

How confident are you about meeting your financial goals?



50%? 75%? 95%?
Or "I have no idea".
You may be asking yourselves...

- Can we retire at our ideal age of 65?
- How do we plan for our future medical needs?
- Will we need money for parental care?
- Educating a child will cost us \$120,000 and we have saved \$50,000. How do we make up the difference?
- Are we currently saving enough to our retirement accounts?
- Are we diversified enough in our investments?
- Do I have my work 401K invested properly?



Wealthcare's approach to financial advice aligns your money with what matters to you most – your life.

We align financial planning with your goals for saving, investing, and supporting your lifestyle. With Wealthcare's goals-driven financial planning technology **GDX360®**, you can find your **Comfort Zone®** and feel confident in your financial growth.

Wealthcare's **Comfort Zone** evaluates your financial resources alongside your goals—now and into the future. Then, it simulates 1,000 lifetimes and market scenarios, generating a score that reflects the percentage of times those goals would be met or surpassed. More than a number, your **Comfort Zone** score reflects how confident and comfortable you can be in your financial future.

Your **Comfort Zone** score empowers us to be in control and make proactive changes as your finances and goals evolve over time.

This is financial planning with confidence.

How do you know how much money you will need in retirement without knowing first what you are trying to accomplish with it?

Your goals and priorities will be outlined and a plan will be designed to help you reach them.

1 Life Planning

Picture yourself in retirement. What does it look like to you?

What are your goals and what do you want to accomplish?

Are there any large one-time expenses we need to start planning for?

We will turn these thoughts and wishes into definable and action-able life goals.

2 Financial Planning

What present financial resources are at your disposal (salary, business income, IRAs, 401(k)s, brokerage account)?

What future financial resources will you have (pensions, Social Security, inheritance, etc.)?

Do you have an emergency fund?

We will work together to make sure you are on track financially.

3 Investments

Only after steps one and two are complete, do we move onto this step.

Since I am only managing a portion of your investments, we will take a look at all your assets (not just the liquid ones) to make sure we are looking at your entire balance sheet.

We will build a portfolio that is designed to increase the likelihood of accomplishing the goals you set in your life plan.

The Wealthcare planning process requires certain steps be completed in the correct order.

1 Investor Questionnaire

I will first ask you to log into our client portal and complete our investor questionnaire.

This questionnaire is designed to be completed in just a few minutes. It will provide me with some basic personal and financial information that will form the basis of the financial plan that you and I will work on together.

2 Discovery Conversation

During the client discovery conversation, we will look at your unique mix of lifestyle goals, current assets, expected future financial resources, risk tolerance, family dynamics, etc.

We will also review your current contributions and make sure you are taking advantage of your Retirement Accounts (catch-up contributions).

3 Comfort Zone

Life changes. Markets shift. Dreams evolve and so do goals and priorities. We will create a Wealthcare plan that changes right along with them.

We will use your Comfort Zone to track your comfort score, review upcoming goals, cash flows and asset ranges. You can have confi-

The Wealthcare process is the way financial services should work. The life you dream of living begins by taking the first step. Complete your questionnaire today.

Advisor logo and contact info.