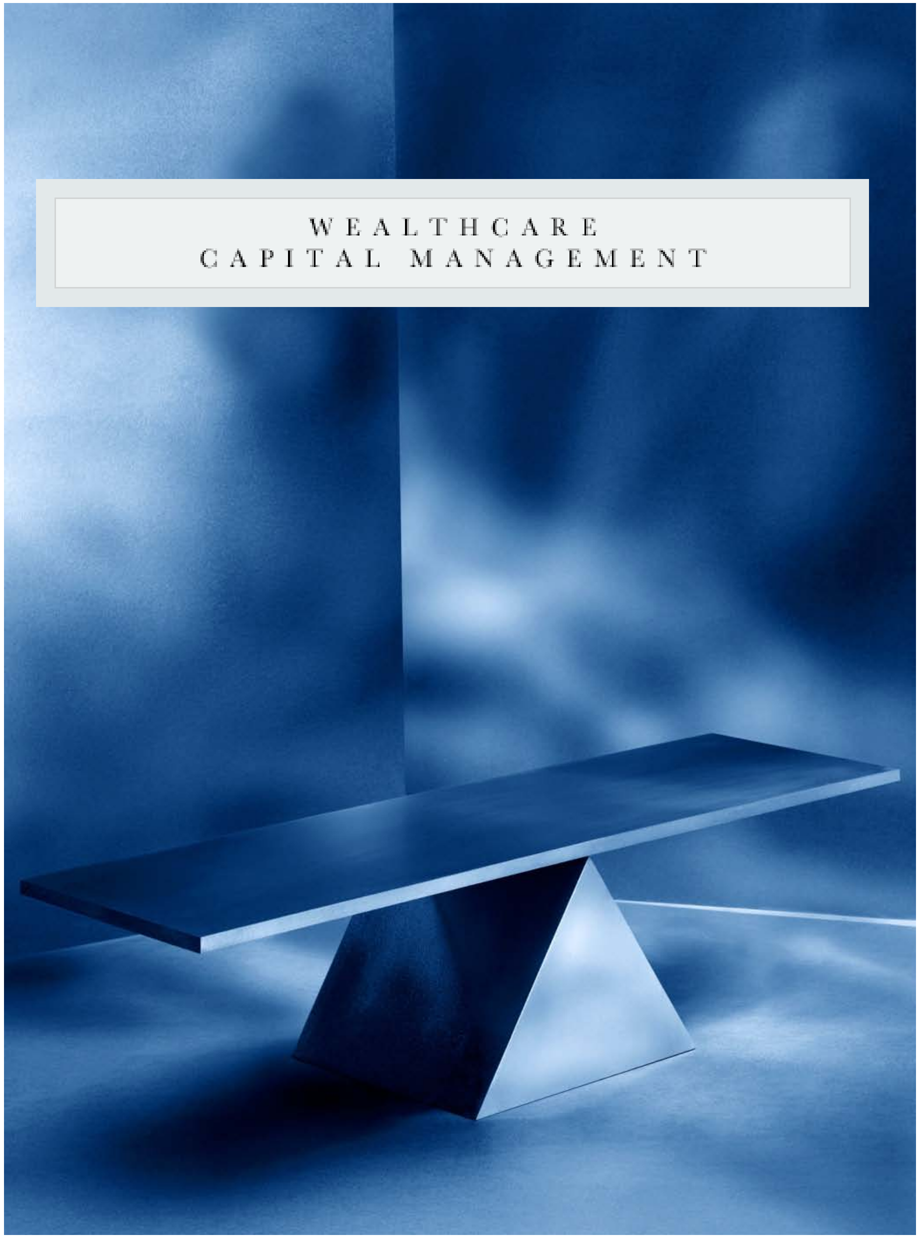


Your 401(k)

Finding the Right Balance

READ DISCLOSURE DOCUMENT FOUND HERE:
[READ SEC FORM ADVII]

What Choices Do You Have?

