

August 1st, 2013

Here at Wealthcare Capital Management, you and your aspirations are of the utmost importance. With this in mind, we need to ensure that you are aware of every benefit available to you. One of these benefits is lower transaction fees on your Schwab Institutional accounts when you enroll in eDelivery. By the nature of our portfolios and approach to rebalancing, we typically do not have to place many trades in your account, but when we do, we prefer you obtain the lowest cost commission rates Schwab offers.

The process is simple and it costs nothing to enroll. It does require you create a secure internet log-in access to your account(s) on the Schwab website. Included with this letter, you will find instructions on how to enroll in eDelivery.

When your trade confirmations and account statements are available to be viewed online, you will be notified through your email address. In exchange for electing email notifications instead of receiving less secure and less timely copies through standard mail, Schwab will lower your transaction fees from \$19.95 to \$8.95 per trade for the securities we typically use in advised client portfolios (indexed exchange-traded funds).

If you have any questions, please do not hesitate to call us, to walk you through the process.

Thank you,

Portfolio Management Team
Wealthcare Capital Management
600 East Main Street - Suite 1240
Richmond, Virginia 23219
(855) 573-5068