGHER REFERRAL RATES

With Wealthcare, your clients will always know they are on track toward their goals. By freeing them from performance-based worries and building a comprehensive plan for the lives they desire, you become irreplaceable. Many clients are so amazed by how the Comfort Zone® shows their likelihood of achieving goals they want to share this new confidence with friends and family.

Client Discovery

We understand that most investors — and advisors — view the first steps of financial planning with some trepidation and dread. There are so many documents to collect, details to scrutinize, forms to fill out, etc.

Not with Wealthcare.

Here, it all starts with a great conversation.

The Wealthcare process fosters deeper conversations and offers insight into your clients' life goals and priorities.

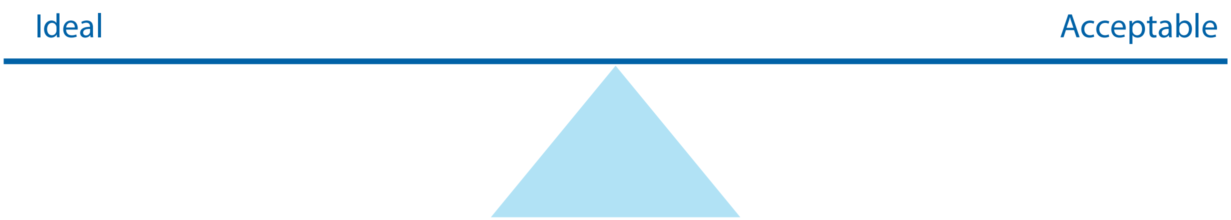
Forget inconveniencing your clients with invasive financial audits (cable bills, every single financial record, etc.) while ignoring the big picture. Instead, you encourage them to explore and get excited about the life they truly hope to live.

BALANCING IDEAL AND ACCEPTABLE GOALS

During the discovery conversation, you'll uncover both your clients' greatest aspirations (Ideal) and their more reserved plans (Acceptable).

Imagine each priority as a fulcrum, which you slide back and forth between the two possible outcomes. To address each priority, you would simply slide its fulcrum one way or the other, creating a financial lever.

Wealthcare's Goals-Based Wealth Management process provides your clients with life-relative financial advice that shows them how to adjust their financial levers — so they achieve a personal balance without unnecessary compromises and needless risk.

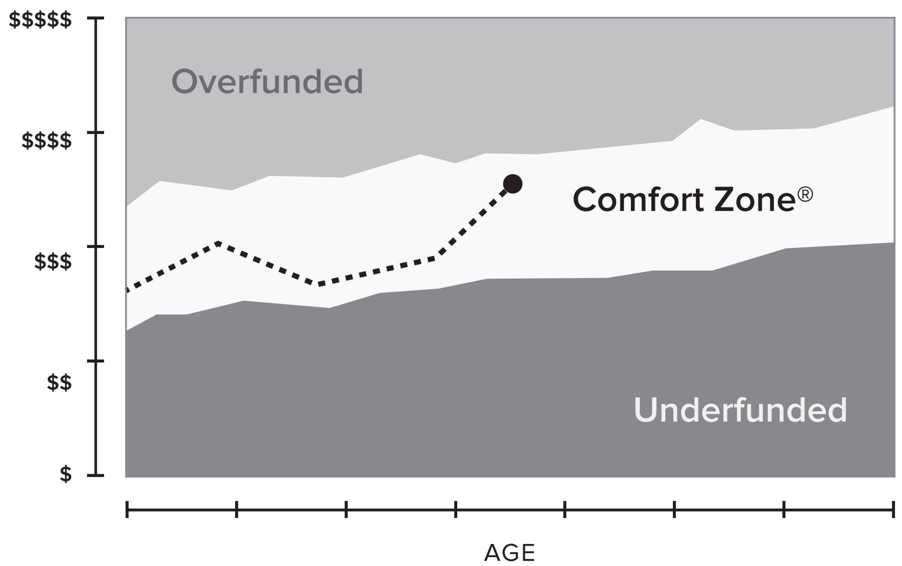


Recommendations & Monitoring

The Wealthcare process is built on meaningful conversations. Invest the needed time and energy during the discovery process, and you'll make a powerful impact when you bring your clients' plan to life. When receiving their Wealthcare plan, they see one page that clearly reflects their:

Ideal and Acceptable goals
Greatest priorities
Recommended objectives
Likelihood of achieving their desired life

POWER OF THE COMFORT ZONE®



One of the most powerful aspects of the Wealthcare process is introducing clients to their unique Comfort Zone®. When you can visually demonstrate how effectively positioned they are to achieve their goals, clients gain a clear, relevant picture of their financial health. Moreover, you'll empower them to make smart tradeoffs in pursuit of their goals.

PLANNING VS. PLAN

The Wealthcare plan is not a "set it and forget it" tool. It's a dynamic financial guidance system that evolves as your clients' circumstances and financial markets change. To ensure your clients arrive at their desired financial destinations, you need to make small adjustments along the way.

Become indispensable to your clients by providing ongoing, life-relative advice.

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