1- Professionally Managed, Low Cost (less than 0.75% annually) Diversified Lifestyle Wealthcare Portfolios:

»Choose for yourself, OR

»Allow auto-enrollment in a model selected based on your age, OR

»Use a risk questionnaire and scoring model to help you select a portfolio, OR

»Contact Wealthcare Capital Management to help you not only choose the right portfolio, but also advise you about the best choices among your unique personal goals by creating a Personal Wealthcare Plan with quarterly monitoring: 1-866-261-0849

2- Create Your Own Portfolio From 13 Available Funds (see enrollment kit)

»Stock Funds Include: Large, Mid and Small Cap, Growth, Value, Foreign and Real Estate (REITS)

»Fixed Income (Bonds/Money Market) Include: Short, Intermediate and Long Term Bonds, plus Money Market portfolios

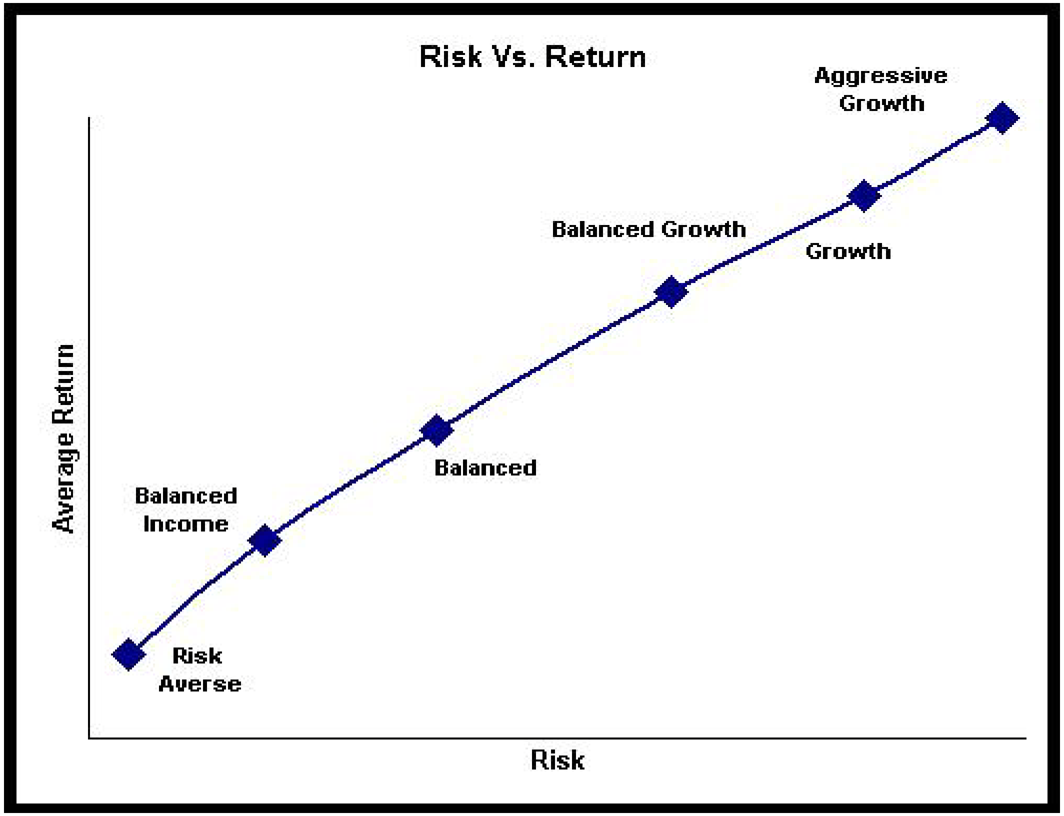
3- Self Directed Brokerage Account With TD Ameritrade (commission costs or 12b1 fees may apply, see enrollment kit for more information)

»Choose from nearly any legally available security

»SHOULD NOT BE USED FOR DAY TRADING and can be VERY Risky

OR any combination of the above!

