

Important Disclaimers

Wealthcare Advisory Partners LLC ("WCAP") is a Registered Investment Advisor ("RIA") with the U.S. Securities and Exchange Commission. WCAP provides investment advisory and related services for clients nationally through various business names such as Insight Investment Advisory. WCAP will maintain all applicable registration and licenses as required by the various states in which WCAP 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.

Terms of Use

Please read these terms and conditions of use ("Terms") carefully before using the website located at WWW.INSIGHTFIDUCIARY.COM ("Website") or any of the information or services provided by Wealthcare Advisory Partners LLC (collectively "WCAP", "we", "our", "us") 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 Insight Investment Advisory 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.

Insight Investment Advisory 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 November 5, 2018.

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.

This website is intended to provide general information about Insight Investment Advisory 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. Insight Investment Advisory 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 Insight Investment Advisory, 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.

Insight Investment Advisory 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

Insight Investment Advisory 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. Insight Investment Advisory makes every effort to ensure that email communications do not contain sensitive information. We remind our clients and others not to send Insight Investment Advisory private information over email. If you have sensitive data to deliver, we can provide secure means for such delivery.

Please note: Insight Investment Advisory 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 Insight Investment Advisory 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

Insight Investment Advisory may utilize third-party websites, including social media websites, blogs and other interactive content. Insight Investment Advisory 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 Insight Investment Advisory's advisory persons after entering into an advisory agreement and provided Insight Investment Advisory with all requested background and account information.

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



Client Relationship Summary Wealthcare Advisory Partners LLC (CRD# 171976)

Our firm, Wealthcare Advisory Partners LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

Services: We offer investment advisory services to retail investors. These services include investment management and financial planning. Our services can be offered as a wrap fee program where we combine securities transaction fees and other fees and expenses with our investment advisory services. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.

Accounts, Investments, and Monitoring: We provide services to individual, joint, retirement, trust and estate accounts. We primarily use mutual funds, exchange-traded funds, stocks, bonds, independent and affiliated managers and alternative investments in constructing portfolios. We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. As part of our services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also meet with you at least annually, or more frequently, depending on your needs.

Investment Authority: We provide our services on a perpetual and discretionary basis. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing. We also offer our services on a non-discretionary basis, which means we are required to obtain your consent prior to executing any trades in your accounts. Therefore, you will make the ultimate decision regarding the purchase or sale of investments in your accounts. However, we may not be able to aggregate your order with other client orders under this type of authority and therefore you may not receive the same price as other clients.

Account Minimums & Other Requirements: We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.

Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#)

Conversation Starters: *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Asset-Based Fees: Our asset-based fees for investment management range up to 1.85% annually. This fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees. If you are engaged in our wrap fee program, asset-based fees will include most securities transaction fees and fees to a broker-dealer or bank that has custody of your assets, and therefore you will have a higher asset-based advisory fee.

Hourly Fees: Our hourly fees for financial planning are at a rate ranging from \$150 to \$400 per hour. We collect fees in up to two separate installments. Hourly fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate for total hours and overall costs prior to engaging us for these services.

Fixed Fees: Our fixed project-based fees for financial planning are based on the expected number of hours to complete the engagement at our hourly rate described above. We collect fees in up to two separate installments.

Fixed fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate of the total cost prior to engaging us for these services.

Other Fees & Costs: In addition to our advisory fee, you will also be responsible for third party manager fees, custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees. If you are in our wrap fee program, applicable securities transaction fees will be included in our advisory fees.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our [Investment Adviser Public Disclosure Page](#)

Conversation Starters: *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

Some of our financial professionals are registered representatives of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and investment adviser. Your financial professional may offer you brokerage services through LPL or investment advisory services through us. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your financial professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing <https://www.lpl.com/disclosures.html> and having a discussion with your financial professional. You can also access free and simple tools to help you research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our financial professionals are compensated based on a percentage of the revenue generated from the accounts they service directly. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of existing clients.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

Yes. You can visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#) or by visiting www.wealthcaregdx.com. You can request up to date information and a copy of our client relationship summary by contacting us at (804) 644-4711 or by email at compliance@wealthcarecapital.com.

Conversation Starters: *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*