

Life and Investing

and making the right choices between them.

education

acceptable

ideal

Your priorities

estate

dreams



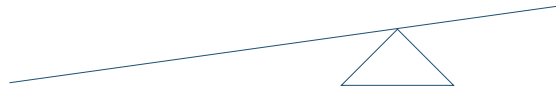
Wealthcare is life-relative advising for investing.

It's you-driven, not market-driven.

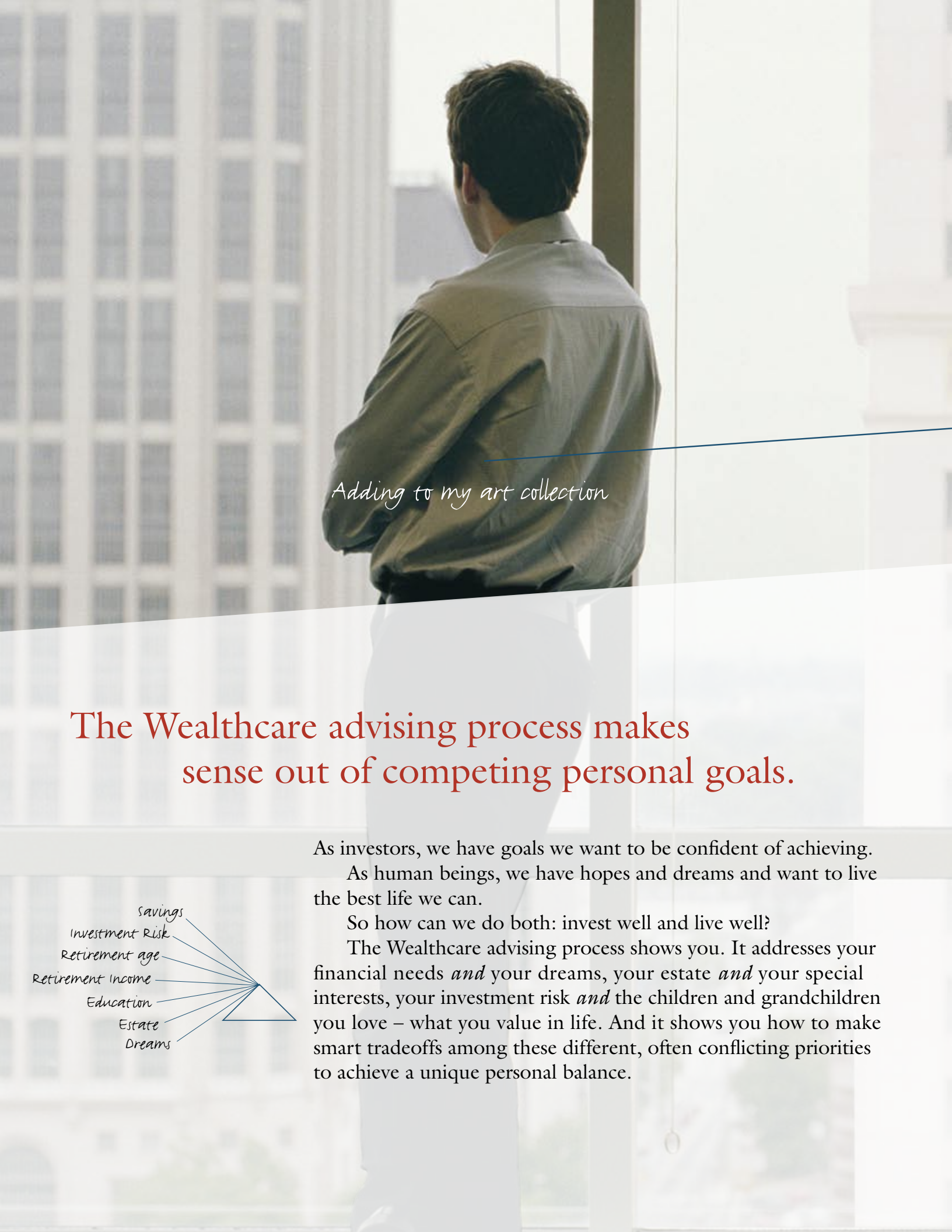
It's about living the life you want to live.