The Lifestyle Wealthcare Portfolio Approach



Professionally Rebalanced Six Models To Choose From:

I - Risk Averse, low risk portfolio with income emphasis: **Retirement in less than one year or already retired**

II- Balanced Income, moderate risk blend of growth and income with income bias: **Retirement in the next 1-10 years**

III- Balanced, moderate risk with a balance between growth and income: **Retirement in the next 10-15 years**.

IV- Balanced Growth, moderately high risk blend of growth and income with growth bias: **Retirement in the next 15-25 years**

V- Growth, high risk with growth emphasis: **Retirement in the next 25-40 years**

VI- Aggressive Growth, very high risk focused on growth: **Retirement in more than 40 years**

Portfolio #	I	II	III	IV	V	VI
Asset Allocation	Risk Averse	Balanced Income	Balanced	Balanced Growth	Growth	Aggressive Growth
U.S Equity	26%	39%	53%	71%	77%	85%
Foreign Stocks	4%	6%	7%	9%	13%	15%
Total Stock Exposure	30%	45%	60%	80%	90%	100%
Bonds	60%	50%	37%	18%	10%	0%
Cash Equivalents	10%	5%	3%	2%	0%	0%

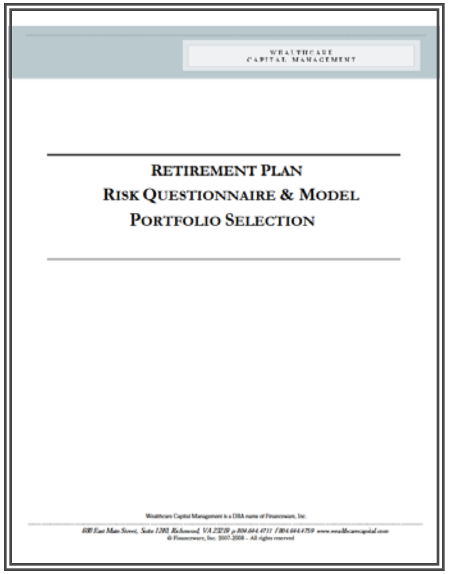
Selecting Your Portfolio- Your Options:

Choose for yourself based on the information provided, or, if you already have a professional advisor, you may wish to consult them in helping you select a portfolio based on your overall financial circumstances.

Use the risk questionnaire and scoring model to help you select a portfolio:

Eight easy questions to find the right portfolio based on your time horizon, liquidity needs and risk tolerance

(click the image to open)


RETIREMENT PLAN
RISK QUESTIONNAIRE & MODEL
PORTFOLIO SELECTION

Contact Wealthcare Capital Management to help you not only choose the right portfolio, but also advise you about the best choices among your unique personal goals by creating a Personal Wealthcare Plan with quarterly monitoring – 1-866-261-0849

To learn more about obtaining your own Personal Wealthcare Plan, read on.

