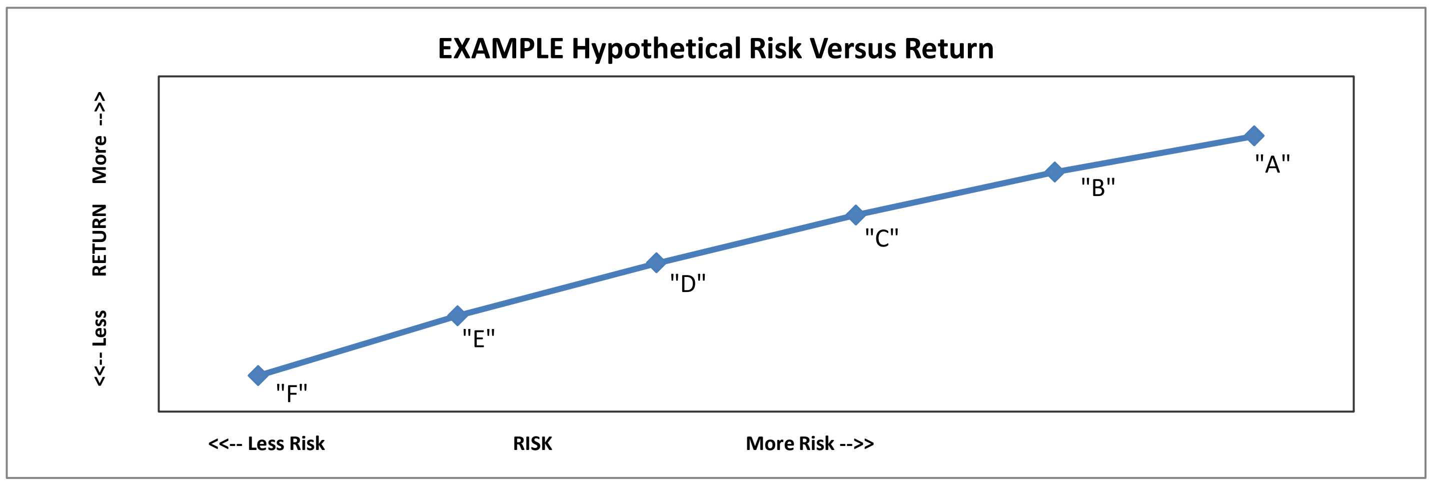
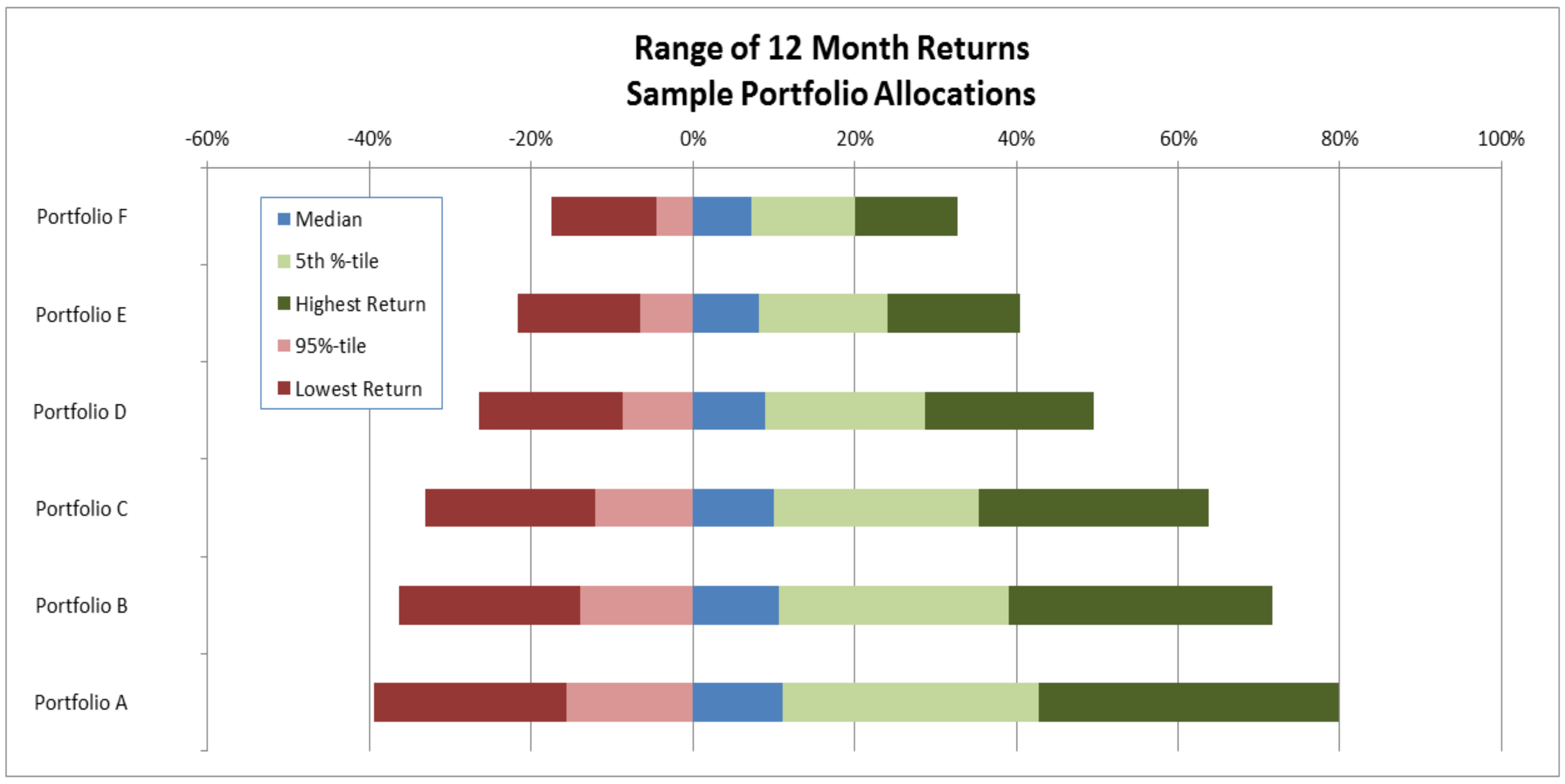
Wealthcare Capital Management Portfolio Risk Tolerance



