

PRIVACY POLICY
Effective January 1, 2012

Wealthcare Capital Management® and its DBA's ("WEALTHCARE") have adopted policies and procedures to protect our client's non-public personal information.

As your investment adviser, or service provider to your investment adviser, WEALTHCARE collects non-public personal information about you from unaffiliated third-party investment custodial applications and other forms submitted to us by you or submitted to us by your financial consultant, custodian or other authorized representatives (such as your accountant or attorney) and through the normal course of business as your investment adviser or as a service provider to your investment adviser.

The types of non-public personal information WEALTHCARE collects and shares will depend on the product or services you receive from us. WEALTHCARE regards non-public personal information to be data such as your name, address, telephone/fax numbers, e-mail addresses, Social Security number, assets, income, investment objectives, risk tolerance, account numbers, account balances, transaction history, beneficiary information, bank account information and credit card information.

WEALTHCARE will not disclose non-public personal information about you to anyone, except:

- For our everyday business purposes - such as to process your transactions or maintain and monitor your account(s)
- To non-affiliated third parties who assist us in administering your investment account(s) - such as your brokerage, mutual fund or other investment custodian(s)
- In connection with a government or self-regulatory organization request or investigation
- For our marketing purposes - to offer our services to you

WEALTHCARE is an independent investment advisory firm with a single affiliate with whom we do not share your non-public personal information. WEALTHCARE restricts access to your personal and account information to those employees who need to know that information to provide services to you, your financial consultant or other authorized representative. Employees and third party vendors/contractors governed by confidentiality agreements are prohibited from disclosing non-public personal information to any person or entity outside WEALTHCARE, during or subsequent to their employment or contractual engagement with WEALTHCARE.

Additionally, WEALTHCARE maintains physical, electronic and procedural safeguards that meet federal and/or state standards to guard your non-public personal information.

WEALTHCARE's privacy policy applies to current, future and past clients. If you decide to close your account(s) or become an inactive client, WEALTHCARE will adhere to the privacy policies and practices as described in this notice. If there is a material change in WEALTHCARE's privacy policy, you will be notified via written notice.

As WEALTHCARE only shares your non-public personal information as permitted by current federal and/or state statutes and law and as we will not share your non-public personal information with our affiliate, we have not provided an Opt-Out form.

If you have any questions regarding our privacy policy, please do not hesitate to call your Wealthcare Advisor or call WEALTHCARE's Chief Compliance Officer at 1-800-903-7568, or send an email inquiry to compliance@wealthcarecapital.com.

We thank you for your continued patronage.