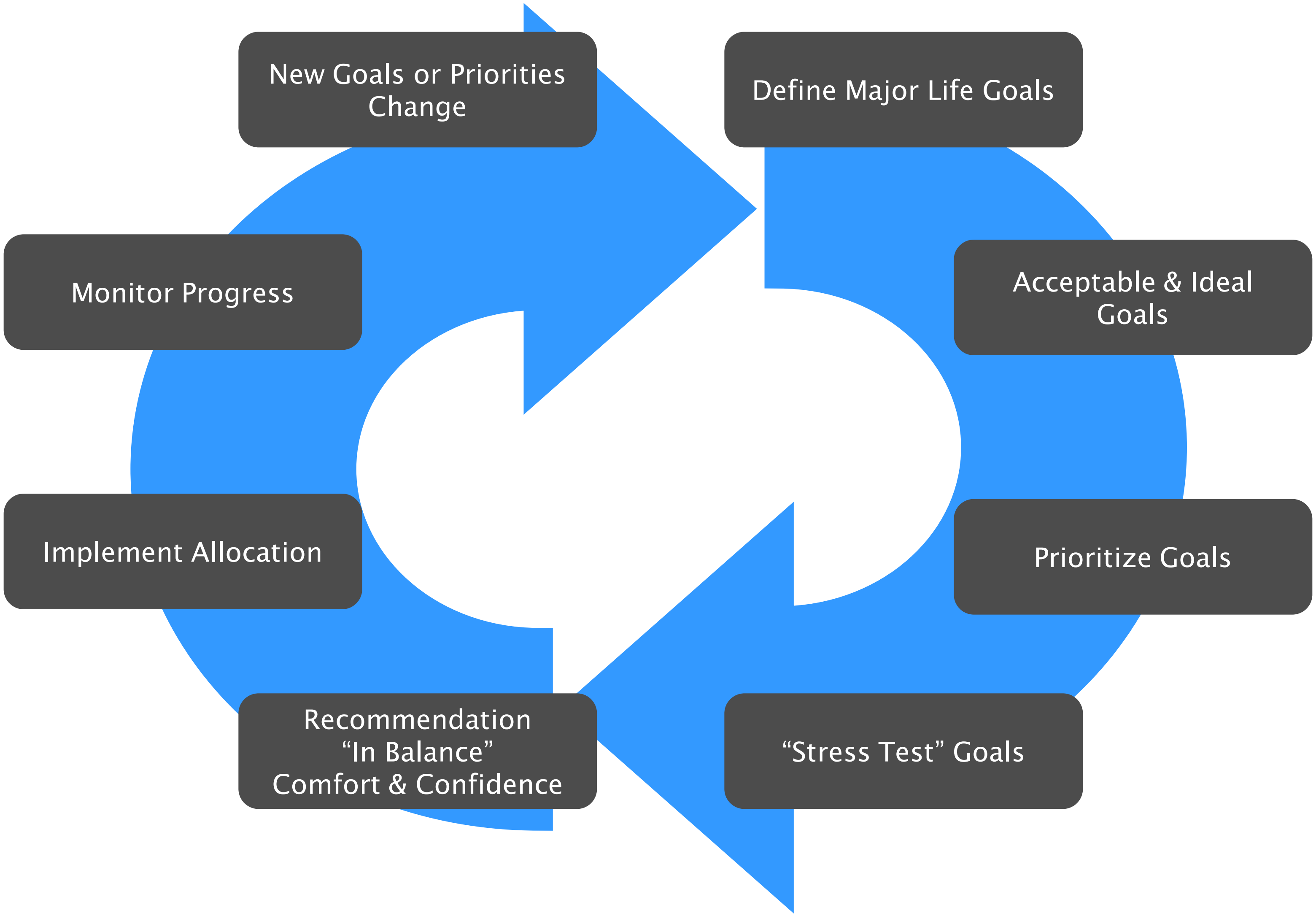
What Do I Get With My Personal Wealthcare Plan?

Advice to help you live the one *life you have*, the best way *you* can

- *Confidence in achieving goals YOU value*
  - *Without UNDUE sacrifice to your lifestyle*
    - *Avoid UNNECESSARY investment risk*

How Much Does It Cost? –
IT IS INCLUDED AT NO ADDITIONAL CHARGE
AS PART OF YOUR 401k BENEFIT
(management of assets outside of your 401k may incur additional charges if applicable)

Wealthcare is an easy process that puts it all together



How is Wealthcare different than traditional financial services?
If You Want:

If You Want…
Something Easy and Convenient
To Achieve Your Dreams & Goals
To Avoid Unnecessary Investment Risk
To Avoid Unnecessary Lifestyle Sacrifice
To know when FUTURE markets would Trigger a Problem OR Opportunity
More choices and better decisions
Comfort that goals can be achieved

How is Wealthcare different than traditional financial services?
If You Want:

