



WEALTHCARE
CAPITAL MANAGEMENT

Employers/Sponsors

Finding the right
balance for your
retirement plan

READ DISCLOSURE DOCUMENT
FOUND HERE:

[READ SEC FORM ADVII](#)

Low cost and high service investment options

-Thirteen low cost index funds ranging from .10% to 0.28% expense ratio

-Six lifestyle “Wealthcare” portfolios:

- Professionally managed

- Globally diversified

- Total expenses of 0.40% to 0.75% including our advisory fee & expense ratios

-Self-Directed Discount Brokerage Account:

-For participants that are financially sophisticated or have their own investment advisor, up to 100% of the participant and matching contributions can be allocated to a discount brokerage account with TD Ameritrade.

-Fund Selection:

Professionally selected low cost funds covering a broad array of asset classes

- Hand picked from universe of over 20,000 available funds

Objectively selected by SEC Registered Advisor accepting fiduciary liability- NOT a broker

No revenue sharing, side compensation, commissions, 12b1 fees, etc.

-Ongoing monitoring, evaluation and fund selection:

Funds are automatically replaced as better alternatives become available.

-Investment Policy Statement:

Professionally drafted custom Investment Policy Statement to comply with ERISA standards.

-Complete Personal Wealthcare Plan for any participant

Many participants can benefit by understanding how their 401k plan fits into their total financial situation, personal goals, and priorities. Wealthcare Capital Management will consult with any participant and design AND MONITOR their own personal Wealthcare Plan and provide ongoing recommendations. (management of any additional investment assets outside of the 401k may incur additional costs by the participant)

Low Cost, Full Service Administration, Design & Custody

Administration- *\$1,500 annual minimum for up to 30 participants with no base fee (\$30 a year per each additional participant)*

Includes:

- ✓ *Website with daily valuations, performance reporting, investment elections, loans, etc.*
- ✓ *Preparation of IRS filings, including Form 5500 (and Form 5307 and 1099s, if necessary)*
- ✓ *Free annual ADP/ACP compliance tests, 415 tests & general non-discrimination tests*
- ✓ *Free reports on plan participation, contribution levels, and performance*
- ✓ *Dedicated 401(k) specialists available toll-free during normal business hours*
- ✓ *Same day processing (or next day if contributions are received after cut-off time)*

Design & Transition- *\$1,000 one time cost for initial set-up and design*

Custody- *0.06% per year with independent trust company
(waived on plans under \$1 million in assets)*

Benefits

-Company (Plan Sponsor) Benefits:

- ✓ **Low Cost**
- ✓ **404c Self-Directed Safe Harbor**
- ✓ **Delegation of Fiduciary Responsibilities**
- ✓ **Turn-Key Simplicity**
- ✓ **Additional company benefit of Personal Wealthcare Plan for any participant at no additional cost to company or the participant**

-Participant Benefits:

- ✓ **Low Cost**
 - More investment return credited to account instead of paid in fees*
- ✓ **Turn-Key portfolios put 401k investments on “auto pilot”**
- ✓ **Personal Consultation with SEC registered advisor, NOT a broker**
- ✓ **Broad selection of alternatives & Self-Directed Brokerage Account**
- ✓ **Personally designed and monitored Wealthcare Plan**

**What will it look like for my employees?
How will they choose?**



WEALTHCARE
CAPITAL MANAGEMENT

Participant Presentation

Finding the Right Balance

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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)