PORTFOLIO	HYPOTHETICAL MEDIAN RETURN	ODDS OF LOSING MONEY IN ANY ONE YEAR	DOWNSIDE 95%-tile	WORST YEAR	EXPOSURE TO STOCKS
A	9.7%	1 in 3.6	-16%	-39%	100%
B	9.4%	1 in 3.7	-14%	-36%	90%
C	9.1%	1 in 3.9	-12%	-33%	80%
D	8.4%	1 in 4.5	-9%	-26%	60%
E	7.7%	1 in 5.2	-6%	-22%	45%
F	7.0%	1 in 6.0	-5%	-17%	30%



IMPORTANT DISCLOSURES:

The results in the table above are materially affected by the capital market assumptions ("CMAs") used by Wealthcare Capital Management LLC ("Wealthcare"). Please note that the portfolio returns above approximate Hypothetical portfolios and do not represent actual returns of any Wealthcare Portfolios.

The target risk allocations illustrated are comprised of a mixture of domestic equities (all Large Cap), 10-year U.S. Treasuries and cash (3 month T-bill yield). This table is intended to help you select your target risk allocation. The actual implementation of your risk allocation - your asset allocation policy and active risk policy - is addressed elsewhere. Research has shown that risk allocation may explain 75% or more of your investment experience (source: "The Equal Importance of Asset Allocation and Active Management," Xiong, Ibbotson, Idzorek & Chen, Financial Analysts Journal, March/April 2010. CFA INSTITUTE.)

The Hypothetical Median Return is the median geometric return of the allocation. The Odds of Losing figure represents the chance of the allocation losing money in any given year. The Worst Return is the annual return the allocation has only a 1 in 10,000 chance to achieve in a given year. Return and risk of loss estimates are calculated based on risk and return assumptions anchored in historical market experience. NOTE: The highest hypothetical portfolio returns typically have the greatest risk of losses. Actual losses may be greater than illustrated.

The Exposure to Stocks figures reflect the percentage of equities in each portfolio. Not shown in the chart is the percentage in Taxable Bonds for Portfolios A through F, which, in ascending order, respectively, are 0%, 10%, 18%, 37%, 50% and 60%, with the remainder of each portfolio, after taking the equity percentage into account, allocated to cash.

Source of data analyzed to create the Wealthcare CMA assumptions: For domestic equities, Center for Research in Security Prices ("CRSP"), Graduate School of Business, The University of Chicago. Used with permission. All rights reserved. crsp.uchicago.edu.

Wealthcare Capital Management LLC is a registered investment advisor registered with the Securities and Exchange Commission.

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