

# You and Your Participants

and the advising process  
that works for both of you.

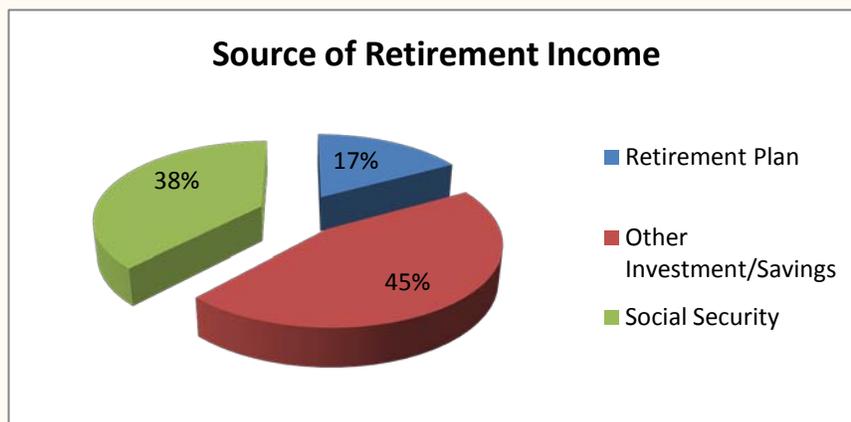
WEALTHCARE CAPITAL MANAGEMENT®

RETIREMENT PLAN SERVICES

# The Need for Wealthcare Capital Management®

## Retirement Plan Services

Retirement Planning has changed significantly for Americans. Only a generation ago, most retirees relied on a combination of social security and employer-sponsored pensions to provide income during their retirement years. Today, the largest source of employees' retirement income is their own savings.



*Source: The Social Security Administration website*

The defined contribution plan (401(k), 403(b), 457 and Profit Sharing Plan) has all but replaced defined benefit pension plans as a primary retirement savings vehicle. As a result, most plan participants enjoy greater control over their investments – but they also bear the responsibility of making appropriate choices from a dizzying array of investment alternatives, often with incomplete information.

Plan sponsors now act in place of pension trustees to build their employees' retirement plans and are charged with selecting investment strategies with a focus on prudence and care, along with their fiduciary responsibilities to their employees. Many employers are also concerned with providing their employees support and meaningful advice that is client driven – not market driven.

That's where Wealthcare comes in. Our Retirement Services group works with plan sponsors to build retirement plan solutions that enable you to help your employees achieve a balance among different, often conflicting, life priorities and their retirement dreams and goals.

# What makes Wealthcare Capital Management® the right choice?

***Comprehensive Solution for your Retirement Plan needs*** — Wealthcare Retirement Services provides turn-key solutions for small and middle market companies, municipalities and non-profit organizations. We bring together some of the industry's top service providers into one platform with a common goal, to help employers sponsor a successful retirement plan that fulfills their fiduciary duties.

***We take Fiduciary responsibility along with you*** — With Wealthcare, actions speak louder than words. Wealthcare Capital Management® signs an ERISA 402 Agreement that indemnifies the Plan Sponsor as it relates to the investments offered in the plan.

***Price matters — a lot*** — High fees can have a major impact on our ability to accumulate wealth. We fully disclose our fees, and have built a meaningful value proposition based on low, fair, and completely transparent pricing. Because we are a low cost provider of retirement plans, participants have a better starting point—with more of their money working for them each and every year—which can help them reach their goals.

