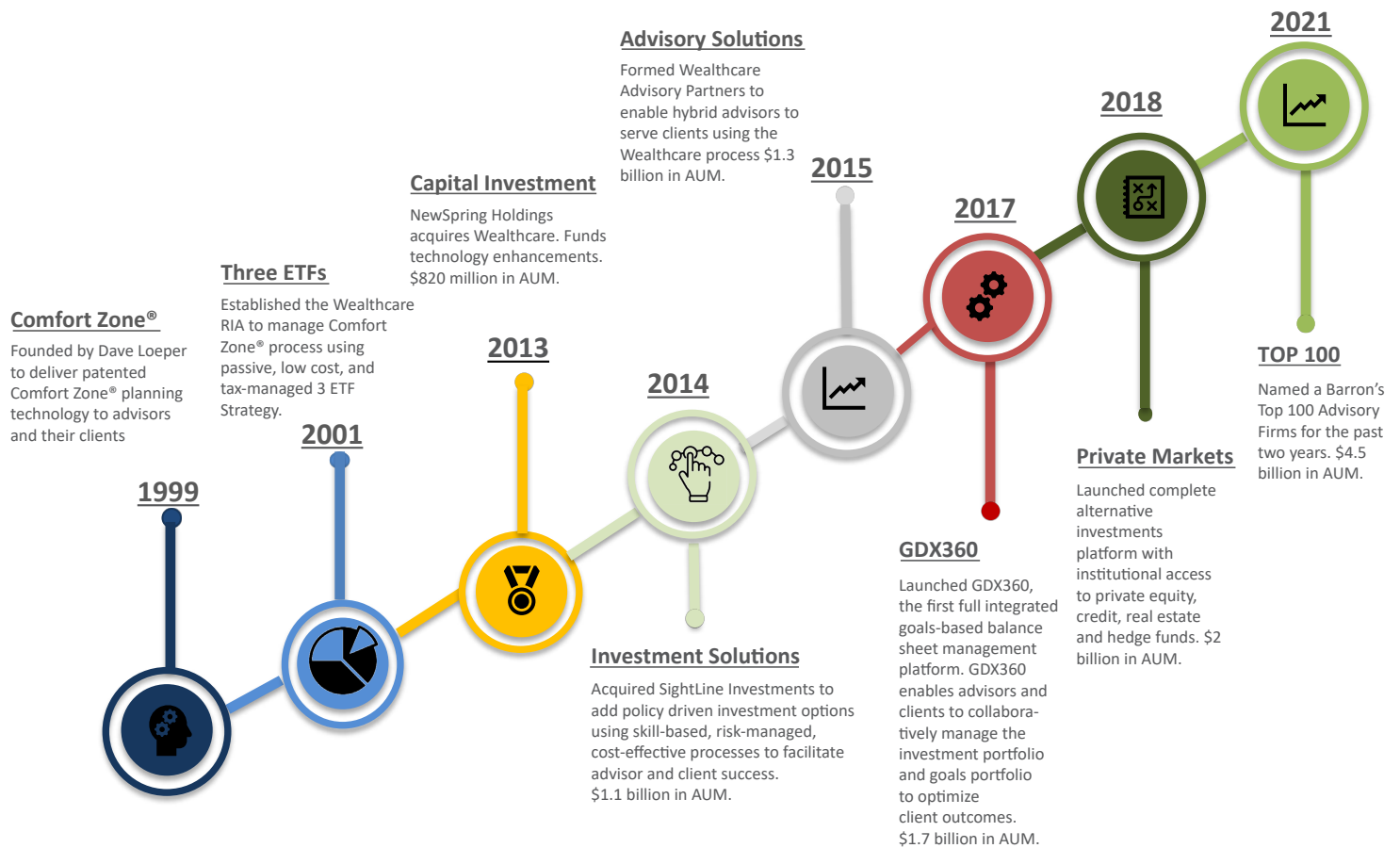


# THE WEALTHCARE INVESTMENT EXPERIENCE



Relationships | Resources | Results

# ABOUT US:



## MISSION:

To provide investments solutions which maximize expected compensation for bearing risk

In a way that is risk-managed, cost-effective, operationally efficient and connected to client goals,

So that, you can live your best financial life.

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To execute our mission, we develop trusted **relationships** and leverage internal and external **resources** to deliver client **results**.

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# RELATIONSHIPS

**Client Advisor:** Provides advice, expertise, and solutions to protect and grow client’s wealth - today, tomorrow, and for generations to come.



