

# Life + Investing

Aligning Assets with Goals for a Fulfilling Life



**WEALTHCARE**GD<sup>®</sup>X

What are your basic needs?  
More importantly, what are your life goals? What do you dream about accomplishing in life?

*WEALTHCARE'S PATENTED GOALS-DRIVEN  
WEALTH MANAGEMENT GDX360® PROCESS  
BRINGS REAL MEANING TO THESE  
QUESTIONS — HELPING YOU CONNECT YOUR  
INVESTMENTS WITH YOUR LIFE GOALS.*

**WEALTHCAREGDX®** (Wealthcare) provides financial guidance tailored to your life that is driven by your goals — not the market. Our approach puts your priorities first, so you can focus on your dreams.

*So go ahead and dream big.  
We'll help you figure out the rest.*





# LIVING WELL, INVESTING WELL

## THE **WEALTHCARE****GDX** WAY

*In Wealthcare's GDX360 process, it's all one and the same.*

As an investor, you have financial goals; as an individual, you have a vision of a life well-lived. Far too often, investing is completely disconnected from your life goals. Wealthcare's easy-to-use patented process synchronizes financial planning and investment strategies to help you stay on track with your goals throughout every stage of your life.







## IT ALL STARTS WITH A GREAT CONVERSATION.

We encourage you to dream big—maybe bigger than you’ve dared to before. Go ahead and reach for the stars: it’s a great place to start. When you work with a Wealthcare advisor, they’ll ask plenty of questions about your dreams, goals and priorities. Their principal goal is to help get the most from your life. As a result, your investment portfolio will reflect you — not the market.

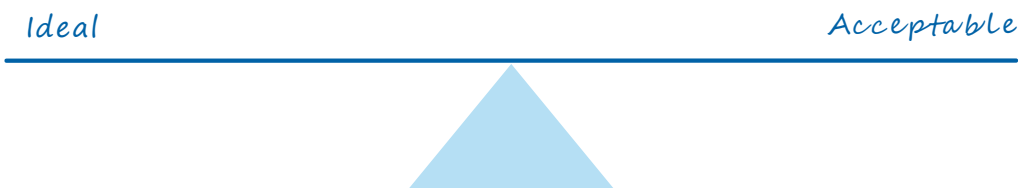
## DETERMINING WHAT’S IDEAL AND WHAT’S ACCEPTABLE

Maybe you’d like to spend your retirement in a large, modern home right on the beach, with plenty of room for guests and a generous budget for entertaining. Let’s call that your ideal scenario. However, if you lived in a slightly smaller house and entertained less, that would still be okay —as long as you still lived on the beach. Let’s call that an acceptable scenario.

## THE WEALTHCARE PROCESS HELPS YOU DETERMINE YOUR “IDEAL” AND “ACCEPTABLE” SCENARIOS.

Identifying your ideal and acceptable outcomes for each of your goals creates a scale your advisor will later use as a financial lever to help you stay on track to attaining your dreams.

As your priorities and circumstances shift, we can adjust your goals inside of your ideal and acceptable ranges to ensure that your investments, savings and goals are in alignment. This unique approach is something we patented and refer to as your goal exchange.

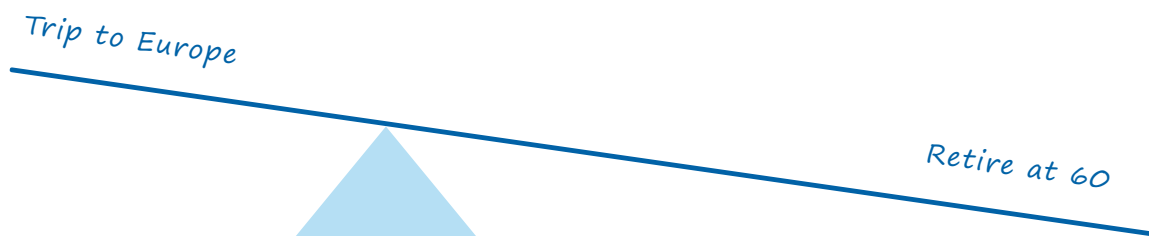


## Move this goal slightly that way. Bump that one the other way.

Our lives are full of change. You need a process that allows you to evaluate those life events, and whether you take action or not, you need to be informed. Wealthcare's proprietary process, allows you and your advisor to do just that.