If You Want…	Wealthcare Delivers:
Something Easy and Convenient	A Focus on What is Important
To Achieve Your Dreams & Goals	Identify Aspirations
To Avoid Unnecessary Investment Risk	Evaluation of only the Risk Necessary for what YOU Value
To Avoid Unnecessary Lifestyle Sacrifice	Solutions based on YOUR Priorities
To know when FUTURE Markets would Trigger a Problem OR Opportunity	Forward Looking PROGRESS and Market Trigger Points in Advance (will I meet my goals?)
More choices and better decisions	Update on demand
Comfort that goals can be achieved	Confidence (comfort) calculated, monitored and kept in "balance"

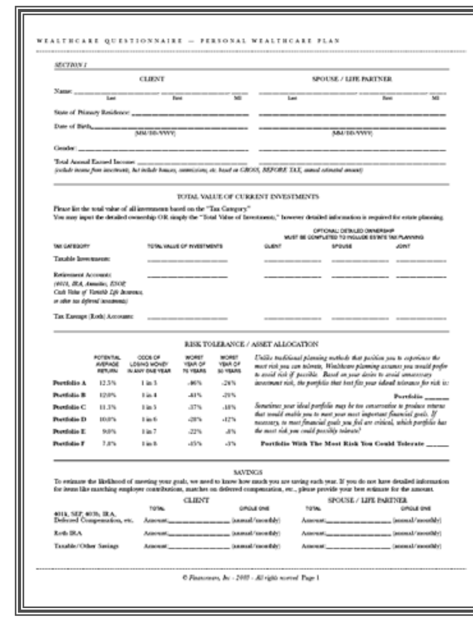
How is Wealthcare different than traditional financial services?
If You Want:

If You Want…	Wealthcare Delivers:	Versus Traditional Financial Services That:
Something Easy and Convenient	A Focus on What is Important	Are complicated and ask for meaningless details
To Achieve Your Dreams & Goals	Identify Aspirations	Compromise your goals to Maximize amount invested
To Avoid Unnecessary Investment Risk	Evaluation of only the Risk Necessary for what YOU Value	Identify maximum risk tolerance…AND *Position you to experience it!*
To Avoid Unnecessary Lifestyle Sacrifice	Solutions based on YOUR Priorities	Solve for your savings shortfall instead of the best solution for you
To know when FUTURE Markets would Trigger a Problem OR Opportunity	Forward Looking PROGRESS and Market Trigger Points in Advance (will I meet my goals?)	Monitor PAST performance
More choices and better decisions	Update on demand	Update annually at best
Comfort that goals can be achieved	Confidence (comfort) calculated, monitored and kept in "balance"	Confidence completely unknown

What are the steps? What will I get? How does it work?

STEP 1- Call Wealthcare Capital Management at 1-866-261-0849 and a registered Wealthcare Specialist will conduct an interview to understand your goals & priorities- It is best to do this with your spouse/partner and to allow at least one hour for the interview.

You DO NOT need to complete this questionnaire, but you may want to review this ahead of time to see the types of questions you will be asked:(Click to open)


WEALTHCARE QUESTIONNAIRE — PERSONAL WEALTHCARE PLAN

SECTION I

	CLIENT	SPOUSE / LIFE PARTNER
Name:	Last / First / MI	Last / First / MI
State of Primary Residence:		
Date of Birth	(MM/DD/YYYY)	(MM/DD/YYYY)
Gender:		
Total Annual Earned Income:		

(exclude income from investments, but include bonuses, commissions, etc. based on GROSS, BEFORE TAX, annual estimated amount)

TOTAL VALUE OF CURRENT INVESTMENTS

Please list the total value of all investments based on the "Tax Category."
You may input the detailed ownership OR simply the "Total Value of Investments," however detailed information is required for estate planning.