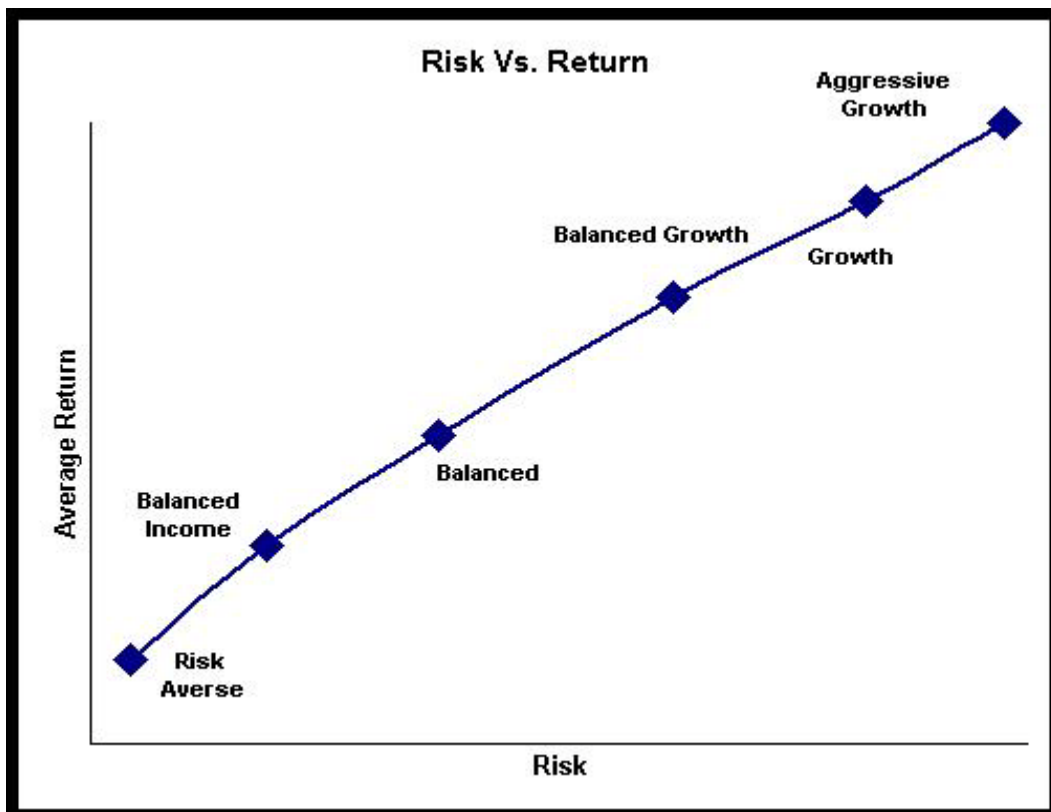
- »Stock Funds Include: Large, Mid and Small Cap, Growth, Value, Foreign and Real Estate (REITS)
- »Fixed Income (Bonds/Money Market) Include: Short, Intermediate and Long Term Bonds, plus Money Market portfolios

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.

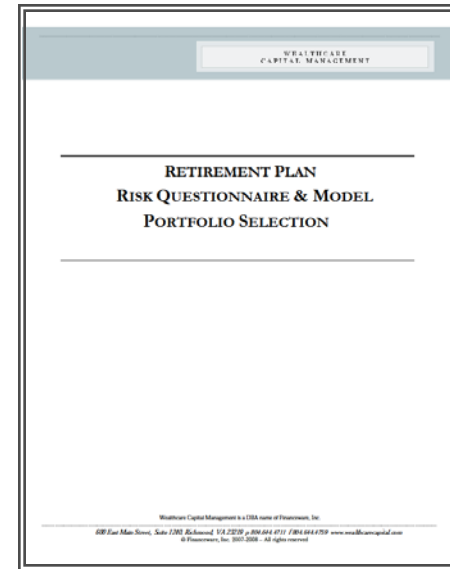
Use the risk questionnaire and scoring model to help you select a portfolio:

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

(click the image to open)

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 <i>Position you to experience it!</i>
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)

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.

WEALTHCARE QUESTIONNAIRE - PERSONAL WEALTHCARE PLAN

CLIENT / SPOUSE / LIFE PARTNER

Name: Last First MI Last First MI
 Date of Birth: MM/DD/YYYY MM/DD/YYYY
 Social Security Number: _____
 Total Annual Excess Income: _____
 (Include money from investments, IRAs, 401(k)s, 403(b)s, etc. based on GROSS, BEFORE TAX, unless advised otherwise)

TOTAL VALUE OF CURRENT INVESTMENTS

Please list the total value of all investments based on the "Tax Category." You may report the detailed ownership (IRAs) under the "Total Value of Investments." However, detailed information is required for estate planning.

Investment	TOTAL VALUE OF INVESTMENTS	OPTIONAL DEFERRED GROWTH	
		CLIENT	SPOUSE
Taxable Investments:			
Retirement Accounts:			
IRAs, 529, 528(a), 528(c)			
Cost Value of Variable Life Insurance:			
or other tax-deferred accounts:			
Tax Exempt (IRAs) Accounts:			

RISK TOLERANCE / ASSET ALLOCATION

POTENTIAL ANNUAL GROWTH RATE	RISK OF LOSS	WORTH OF INVESTMENT	WORTH OF INVESTMENT	Notes
PERCENT	PERCENT	PERCENT	PERCENT	
Potential A 12.5%	1 in 1	-80%	-24%	Highly aggressive
Potential B 10.0%	1 in 4	-45%	-18%	Aggressive
Potential C 11.0%	1 in 3	-35%	-16%	Aggressive
Potential D 10.0%	1 in 6	-25%	-12%	Aggressive
Potential E 9.0%	1 in 7	-22%	-11%	Aggressive
Potential F 7.0%	1 in 9	-15%	-8%	Aggressive

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 every life-saving employee contribution, transfer or defined contribution, etc., please provide your best estimate for the amount.

