

Wealthcare Advisory Partners LLC is a Registered Investment Advisor (“RIA”) registered with the U.S Securities and Exchange Commission under the Investment Advisors Act of 1940, with its primary office in the Commonwealth of Pennsylvania. Wealthcare Advisory Partners LLC, including its other business names (collectively “WCAP”, “we”, “our”, “us”) provide investment advisory and related services for clients nationally. WCAP will maintain all applicable registration and licenses as required by the various states in which it conducts business, as applicable. WCAP renders individualized responses to persons in a particular state only after complying with all regulatory requirements, or pursuant to an applicable state exemption or exclusion.

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

WealthcareGDX®, GDX360®, Comfort Zone® and TRACM® are trademarks of Wealthcare Capital Management IP LLC.

## **Terms of Use**

Please read these terms and conditions of use (“Terms”) carefully before using the websites located at [www.wealthcaregdx.com](http://www.wealthcaregdx.com) (“Website”) or any of the information or services provided by WCAP in connection with the Website. By using the Website, you acknowledge that you have read and understood these Terms and accept to be legally bound by them. If you do not accept and agree to these Terms, you are not an authorized user of the Website or any of the information or services provided by WCAP in connection with the Website and should promptly terminate all use thereof. The terms “you” and “your” mean you and any entity you may represent in connection with the use of the Website. You may use your browser to download or print a copy of these Terms for your records.

WCAP reserves the right to change, modify, add or remove portions of these Terms at any time for any reason. We suggest that you review these Terms periodically for changes. Such changes shall be effective immediately upon posting. You acknowledge that by accessing our Website after we have posted changes to these Terms, you are agreeing to these Terms as modified.

These Terms were last updated on October 29, 2019.

## **Risk Disclosure**

**Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that future performance of any specific investment or investment strategy will be profitable.**

Asset allocation may be used in an effort to manage risk and enhance returns. It does not, however, guarantee a profit or protect against loss. Performance of the asset allocation strategies depends on the underlying investments.

The potential benefits described with respect to household level trading and rebalancing are only available if a client elects to have their accounts managed at the household level, and are not a guarantee that a client's accounts will be allocated in the most tax-efficient manner at all times. Effects of tax aware investing are sensitive to each client's personal circumstances including, but not limited to, time horizon, selected model, tax rate and distribution of assets across tax types. Please note that programs providing tax aware investment management should not replace your consultation with a professional advisor regarding your tax situation. This information should not be construed as specific tax or investment advice. Financial planning is available to clients, however the relevant planning content and services noted are only applicable to clients who choose to work with their advisor to create and follow a plan. Comfort Zone plan results are based on each client's inputs and capital market assumptions. References to the likelihood of exceeding goals relate to successful trials in the plan and are not a guarantee all goals will be achieved. Regarding tax-loss harvesting and wash sales: WCAP may not capture every possible loss or avoid every wash sale. Tax alpha investing strategies are not intended to promise certain outcomes.

This website is intended to provide general information about WCAP and its services. It is not intended to offer or deliver investment advice in any way. Information regarding investment services are provided solely to gain an understanding of our investment philosophy, our strategies and to be able to contact us for further information

Market data, articles and other content on this website are based on generally available information and are believed to be reliable. WCAP does not guarantee the accuracy of the information contained in this website. The information is of a general nature and should not be construed as investment advice.

Please remember that it remains your responsibility to advise WCAP, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services.

WCAP will provide all prospective clients with a copy of our current Form ADV, Part 2A ("Disclosure Brochure") and the Brochure Supplement for each advisory person supporting a particular client. You may obtain a copy of these disclosures on the SEC website <http://adviserinfo.sec.gov> or you may [Contact Us](#) to request a free copy via .pdf or hardcopy.

## **Email Disclosures**

WCAP often communicates with its clients and prospective clients through electronic mail (“email”) and other electronic means. Your privacy and security are very important to us. WCAP makes every effort to ensure that email communications do not contain sensitive information. We remind our clients and others not to send WCAP private information over email. If you have sensitive data to deliver, we can provide secure means for such delivery.

**Please note: WCAP does not accept trading or money movement instructions via email.**

As a registered investment advisor, WCAP emails may be subject to inspection by the Chief Compliance Officer (“CCO”) of WCAP or the securities regulators.

If you have received an email from WCAP in error, we ask that you contact the sender and destroy the email and its contents. For a copy of the WCAP Privacy Policy, please [click here](#).

If you have any questions regarding our email policies, please [Contact Us](#).

### **Social Websites**

WCAP may utilize third-party websites, including social media websites, blogs and other interactive content. WCAP considers all interactions with clients, prospective clients and the general public on these sites to be advertisements under the securities regulations. As such, WCAP generally retains copies of information that WCAP or third-parties may contribute to such sites. This information is subject to review and inspection by the CCO of WCAP or the securities regulators.

Information provided on these sites is for informational and/or educational purposes only and is not, in any way, to be considered investment advice nor a recommendation of any investment product. Advice may only be provided by WCAP’s advisory persons after entering into an advisory agreement and provided WCAP with all requested background and account information.

If you have any questions regarding our policies, please [Contact Us](#).