THE WEALTHCARE INVESTMENT EXPERIENCE



Relationships | Resources | Results

WEALTHCARE
financial guidance for life

About Us:

1999

Comfort Zone®

Founded by Dave Loeper to deliver patented Comfort Zone® planning technology to advisors and their clients

2001

Three ETFs

Established the Wealthcare RIA to manage Comfort Zone® process using passive, low cost, and tax-managed 3 ETF Strategy.

2013

Capital Investment

NewSpring Holdings acquires Wealthcare. Funds technology enhancements. $820 million in AUM.

2014

Investment Solutions

Acquired SightLine Investments to add policy driven investment options using skill-based, risk-managed, cost-effective processes to facilitate advisor and client success. $1.1 billion in AUM.

2015

Advisory Solutions

Formed Wealthcare Advisory Partners to enable hybrid advisors to serve clients using the Wealthcare process $1.3 billion in AUM.

2017

GDX360

Launched GDX360, the first full integrated goals-based balance sheet management platform. GDX360 enables advisors and clients to collaboratively manage the investment portfolio and goals portfolio to optimize client outcomes. $1.7 billion in AUM.

2018

Private Markets

Launched complete alternative investments platform with institutional access to private equity, credit, real estate and hedge funds. $2 billion in AUM.

2021

TOP 100

Named a Barron's Top 100 Advisory Firms for the past two years. $4.5 billion in AUM.

Mission:

To provide investments solutions which maximize expected compensation for bearing risk

In a way that is risk-managed, cost-effective, operationally efficient and connected to client goals,

So that, you can live your best financial life.

To execute our mission, we develop trusted **relationships** and leverage internal and external **resources** to deliver client **results.**

Relationships

Client Advisor: Provides advice, expertise, and solutions to protect and grow client's wealth - today, tomorrow, and for generations to come.

John Fiorito

John works closely with those going through major life transitions, develops a plan, and provides ongoing support and resources so they can achieve what is most important to them. His mission is to help investors reach their financial goals through a comprehensive process enhanced by unbiased advice.

Strategic Partner: Wealthcare strategically partners with your advisor to help enhance returns, reduce volatility, and manage investment risk.

- We work in tandem with your advisor to keep you informed of progress towards your goals.
- Your advisor taps our resources and expertise to help you pursue your goals.
- Our investment principles and processes, coupled with your advisor's personal relationship with you, work together to help enhance returns, reduce volatility and manage investment risk.

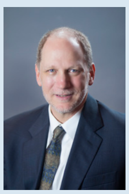
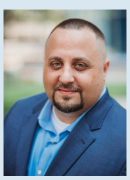
Trusted Fiduciary: We act as a trusted fiduciary. Your interests always come first. We're structured so that our goals and your goals are aligned.

Fiduciary Relationship	As fiduciaries, we place your needs first always.
Due Diligence	We conduct internal and proprietary due diligence which is independent and objective.
Compensation	We are compensated only from clients. We are not financially incentivized to sell you proprietary strategies or products.

Consultive Approach: We work as a team to incorporate your preferences, the advisor insights and Wealthcare's technical expertise to create a customized portfolio solution.

Resources

Through your advisor, gain unparalleled access to leverage the expertise of Wealthcare and our partners.

	Key Investment Professionals	Role	Company	Years
	**Ron Madey, CFA®, MBA**	Chief Investment Officer	Dupont, Bridgewater, Towers Perrin, Lincoln Financial, SunGard, Sightline Investments	30
	**Ken Kideckel, CFA®, CFP MBA, MT**	Portfolio Manager	Bear Stearns, Lincoln Financial, SunGard, Sightline Investments	20
	**Chris Philipoom, MBA**	Head of Asset Simulation Forecasting	Wealthcare, EDS, FNANB	25
	**Nick Mitchell**	Head of Trading	Edelman	12

External Partners: We have partnered with top investment organizations to leverage their targeted expertise.

Equities	Fixed Income	Private Markets
Dimensional	nuveen A TIAA Company	CAIS
iShares by BlackRock®	GUGGENHEIM	CRYSTAL CAPITAL PARTNERS
PARAMETRIC	WESTERN ASSET	CIM
STATE STREET GLOBAL ADVISORS		SPIDERROCK PLATFORM
AMERICAN FUNDS®		
Vanguard®		

Resources

Patented Wealth Process: Our integrated wealth management process spans the four critical factors to long term success.

Goal Management
- Life Goals
- Legacy Goals
- Charitable Goals
- Comfort Zone

Return Management
- Low-Cost Beta
- Cost Effective Alpha
- Dynamic Strategies
- Private Markets

Risk Management
- Manager Due Diligence
- Multi-Manager Approach
- Benchmark Shortfall
- Goal Shortfall

Tax Management
- Tax Managed Equities & Bonds
- Asset Location
- Insurance Strategies
- Trust Strategies

Full Range of Investment Solutions: In today's challenging and complex investment environment, we offer a range of risk managed investment solutions to reach your objectives.

Core	Bespoke	3rd Party Managed	Private Markets
Passive	Strategy Decision	Municipals	Private Equity
Active	Tax Management	Tax Managed Equities	Private Credit
Dynamic	Values Investing (ESG)	Active Strategies	Hedge Funds
Resilient		Dynamic Strategies	Private Real Estate

RESULTS

Key performance metrics Wealthcare measures and manages to facilitate goal attainment by our clients.

4.8x[3]

Asset Growth over 5 years as clients validate Wealthcare's process

Top 100[1]

BARRON'S TOP 100 RIA Firms 2021

$4.8B[2]

Assets Under Management

0.55%

Wealthcare employs household-based management. Morningstar estimates this can add 0.55% per year

0

Zero proprietary underlying mutual funds or ETF solutions selected

58,000

Public investment solutions available to address your preferences while maximizing your compensation for risk

136

Private investment solutions available to address your preferences while maximizing your compensation for risk

1: For methodology behind Barron's ranking process see https://www.barrons.com/articles/barrons-methodology-for-ranking-financial-advisors-51615843316

2: $4.8 billion in assets under management consists of the assets under Wealthcare's two RIAs: Wealthcare Capital Management LLC and Wealthcare Advisory Partners LLC

3: Assets under management in 2017 was approximately $1 billion in Assets under Management.

John Fiorito

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This content is intended to provide general information about Wealthcare investment services. It is not intended to offer or deliver investment advice in any way. Information regarding investment services are provided solely to gain and understanding of our investment philosophy, our strategies and to be able to contact us for further information. Results, views and opinions are subject to change at any time based on your investor profile, market and other conditions.

GDX360® is Wealthcare's fiduciary process that integrates goals-based planning with investment implementation that includes cost and tax management services designed to put client first.

Visit WealthcareGDX.com for additional important disclosures. A copy may be requested by emailing compliance@wealthcarecapital.com.