It's about what you personally value.

It's about your dreams.



This is the way investing should work.
And with the help of your Wealthcare
financial advisor, it's the way investing
now can work for you.



Adding to my art collection

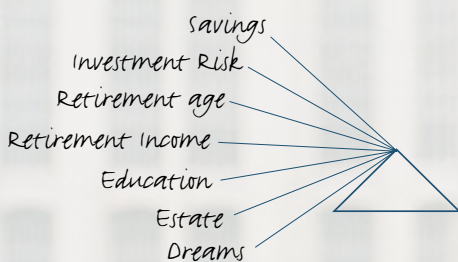
The Wealthcare advising process makes sense out of competing personal goals.

As investors, we have goals we want to be confident of achieving.

As human beings, we have hopes and dreams and want to live the best life we can.

So how can we do both: invest well and live well?

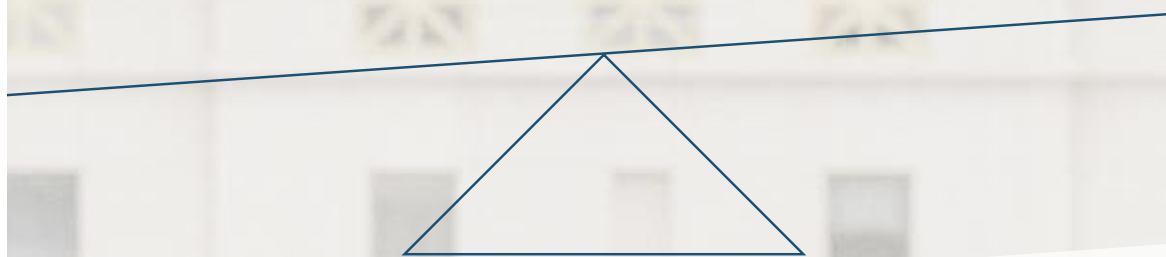
The Wealthcare advising process shows you. It addresses your financial needs *and* your dreams, your estate *and* your special interests, your investment risk *and* the children and grandchildren you love – what you value in life. And it shows you how to make smart tradeoffs among these different, often conflicting priorities to achieve a unique personal balance.



You want to do things, have enough,
know you'll be okay.

In the Wealthcare process,
it's all one and the same.

'55 Spyder convertible



Imagine that each priority you have is a fulcrum, which you slide back and forth between two possible outcomes: ideal and acceptable. Ideal represents your greatest aspirations; acceptable, a lesser but still very satisfying result. To address each priority, you would simply slide its fulcrum one way or the other, in effect creating a financial lever.

Where should you invest?

Before we can answer that, tell us this:

What are your priorities in life?



Sliding all fulcrums – your priorities – to the ideal side would be unrealistic. You would give yourself no financial leverage anywhere, hoping the investing markets would perform miracles for you.

Choosing only acceptable outcomes would be no better. That might expose you to excess investment risk or require you to make needless compromises to your lifestyle.

Life-relative investing – the Wealthcare advising process delivered by your financial advisor – shows you how to adjust your financial levers to achieve a *personal balance* that avoids unnecessary compromises and needless risks.

What do you want to do,
learn,
own,
become?

Your dreams take on real meaning
within the Wealthcare process.

Owning my own vineyard



Move this priority slightly that way.

Move that priority a tad this way.

And see yourself doing what you've always wanted to do.

Analyzing your various life priorities from the standpoint of how they relate to investing is the distinct advantage the Wealthcare process brings you.

It's a huge one.

The slightest adjustment – nudging the fulcrum of any priority a little one way or the other – can reveal options that interest you, possibilities that intrigue you, alternatives that surprise you.

Maybe lowering your level of investment risk means only a minor adjustment to your retirement income. Maybe leaving a slightly smaller estate means realizing a long-held dream today. Maybe retiring earlier is not as important if you can travel more now as well as during retirement.

With the help of your Wealthcare advisor, you arrive at investment decisions relative to your life priorities, not decisions only relative to uncertain financial markets.

Looking at investing from the perspective of your life's priorities is an altogether different and invigorating process.



*Endowing a chair at
my alma mater*

Welcome to Your Wealthcare Comfort Zone.SM

Here, life and investing needs are in perfect balance.