OPTIONAL: DETAILED OWNERSHIP MUST BE COMPLETED TO INCLUDE ESTATE TAX PLANNING

TAX CATEGORY	TOTAL VALUE OF INVESTMENTS	CLIENT	SPOUSE	JOINT
Taxable Investments:				
Retirement Accounts: (401k, IRA, Annuities, ESOP, Cash Value of Variable Life Insurance, or other tax deferred investments)				
Tax Exempt (Roth) Accounts:				

RISK TOLERANCE / ASSET ALLOCATION

	POTENTIAL AVERAGE RETURN	ODDS OF LOSING MONEY IN ANY ONE YEAR	WORST YEAR OF 75 YEARS	WORST YEAR OF 50 YEARS
Portfolio A	12.5%	1 in 3	-46%	-26%
Portfolio B	12.0%	1 in 4	-41%	-21%
Portfolio C	11.3%	1 in 5	-37%	-18%
Portfolio D	10.0%	1 in 6	-28%	-12%
Portfolio E	9.0%	1 in 7	-22%	-8%
Portfolio F	7.8%	1 in 8	-15%	-3%

Unlike traditional planning methods that position you to experience the most risk you can tolerate, Wealthcare planning assumes you would prefer to avoid risk if possible. Based on your desire to avoid unnecessary investment risk, the portfolio that best fits your ideal tolerance for risk is:

Portfolio ______

Sometimes your ideal portfolio may be too conservative to produce returns that would enable you to meet your most important financial goals. If necessary, to meet financial goals you feel are critical, which portfolio has the most risk you could possibly tolerate?

Portfolio With The Most Risk You Could Tolerate ______

SAVINGS

To estimate the likelihood of meeting your goals, we need to know how much you are saving each year. If you do not have detailed information for items like matching employer contributions, matches on deferred compensation, etc., please provide your best estimate for the amount.

	CLIENT TOTAL	CIRCLE ONE	SPOUSE / LIFE PARTNER TOTAL	CIRCLE ONE
401k, SEP, 403b, IRA, Deferred Compensation, etc.	Amount:	(annual/monthly)	Amount:	(annual/monthly)
Roth IRA	Amount:	(annual/monthly)	Amount:	(annual/monthly)
Taxable/Other Savings	Amount:	(annual/monthly)	Amount:	(annual/monthly)

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You WILL NOT need to define specific financial goals, instead,
Your Ideal (your biggest dreams)
and Acceptable (life is still good)
ranges for your goals will be discussed.

Let's Meet David & Mary!
Sample Wealthcare Clients

Meet David & Mary

Both 43 years old
One son, 15 years old
Combined income: $95,000
Love to travel
Priorities:

- Reduce savings to travel more now
- Educate son through graduate degree
- Early retirement (age 58) for Mary

Current assets:
$75,000 in taxable savings & investments
$200,000 in David’s 401k
$95,000 in Mary’s 401k

EXAMPLE RANGE OF IDEAL AND ACCEPTABLE GOALS

	IDEAL	ACCEPTABLE
Retirement Age Goal:	58	65
Retirement Income Goal:	$75,000	$60,000
Risk Tolerance Goal:	NO RISK	-15% Annual Downside
Estate Goal:	$200,000	$1
Education goal for Son:	MBA	Undergrad
Savings Goal:	REDUCE by $5,000	Increase $3,000
Travel (other goals):	$6,000	$2,000

