

WEALTHCARE CAPITAL MANAGEMENT LLC

FORM ADV PART 2B BROCHURE SUPPLEMENT FOR James D. Mirenda, CFP®

IARD/CRD Number: 111119
SEC File Number: 801-60183

Main Office - Mailing Address:
Two James Center
1021 East Cary Street #702
Richmond, VA 23219

Main Business Phone:
(804) 644-4711

Primary Website:
www.wealthcarecapital.com

Mr. Mirenda' Office:
East Dorset, VT 05253

Mr. Mirenda's Business Phone:
(802) 353-6083

This Brochure Supplement provides information about the employees and independent contractors of WEALTHCARE that supplements the Adviser's Brochure. You should have received a copy of the Brochure. Please contact a member of WEALTHCARE'S Compliance Department at (804) 644-4711 or compliance@wealthcarecapital.com if you did not receive a Brochure, or if you have any questions about the contents of this Brochure Supplement.

Additional information about the employees of WEALTHCARE can be found on the SEC's website at www.adviserinfo.sec.gov.

Dated: September 29, 2022

James D. Mirenda, CFP®

(Born: 1970)

Mr. Mirenda is located in his personal office in East Dorset, Vermont and can be reached at (802) 353-6083 if you have any questions.

Formal Education after High School

Certified Financial Planner™ (CFP®)

Cornell University, Master of Business Administration

Lehigh University, BS – Business & Economics

Business Background:

2012 – Present *Wealthcare Capital Management LLC*
 Healthcare Advisor

2009 – 2012 *Merrill Lynch Wealth Management*
 Advisor

2007 – 2009 *Reunion Power*
 Development Manager

2001 – 2007 *Manchester Capital Management*
 Senior Investment Manager

Mr. Mirenda joined Wealthcare Capital Management LLC in 2012 so that he could provide objective financial planning and financial management to families. He is a graduate of Lehigh University ('94) and Cornell University ('99), where he received his Master of Business Administration, and The College of Financial Planning ('05). He has worked in the financial industry for close to two decades.

Mr. Mirenda, a CERTIFIED FINANCIAL PLANNER™ professional is located in East Dorset, Vermont and serves clients near Manchester, Vermont; Burlington, Vermont; Albany, New York; and throughout New England.

He has served on several local boards including The American Museum of Fly Fishing, The Dorset School, United Counseling Services of Bennington County, and the East Dorset Fire District #1.

CERTIFIED FINANCIAL PLANNER™ ("CFP®")

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP® Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP® Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Disciplinary Information

Mr. Mirenda does not have, nor has he ever had, any disciplinary disclosures.

Other Business Activities

Mr. Mirenda also provides pro-bono investment education to non-profit boards and institutions. (This role is performed, on average, for 1 hour per week).

Mr. Mirenda does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers.

Supervision

On behalf of WEALTHCARE, Brandy Weiberg, Chief Compliance Officer, is the person responsible for the supervision of Mr. Mirenda. Ms. Weiberg can be reached at (804) 644-4711. WEALTHCARE'S manner of supervision is a multi-tiered process. WEALTHCARE maintains a Code of Ethics to which all employees must subscribe. The Code of Ethics provides for WEALTHCARE and its employees to exercise fiduciary duty to its clients by acting in the best interest of the client and always placing the client's interest's first and foremost. WEALTHCARE takes seriously its compliance and regulator obligations and requires all staff and employees to comply with all federal and state regulations as well as WEALTHCARE'S policies and procedures. Employees are required, no less than annually, to attest to their compliance with the firm's compliance policies and to their understanding of WEALTHCARE's Code of Ethics.