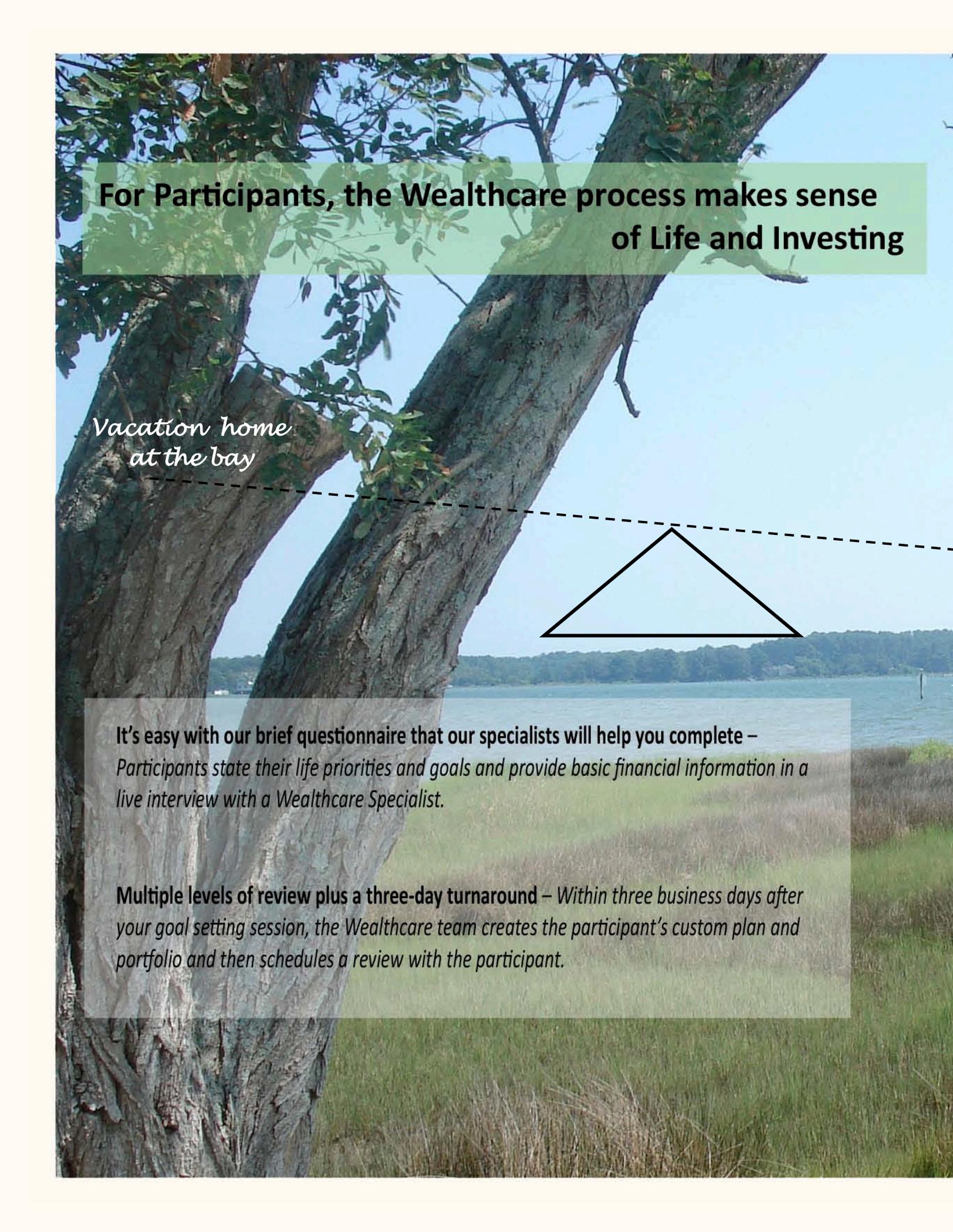
In the February 2008 Supreme Court case of *LaRue v. DeWolff, Boberg & Associates, Inc.*, Justice John Paul Stevens concluded in the Court's majority opinion that:

**“ERISA authorizes recovery for fiduciary breaches that impair the value of plan assets in a participant's individual account.”**

In his book, *The Four Pillars of Retirement Plans*, author and ERISA expert David B. Loeper writes:

**“Under the 2008 Supreme Court ruling, it is possible that participants will bring suits against trustees and advisors for merely having their investment materially under perform its benchmark.”**





**For Participants, the Wealthcare process makes sense  
of Life and Investing**

*Vacation home  
at the bay*

**It's easy with our brief questionnaire that our specialists will help you complete –**  
*Participants state their life priorities and goals and provide basic financial information in a  
live interview with a Wealthcare Specialist.*

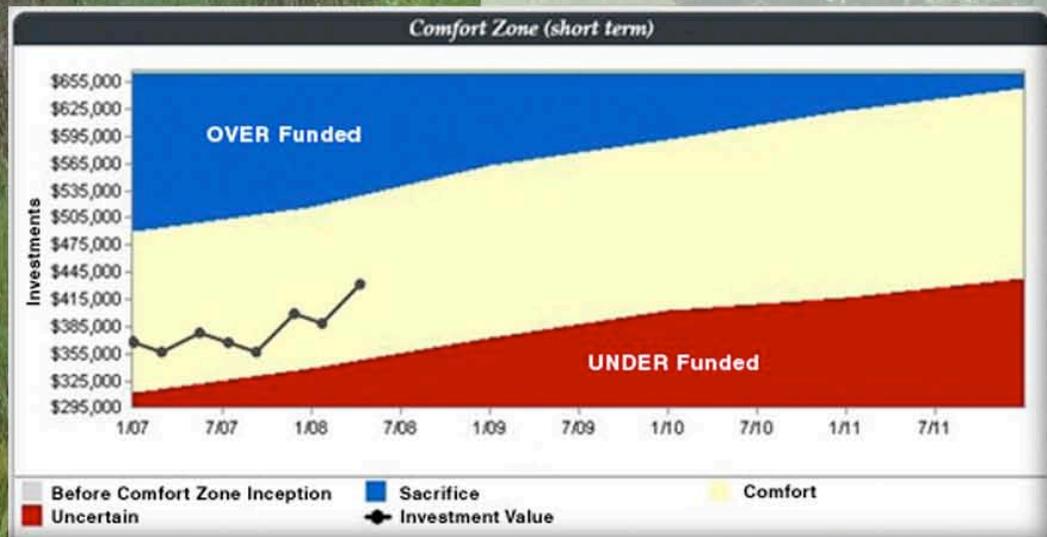
**Multiple levels of review plus a three-day turnaround –** *Within three business days after  
your goal setting session, the Wealthcare team creates the participant's custom plan and  
portfolio and then schedules a review with the participant.*