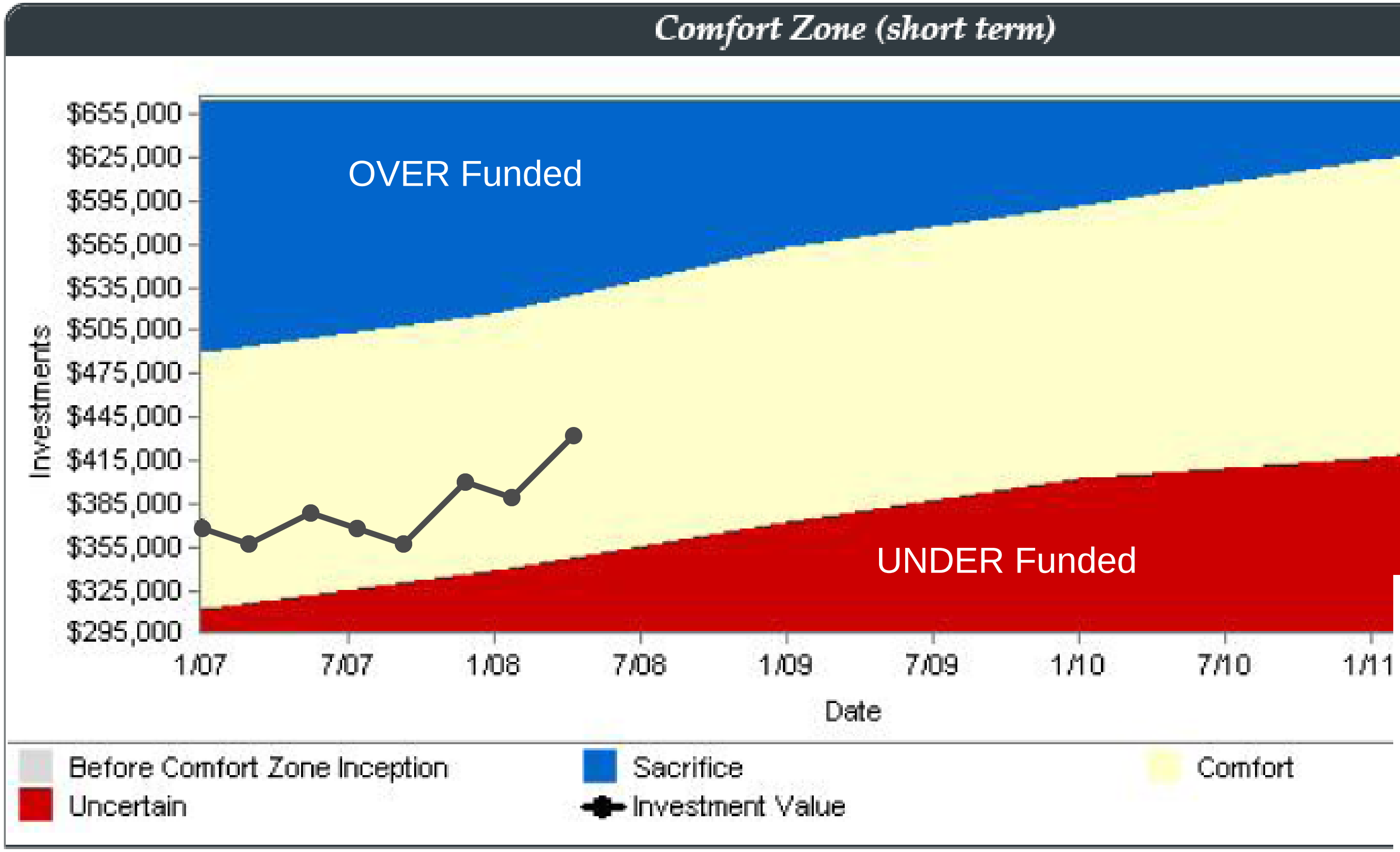
Based on your priorities, your Wealthcare Specialist will design a custom recommendation for your goals AND portfolio

EXAMPLE Recommendation

	IDEAL	Recommended	ACCEPTABLE
Retirement Age:	58 58	64 – David 58 – Mary	65 65
Retirement Income:	$75,000	$69,000	$60,000
Risk Tolerance:	NO RISK	-12%	-15% Annual Downside
Estate:	$200,000	$10,000	$1
Education:	MBA	MBA	Undergrad
Savings:	-$5,000	-$4,000	+$3,000
Travel:	$6,000	$5,000	$2,000