## Joe Advisor

Joe Advisor is co-founder of XYZ Wealth Management. He has personally been serving the complex needs of ultra high net worth investors for more than 30 years.

**Strategic Partner:** Wealthcare strategically partners with your advisor to help enhance returns, reduce volatility, and manage investment risk.

- We work in tandem with your advisor to keep you informed of progress towards your goals.
- Your advisor taps our resources and expertise to help you pursue your goals.
- Our investment principles and processes, coupled with your advisor’s personal relationship with you, work together to help enhance returns, reduce volatility and manage investment risk.

**Trusted Fiduciary:** We act as a trusted fiduciary. Your interests always come first. We’re structured so that our goals and your goals are aligned.

<b>Fiduciary Relationship</b>	As fiduciaries, we place your needs first always.
<b>Due Diligence</b>	We conduct internal and proprietary due diligence which is independent and objective.
<b>Compensation</b>	We are compensated only from clients. We are not financially incentivized to sell you proprietary strategies or products.

**Consultive Approach:** We work as a team to incorporate your preferences, the advisor insights and Wealthcare’s technical expertise to create a customized portfolio solution.

# RESOURCES

Through your advisor, gain unparalleled access to leverage the expertise of Wealthcare and our partners.

Key Investment Professionals	Role	Company	Years
 <p><b>Ron Madey, CFA®, MBA</b></p>	Chief Investment Officer	Dupont, Bridgewater, Towers Perrin, Lincoln Financial, SunGard, Sightline Investments	30
 <p><b>Ken Kideckel, CFA®, CFP MBA, MT</b></p>	Portfolio Manager	Bear Stearns, Lincoln Financial, SunGard, Sightline Investments	20
 <p><b>Chris Philipoom, MBA</b></p>	Head of Asset Simulation Forecasting	Wealthcare, EDS, FNANB	25
 <p><b>Marc Connuck, CFA® III</b></p>	Director of Research	Vanguard	5
 <p><b>Nick Mitchell</b></p>	Head of Trading	Edelman	12

**External Partners:** We have partnered with top investment organizations to leverage their targeted expertise.

Equities	Fixed Income	Private Markets
		
		
		
		
		

# RESOURCES

**Patented Wealth Process:** Our integrated wealth management process spans the four critical factors to long term success.

## Goal Management

- Life Goals
- Legacy Goals
- Charitable Goals
- Comfort Zone

## Return Management

- Low-Cost Beta
- Cost Effective Alpha
- Dynamic Strategies
- Private Markets

## Risk Management

- Manager Due Diligence
- Multi-Manager Approach
- Benchmark Shortfall
- Goal Shortfall

## Tax Management

- Tax Managed Equities & Bonds
- Asset Location
- Insurance Strategies
- Trust Strategies



**Full Range of Investment Solutions:** In today’s challenging and complex investment environment, we offer a range of risk managed investment solutions to reach your objectives.

## Core

Passive

Active

Dynamic

Resilient

## Bespoke

Strategy Decision

Tax Management

Values Investing (ESG)

## 3rd Party Managed

Municipals

Tax Managed Equities

Active Strategies

Dynamic Strategies

## Private Markets

Private Equity

Private Credit

Hedge Funds

Private Real Estate

# RESULTS

Key performance metrics Wealthcare measures and manages to facilitate goal attainment by our clients.

**4.8x<sup>3</sup>**

Asset Growth over  
5 years as clients  
validate Wealthcare's  
process

**Top 100<sup>1</sup>**



**\$4.8B<sup>2</sup>**

Assets Under  
Management

**0.55%**

Wealthcare employs  
household-based management.  
Morningstar estimates this can  
add 0.55% per year

**0**

Zero proprietary underlying  
mutual funds or ETF solutions  
selected

**58,000**

Public investment solutions  
available to address your  
preferences while maximizing  
your compensation for risk

**136**

Private investment solutions  
available to address your  
preferences while maximizing  
your compensation for risk

1: For methodology behind Barron's ranking process see <https://www.barrons.com/articles/barrons-methodology-for-ranking-financial-advisors-51615843316>

2: \$4.8 billion in assets under management consists of the assets under Wealthcare's two RIAs: Wealthcare Capital Management LLC and Wealthcare Advisory Partners LLC

3: Assets under management in 2017 was approximately \$1 billion in Assets under Management.



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GDX360® is Wealthcare's fiduciary process that integrates goals-based planning with investment implementation that includes cost and tax management services designed to put client first.

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