WEALTHCARE
CAPITAL MANAGEMENT

Working with Wealthcare: What You Receive from Us

These are some of activities that we perform for you.

1. Document your goals, values, and dreams. We help you to identify your Ideal and Acceptable ranges for each tangible objective.
2. Build, maintain, and update an individual financial plan based on your personal goals.
3. Monitor the progress towards your goals and report that to you each quarter, but more frequently if there is a significant change in your life or in the financial markets.
4. Establish and maintain the relationship with a third-party custodian on your behalf. Your assets are held with this separate custodian. Typically this is Charles Schwab.
5. Recommend an asset allocation that is matched with your financial plan and your desire to limit investment risk.
6. Recommend, execute, and track individual investments. We use low-cost, efficient Exchange Traded Funds (ETFs) to gain broad market diversification without making market predictions or adding unnecessary trading expenses or taxes.
7. Allocate assets by individual accounts (taxable, IRA, Roth, 529, etc) in an effort to improve after-tax wealth.
8. Monitor investment assets daily and rebalance when allocations deviate from your target percentages.
9. Meet your scheduled or unscheduled cash withdrawal needs.
10. Monitor and adjust planning recommendations for tax and other regulatory changes.
11. Integrate social security, pension, insurance, and other outside cash flows into your plan.
12. Incorporate and advise on outside assets, such as an employer retirement plan, if you choose for us to do that.
13. Coordinate our efforts with your tax accountant and estate attorney at your direction.
14. Objectively advise on all other matters pertaining to your plan including analysis of life insurance, long-term-care insurance, and estate planning. Please note that we do not sell insurance or any investment products.

Most importantly we serve as an objective, independent financial advisor for your family.

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