Defy the Common™
Wealthcare Capital Management, Inc. is a SEC Registered Investment Advisory firm, and we have but one simple mission: to change the very industry we helped to create. In fact, we are building a revolution. Our years of service have led us to question the status quo, to defy the commonplace and reject the industry’s inherent conflicts of interest, leaving behind outdated ways. So we’re looking to the future and practicing wealth management in a radically different way that puts the obtainment of dreams ahead of chasing returns. This approach empowers our patented systems and technologies to bring those dreams to life, and as a result, allows us to secure the comfort and confidence of each and every one of our clients as they make the most of their one life.

It’s the Wealthcare Way™. And we’re looking for the right advisors to Join Us.
BE MORE CONFIDENT
MAKING YOUR CLIENTS MORE COMFORTABLE

As a Wealthcare advisor, you’ll have exclusive access to our patented wealth management system, Wealthcare. This unique, life-relative wealth management discipline positions clients’ dreams at the forefront of advice. With Wealthcare, you and your clients gain a much greater degree of confidence that their life goals can be exceeded without taking on unnecessary investment risk or needless lifestyle sacrifice.

Through our all-inclusive, low-cost and highly tax-efficient Unified Managed Household program (UMH), you get the support to ensure that each of your clients experiences the dreams of their one life.

HOW WE CAN HELP YOU BE INDISPENSABLE

Affiliating or partnering with Wealthcare not only ensures that you and your clients experience greater confidence and comfort, it also breathes new life into your career. We free you up to do what you do best and enjoy most…interact with your clients. Here are all of the ways we help you do that.

THE POWER OF THE UNIFIED MANAGED HOUSEHOLD PROGRAM

Confidence comes with knowing that you have the right tools and people around you to help you successfully manage your practice to its fullest potential. In the hands of someone who truly understands the significance of our profession, Wealthcare’s Unified Managed Household program unlocks the advisor’s ability to make a meaningful difference in the lives of their clients.

SOPHISTICATED PLANNING

You know what clients really want… a plan that provides comfort and confidence to make their dreams a reality. Our patented system delivers exactly that.

Wealthcare Plans are expertly crafted under your direction by our team of Wealthcare Analysts. They help you evaluate the information you have about the client’s goals and priorities, assess the best choices, and craft a plan to confidently exceed those deeply valued goals.

Comfort and confidence are instilled by measuring the future uncertainty of the markets utilizing our proprietary, industry-leading technology, Financeware. We actually can demonstrate the future range of portfolio values that would cause the plan to be overfunded or underfunded to indicate when corrective advice would be needed.

Plans are updated at least quarterly showing the current portfolio values, funded status (comfort, overfunded or underfunded), and new advice (if necessary).

Responsive and Adaptive for real life.

Everything changes, including the best laid plans. So anytime changes in your clients’ lives necessitate changes to their Wealthcare Plan, you can communicate with the planning team to update the client’s goals—or priorities among those goals—and ensure that their Wealthcare Plan remains relevant to their lives, thereby keeping you relevant to your clients.

If market behavior causes the client to move out of their plan’s Comfort Zone, the planning team will alert you and consult with you to craft new advice to get them back on track.
PORTFOLIO MANAGEMENT

The Wealthcare System unites clients’ dreams with their investments. Determined by their Wealthcare Plan, the portfolio is the means to make dreams a reality and a mechanism for maintaining comfort and confidence.

Ours is an extremely low cost and tax efficient process. The portfolio management team considers the impact of every trade in each account in order to minimize taxes and transactional costs. There is a purpose behind every transaction decision because the investments are linked to the client’s unique Wealthcare Plan.

- Implementation — Our goal is to maximize efficiency and convenience for you and your clients through the transition and investment implementation process.

- Daily Monitoring — Allows for timely reaction and trading to keep your client’s household of accounts within a tolerable range of their target allocation. You’ll be able to know exactly where your clients stand at any point in time.

- Trading — Because of our intricate portfolio management system, the trading process is highly hands-on, with a multi-level review process of every trade.

- Rebalancing — Life-relative means that modifications are done when necessary, not arbitrarily according to a date on the calendar.

- Tax Location Management — The holdings in each of the client’s accounts are deliberately positioned to make up the overall household target allocation. This discipline allows us to allocate fixed income to tax-advantaged accounts while realizing most capital gains at the favorable long-term rate in taxable accounts.

- Contribution & Withdrawal Management — We can take advantage of the regular cash flow activity in accounts to bring the household’s allocation closer to target. Sometimes a simple scheduled contribution or withdrawal can eliminate the need to rebalance, saving the client potential tax and transactional costs.

- Retirement Income Distribution Management — When your clients are in the distribution phase of their lives, we evaluate the most efficient way to provide their income need and manage the periodic withdrawals in line with their spending policy.

HELD AWAY ASSETS

You can’t make dreams come true if assets are excluded from consideration. So our UMH program makes sure to incorporate these assets. By including held away assets like 401(k)’s, 529s, etc., you not only expand your assets under management, but you are able to show clients how they can have confidence in exceeding dreams they might not experience otherwise.

INTEGRATED CLIENT GOAL STATUS REPORTING

The Wealthcare Way™ is about controlling what is controllable, and no one can control what happened in the past. Status reporting changes the conversation from backward-looking account performance to a forward-looking discussion about how the client’s standing NOW positions them on the path to exceeding their future goals. This is true wealth management.

CLIENT DASHBOARD

Through our simple online client dashboard, you’ll instantly know where every client stands relative to their life goals, who needs new advice, who is on track, and who can expand their goal set to include even grander dreams.

MARKETING MATERIALS

Brochures and presentations are provided to help you convey your true value, which Wealthcare enables you to deliver.

WAYS THAT YOU CAN WORK WITH WEALTHCARE

We want to be sure that affiliating with Wealthcare is the best fit for you, your practice and your clients. Regardless of how you work with us, you’ll get the freedom and peace of mind in knowing that you’ll get the support you need to be the best that you can be, while your clients are getting honest, objective advice to realize their dreams.

THERE ARE SEVERAL WAYS TO WORK WITH WEALTHCARE:

- Sub-Advisor Relationship — You contract Wealthcare Capital Management™ to provide all the Wealthcare services for your practice and your clients. In this relationship, you can either maintain your own RIA or maintain your status as an IAR with your current firm.

- Wealthcare Advisor — You essentially become a branch of Wealthcare Capital Management™, running your own P&L. You join us as a W2 employee and are a member of the firm under our RIA. So you get the freedom of being independent without the headaches of owning and running a RIA. All compliance regulations, SEC filings, employee benefits, payroll, technology and IT support are done for you.
PRACTICAL FINANCIAL CONSIDERATIONS

Our philosophy of transparency carries through to the business end of the equation as well, so you never have to worry about hidden fees or additional costs.

The total costs of our UMH are typically up to half of other managed account platforms. A final fee agreement would be determined based on various considerations, such as total assets under management and number of households and accounts.

Defy the Common™.

You can make your practice even better than it is. And you can do it working with people who think like you do. People like you who came to believe that there had to be a better way. A more confident way. A more successful way. We’ve made it. So join us. And take your practice from success to significance.

Call us at 877.883.7526 or email us at JoinUs@wealthcarecapital.com.

FOR INVESTMENT PROFESSIONALS ONLY


600 East Main Street, Suite 1240
Richmond, VA 23219