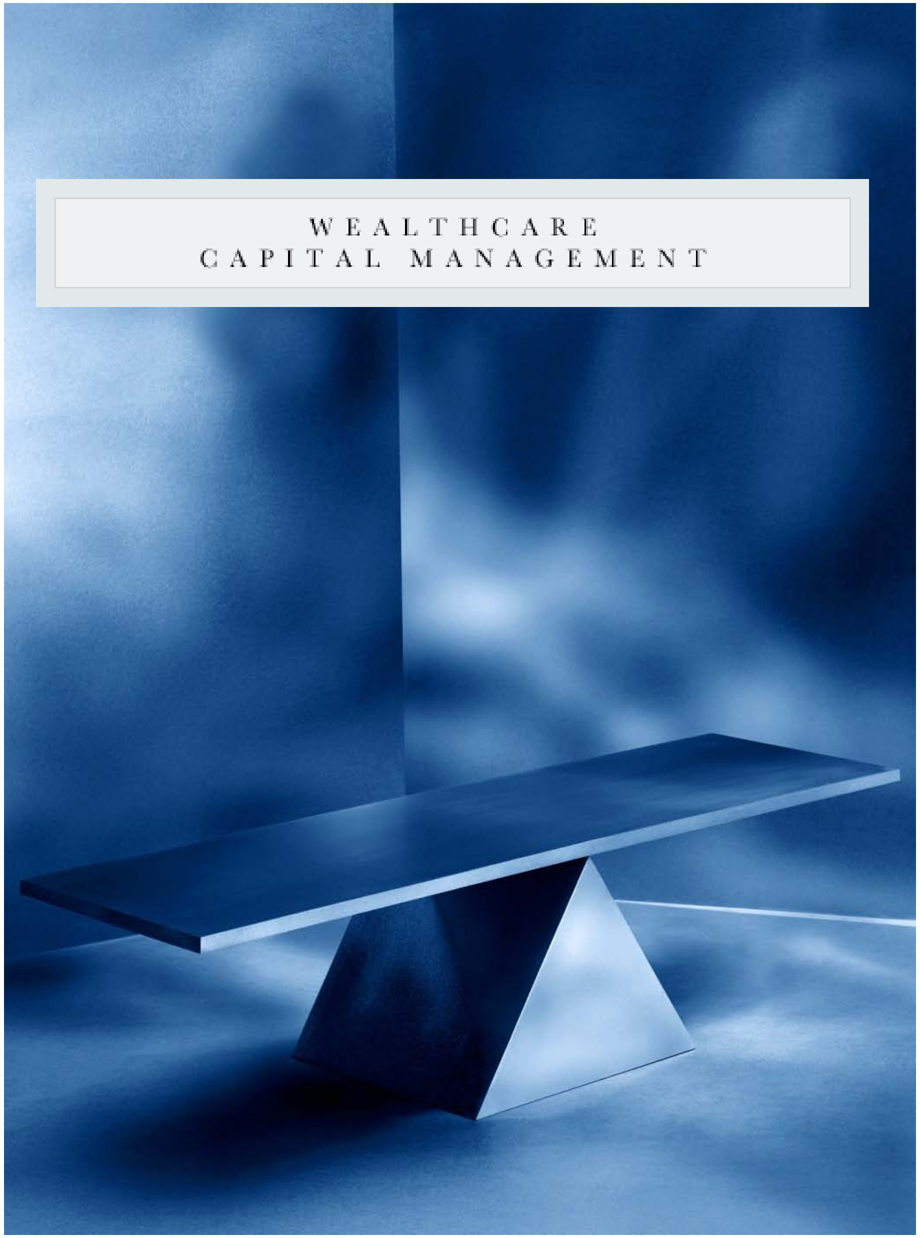
See sample recommendation for David & Mary:
(Click to open)

Ongoing Monitoring & Advice About David & Mary's Goals-



Not a PROJECTION, but instead WHEN you can afford to add goals/reduce risk (blue- over funded, i.e. needless sacrifice to your lifestyle) or when poor markets require minor adjustments (red- under funded, too uncertain)

Click image to open sample monitoring report



Call:

1-866-261-0849

from 9-5 ET to obtain YOUR PERSONAL Wealthcare Plan