After you set your priorities, your Wealthcare advisor designs your plan to reflect them and presents it to you.

The plan defines *Your Wealthcare Comfort Zone*, the place where your life and investing meet in perfect balance. Outside it are two places you can avoid: *uncertainty* – asking too much of the markets; and *sacrifice* – making needless compromises in your life.

Now your investment plan – tied to your life and designed to maximize gains and minimize losses, taxes, and fees – can be implemented.



Life Changes.
Goals Change.
Markets Change.

Next year, an African safari

Ever been told to invest less?

Your Wealthcare financial advisor could
make that very recommendation one day.

Life is seldom certain; markets never are. But you can be certain about what to do thanks to your Wealthcare financial advisor's ongoing advice.

If an unexpected expense or unfortunate market performance threatens to push you out of *Your Wealthcare Comfort Zone*, new advice can keep you in it. If market performance is stable, new advice may still refine your choices. If fortunate performance rewards you, you could be told to spend more or reduce your investment risk.

A Wealthcare plan is a living plan, continuously redesigned to help you live your life to the fullest.

And your Wealthcare plan can
change right along with them.

Add an in-law suite

Simply put, the Wealthcare process helps you
manage life goals and assets together.

Wealthcare is an advising process that's ongoing and based wholly on your life and dreams.

Your Wealthcare plan makes your life and your investments a dynamically matched set, with you and your financial advisor as its management team, talking, discussing options, making adjustments as need be.

At the same time, you are in that place of perfect balance – *Your Wealthcare Comfort Zone* – confident of achieving your goals; and comfortably achieving them, at that.

You're also free of uncertainty about what to do when confronted by change, expected or otherwise. Of course your life will change. Of course your priorities will change. They do for everybody. Always.

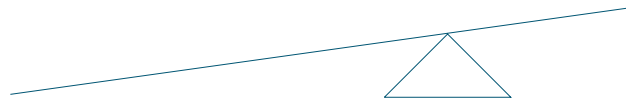
But whatever happens, your Wealthcare plan will adapt to it or thrive on it as the opportunity presents itself.

Your Wealthcare plan is as full of life as you are. And it will always see the world of investing through the lens of your life and the priorities you value.

The Wealthcare process is the way
financial services should work:
from your perspective,
completely and fully in your behalf,
without conflict between your
best interests and someone else's.

And it's an easy process to start - just talk to your
Wealthcare financial advisor soon.

Then you can evaluate your life's priorities,
pull the right financial levers,
and find that place of perfect balance
– **Your Wealthcare Comfort Zone** –
where you live the life you want
today and tomorrow.

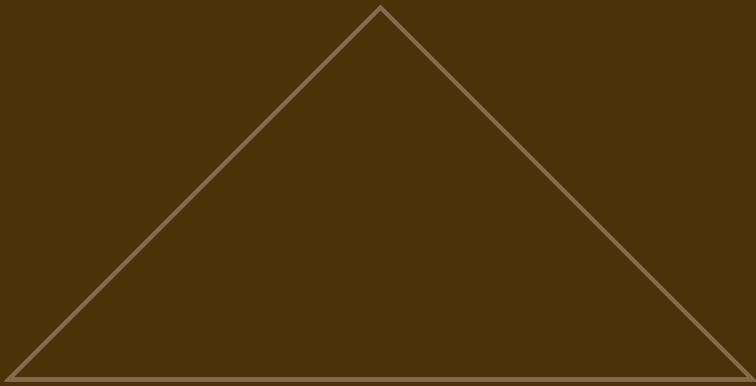


dreams

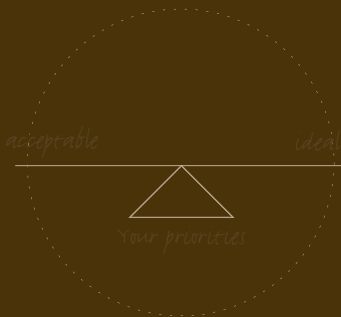
retirement

goals

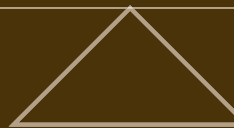
ideal



Your priorities



acceptable



Your priorities

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MANAGEMENT

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