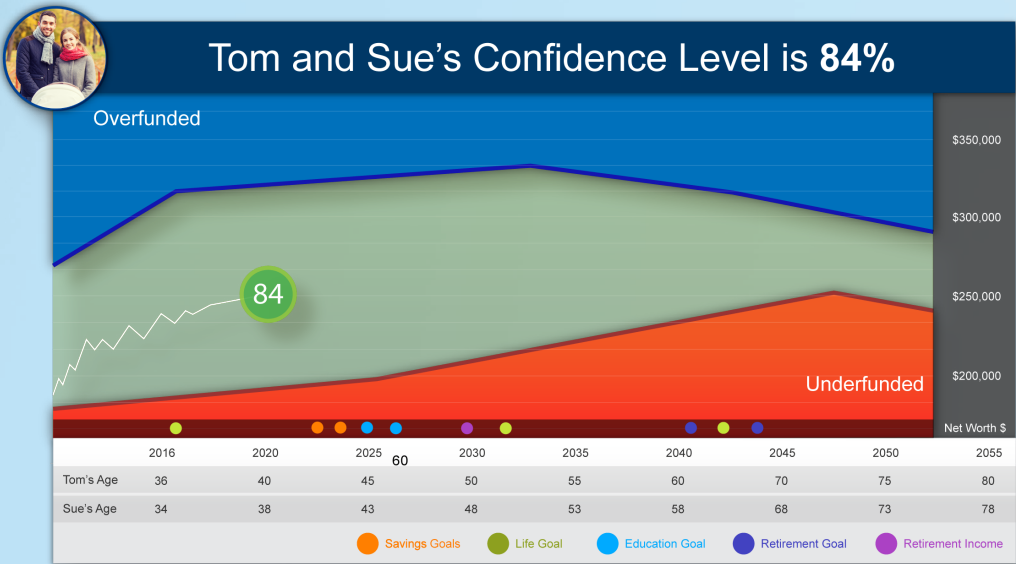
Perhaps you can make one of your dreams come true just by slightly reducing another goal. Maybe retiring earlier isn't as important to you now as seeing hidden pockets of the world. Your advisor can help you make investment decisions that line up with your priorities, regardless of what the market is doing.

When's the last time a financial advisor told you to spend more money? Looking at investing from the perspective of your life's priorities is an altogether new point of view for many, and from our perspective, the one that truly matters.





# Welcome to your Wealthcare Comfort Zone®



## HERE, LIFE AND INVESTING ARE IN PROPER BALANCE.

After you outline your goals and priorities, your advisor will build a plan designed to achieve them. This plan is constantly monitored in your Wealthcare Comfort Zone®: the place where your life and your investments meet in proper balance.

Outside the Comfort Zone lie uncertainty and sacrifice. Uncertainty depends too much on the markets, while sacrifice asks you to make needless compromises. We believe that if you have confidence in attaining your goals without exposure to higher investment risk levels, then you should take less risk. In fact, our process strives to minimize your investment risk when possible to do so, not pressure you to take more.



Life changes. Markets shift.  
Your dreams evolve and so do  
your goals and priorities.

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*And your Wealthcare plan changes right along with them.*

You can have confidence your investments and your plan will stay in sync, thanks to your Wealthcare advisor's goals-driven advice. Ongoing monitoring means when the markets change — or your goals and priorities do — our advisor will help you keep your financial plan in alignment with current circumstances.





Have you ever been told to  
**SAVE LESS** and **SPEND MORE**,  
or **TAKE LESS** investment risk?  
How about **RETIRING EARLIER**?

Your Wealthcare advisor might actually recommend it. Your Wealthcare plan is an evolving entity, always adjusting to your life, so you can live it to the fullest.

Our job is to optimize your financial life. Why make needless sacrifices to your lifestyle if you can afford more? Your Wealthcare advisor will monitor your investments on an ongoing basis, advising you on how to adjust your goals and investments to achieve a balance that avoids unnecessary investment risk or needless sacrifice.





# The Wealthcare GDX360 process is the way financial services should work.

*FROM YOUR PERSPECTIVE, ON YOUR BEHALF,  
WITH ONLY YOUR BEST INTERESTS IN MIND.*

*Wealthcare's GDX360 process delivers three elements  
of a positive financial experience...*

## **CLARITY, CONFIDENCE, AND CONTROL**

*Best of all, our process is easy and natural — because it  
all starts with a conversation. Take the first step and  
reach out to a Wealthcare advisor now. The life you  
dream of living begins by taking this first step.*

**BE A PART OF THE EXPERIENCE!**





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