

Welcome to the Goals-Driven Experience

Most financial plans are worthless. They are created based on responses to a static survey in an effort to instill confidence in a client's retirement. They are evaluated quarterly and when the markets move. They don't reflect real life.

At Wealthcare, we believe that financial planning must go beyond traditional tactics. Advisors can no longer use risk scores and cut-and-dry confidence metrics to win clients' affections.

That's why we were one of the pioneers of the goals-driven experience.

Wealthcare's GDX360® process integrates financial planning and investment management in a single, powerful approach that is designed to create more meaningful experiences for clients and more profitable relationships for advisors.

With GDX360, advisors can transform financial planning at their practice into a dynamic fiduciary process. They can build flexible plans that reflect the realities of life and give clients a clear picture of their financial health.

Introduce Clients to their Comfort Zone®

At the heart of Wealthcare's financial planning approach is the Comfort Zone, a unique tool that enables advisors to visually map client goals and demonstrate the likelihood of exceeding the goals – not just for retirement, but also for college savings, charitable giving, and anything else that matters to them.

Advisors work with clients to establish Ideal and Acceptable levels for their goals, and fine-tune these goals to find the client's Comfort Zone. But it's not a "set it and forget it" tool. It's a dynamic guidance system that gives advisors a pre-established, evolving framework, defined by their clients, to help clients to live the life they desire today and tomorrow.

As client circumstances and goals shift, and financial markets change, advisors can help clients make smart adjustments within their Comfort Zone to ensure that investments, savings and goals are in alignment. We call this the Goals Exchange. It creates perpetual opportunities for advisors to demonstrate greater value while reassuring clients that their future prosperity is in good hands.



Financial Planning Designed for Life

Wealthcare's approach goes beyond the tenants of conventional financial planning to give clients a clear, relevant picture of how they are positioned in relation to meeting their goals. When advisors design plans the Wealthcare way, they gain higher-level insight and oversight.

THE CONVENTIONAL WAY

THE WEALTHCARE WAY

PLAN FOUNDATION

Risk-Driven

Traditional risk tolerance questionnaires use 10 questions or less to determine an appropriate risk allocation. This "risk score" establishes guiding principles for the client's investment strategy moving forward.

This process looks at investing in a vacuum, without considering the important and evolving life factors that should inform a client's investing strategy. It provides an incomplete picture and locks clients into a rigid framework.

Goals-Driven

Wealthcare's integrated planning and investing software takes into account what wealth represents to each client.

Our "Goals Exchange" matrix allows clients to map their priorities (leave a larger estate, retire earlier) relative to each other and relative to the risk required to pursue them.

This enables advisors to have more meaningful conversations about clients' "Ideal" and "Acceptable" lifestyles and the investing strategies needed to pursue them.

PLAN DESIGN

Static

Most financial planning software frames client goals as point estimates and lists priorities in simple, absolute rank order terms.

Dynamic

Wealthcare recognizes that clients think of goals in ranges and consider their priorities relative to their financial position. Comfort Zone® monitoring provides a flexible planning process that easily adapts as client needs change over time.

PLAN EXECUTION

Retirement-Focused

Most financial planning software is laser-focused on getting clients to the finish line: retirement.

Many plans are designed to provide clients 90% to 100% confidence in their retirement goals. In many cases, clients feel safe, but they're isolated from their wealth. These clients may be overfunded and living too conservatively, or taking more risk than necessary.

Life-Focused

Wealthcare helps clients enjoy the journey to retirement while making sure they are on track to fund the milestones that matter along the way.

Through a patented approach, Wealthcare creates a "sweet spot" in the 75% to 90% confidence range. This allows clients to plan for retirement while providing the flexibility to enjoy their money in the meantime, without unnecessary sacrifice.

PLAN OVERSIGHT

Account-Based

Most financial planning software requires advisors to drill down into each account to view flags, exceptions and deviations from established targets.

Holistic

Wealthcare's GDX360 platform allows advisors to view and monitor all clients' progress towards their financial goals on a single dashboard in with on-demand updates.

This practice-level oversight ensures that any deviations from any client's Comfort Zone® can be addressed immediately.

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