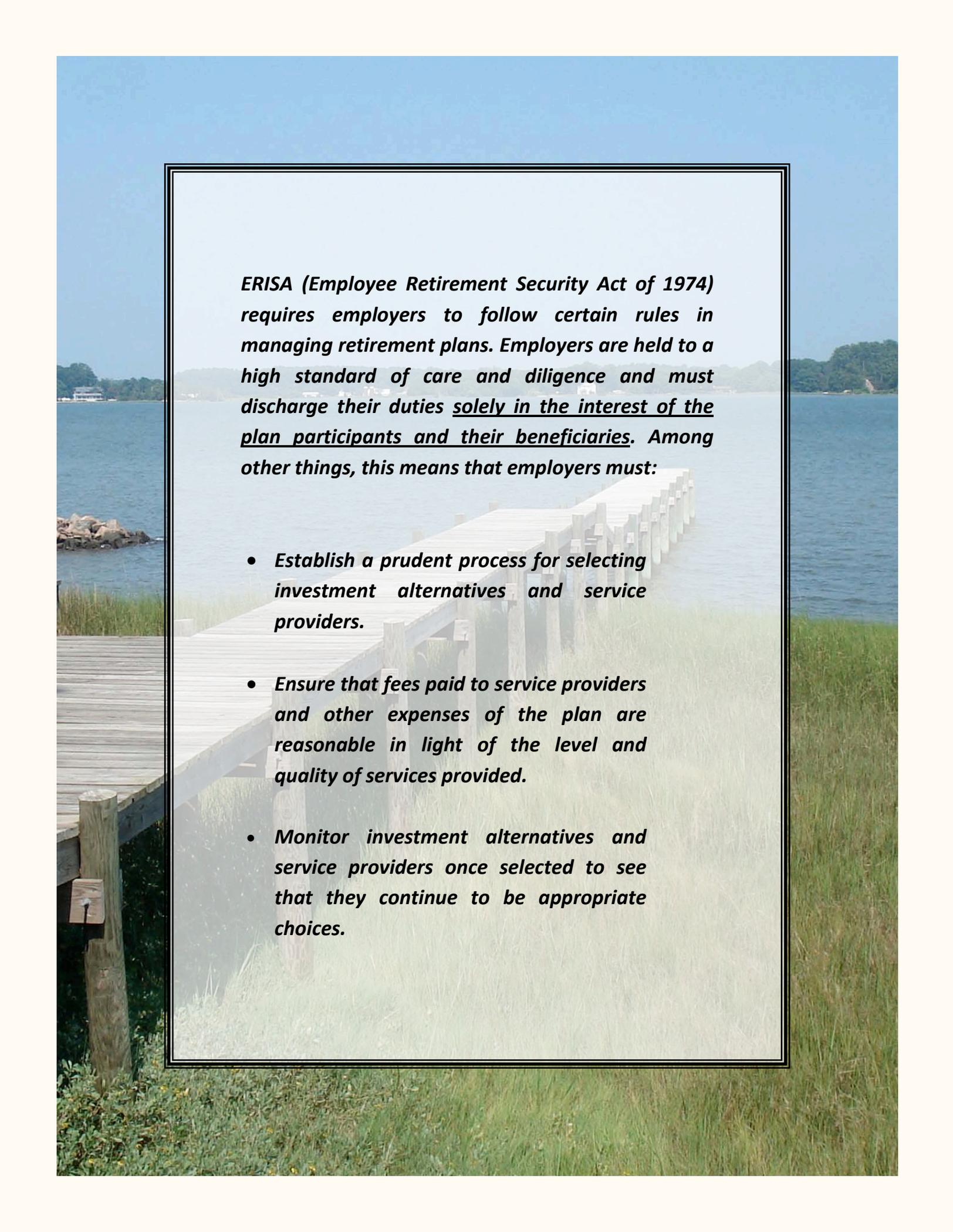
# Wealthcare provides continuous advice when participants need it.