CLIENT

Wife, Spouse, IRA, Roth IRA, 529, 528(a), 528(c), 401(k), 403(b), 408(a), 408(b), 408(c), 408(d), 408(e), 408(f), 408(g), 408(h), 408(i), 408(j), 408(k), 408(l), 408(m), 408(n), 408(o), 408(p), 408(q), 408(r), 408(s), 408(t), 408(u), 408(v), 408(w), 408(x), 408(y), 408(z)

SPOUSE / LIFE PARTNER

Wife, Spouse, IRA, Roth IRA, 529, 528(a), 528(c), 401(k), 403(b), 408(a), 408(b), 408(c), 408(d), 408(e), 408(f), 408(g), 408(h), 408(i), 408(j), 408(k), 408(l), 408(m), 408(n), 408(o), 408(p), 408(q), 408(r), 408(s), 408(t), 408(u), 408(v), 408(w), 408(x), 408(y), 408(z)

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

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

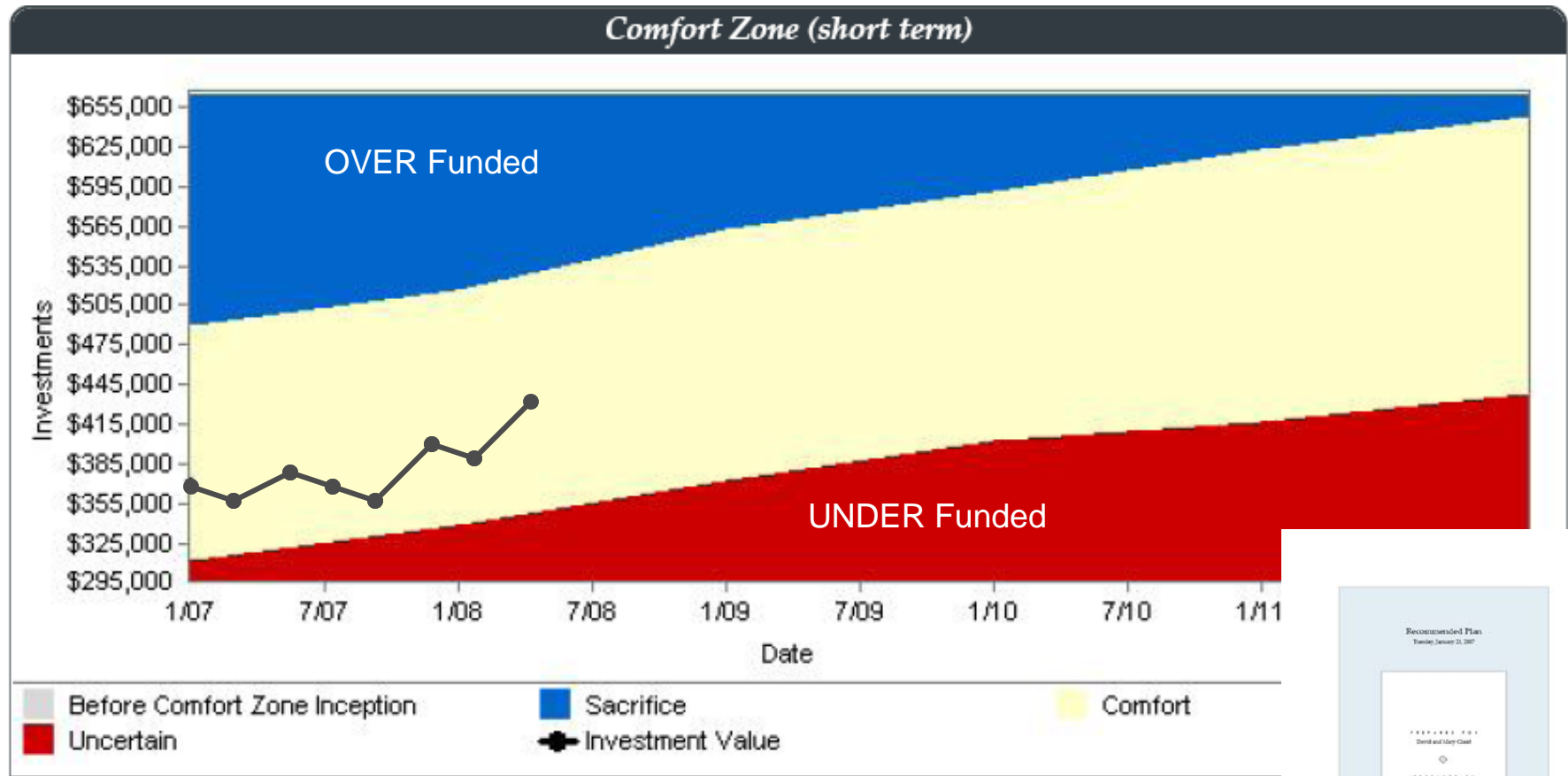
EXAMPLE Recommendation

	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



WEALTHCARE
CAPITAL MANAGEMENT

Call:
1-866-261-0849
from 9-5 ET to
obtain YOUR
PERSONAL
Wealthcare Plan