## Monitoring Participant's Progress —

As financial markets, financial goals and priorities change, we monitor each participant's progress on an ongoing basis. The Wealthcare process identifies in advance the future portfolio values needed to maintain an appropriate balance between too much uncertainty and needless lifestyle sacrifice. We create advice that avoids both of these extremes and keeps participants squarely in the "comfort zone." This monitoring process enables us to track where participants' current portfolios fall so we can alert them of potential problems we can solve with new advice, or help them achieve additional goals they may have. This dynamic, ongoing process recognizes that throughout their lives, goals, priorities and markets change. We proactively create new advice as needed in response to such changes.

*Buy a sailboat*





***ERISA (Employee Retirement Security Act of 1974) requires employers to follow certain rules in managing retirement plans. Employers are held to a high standard of care and diligence and must discharge their duties solely in the interest of the plan participants and their beneficiaries. Among other things, this means that employers must:***

- Establish a prudent process for selecting investment alternatives and service providers.***
- Ensure that fees paid to service providers and other expenses of the plan are reasonable in light of the level and quality of services provided.***
- Monitor investment alternatives and service providers once selected to see that they continue to be appropriate choices.***

***For more information about how  
Wealthcare Capital Management®  
Retirement Plan Services can help you  
sponsor a more successful retirement plan or  
to request a proposal please contact us at  
877-401k-ASK (877-401-5275)  
or via email at:  
retirementplans@wealthcarecapital.com***

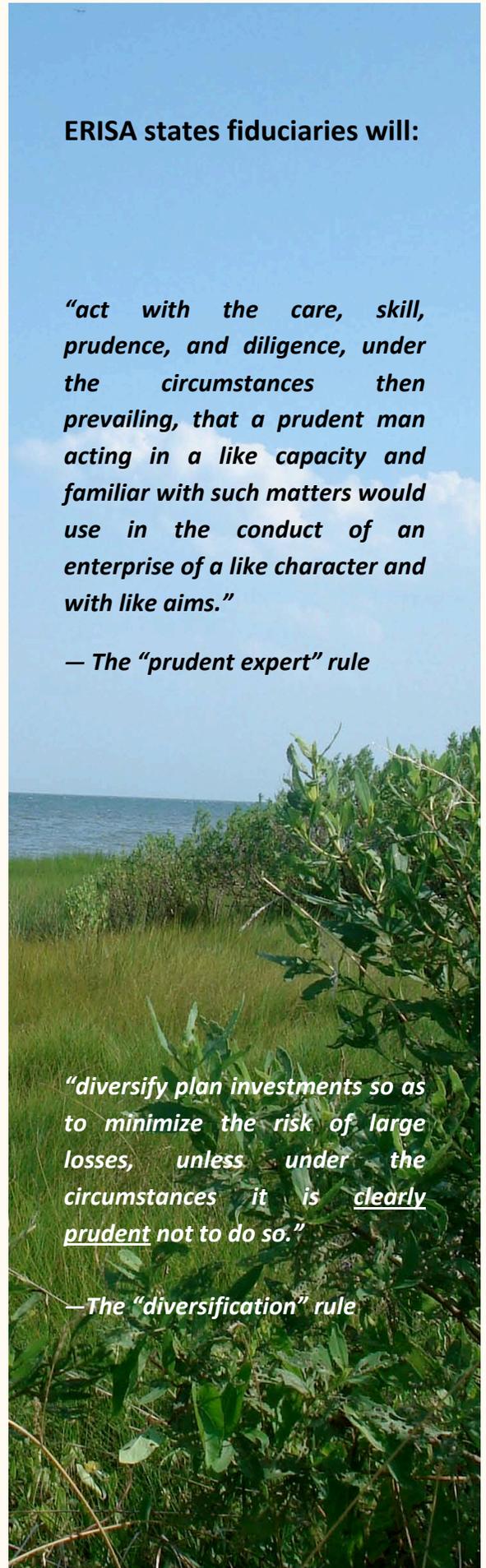
**ERISA states fiduciaries will:**

***“act with the care, skill, prudence, and diligence, under the circumstances then prevailing, that a prudent man acting in a like capacity and familiar with such matters would use in the conduct of an enterprise of a like character and with like aims.”***

**— The “prudent expert” rule**

***“diversify plan investments so as to minimize the risk of large losses, unless under the circumstances it is clearly prudent not to do so.”***

**— The “diversification” rule**



WEALTHCARE CAPITAL  
MANAGEMENT<sup>®</sup>

**Wealthcare Capital Management, Inc is a registered investment adviser and its should be reviewed in conjunction with this brochure. Form ADV Part 2A is available through the internet at [www.wealthcarecapital.com/ruminations/WCMADVII.pdf](http://www.wealthcarecapital.com/ruminations/WCMADVII.pdf) or by calling (804) 644-4711. Investment results are not guaranteed and no representation to the contrary has been made in this informational brochure.**

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