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IMPORTANT

The projections or other information generated by The Davenport Wealthcare Process regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and do not guarantee future results. Results may vary with each use and over time.

Asset allocations cannot eliminate the risk of fluctuating prices and uncertain returns.

No graph, chart, formula or indicator can guarantee profit of any nature in the stock market and should not be relied upon solely in making investment decisions. Investing in stocks always carries some degree of risk.

Past performance is no indication of future results.

About the Wealthcare methodology, selection criteria, and key assumptions: Wealthcare's simulation model incorporates assumptions on inflation, financial market returns, and relationships between these variables based on an analysis of historical data. Using Monte Carlo simulation and data provided by the Center for Research in Securities Pricing, Wealthcare simulates thousands of potential outcomes over a lifetime of investing. The varying historical risk, return, and correlation between the assets is based on indices over several market cycles. If the indices do not provide enough historical data to gauge asset-class performance, we may use the data of related asset classes.

Unlike traditional financial planning, Wealthcare does not include a detailed analysis of insurance, real estate investments, or savings strategies. It also does not cover estate and tax planning.

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Wealthcare

It's Your Life
Tell us how you want to live it

You have plans.
You have dreams.
You have goals that
you want to meet for
today and tomorrow.



But do you have the financial resources to make it all happen?

How do you know if you're okay financially — especially if your situation changes?

Introducing Wealthcare from Davenport & Company

As a practical, experienced investor, you know that it's essential to save for future needs. But as an active person with diverse interests, you also want to live your life to the fullest today.

You need an investment process that can balance these competing concerns.



The **Davenport Wealthcare Program** is a powerful, dynamic investment planning process — not a one-time exercise that claims to set an asset allocation for the rest of your life. We call it *life-directed investing*, because it is built around you and how you want to live your life.

How about your dreams and challenges?

Sure, you want a comfortable retirement. But what else do you dream about?

- *Helping with your children's or grandchildren's education?*
- *Owning a second home?*
- *Leaving some money to your family?*
- *Visiting that special place you've only seen in other people's pictures?*

What happens if your situation changes? Medical expenses are already spiraling out of control, and the future of Social Security continues to be uncertain. What if something happens to your spouse's health? Would you have to rely on your adult children? What if your goals change down the road?

Will your current financial strategy keep you safe? Would you gain confidence if you could get a second opinion?

Wealthcare takes a fresh approach to evaluating your future. It finds your confidence zone by balancing all these competing concerns — and keeps you informed as to how you are doing, with regular check-ups and evaluations. Unlike market-based plans, Wealthcare is a powerful life goals-based planning process that provides support as your needs and priorities change.

Wealthcare combines goals-based guidance with sophisticated statistical modeling tools to create an effective way for you to pursue your most important goals without undue lifestyle sacrifice or unnecessary investment risk.



Wealthcare starts with you— and stays with you

Working with a Davenport Financial Advisor, you'll discuss your goals, including:

- *Retirement: when you hope to retire and how much you want to spend*
- *Your estate and legacy wishes*
- *Your personal dreams and major purchases*
- *Education funding for children or grandchildren*

For each life goal, you'll decide an “ideal” goal and an “acceptable” goal.

FOR EXAMPLE: Ideally you'd like to stop working at age 59, but it may be acceptable to delay retirement until age 62 if you can see the benefit of waiting three more years.

Then you'll work with your Financial Advisor to prioritize your goals and go through a variety of "what if" scenarios:

- *What if you could travel more now, and didn't have to wait for retirement?*
- *What if you could have a second home in the mountains?*
- *What if you could leave more money to your children?*
- *What if you sold your home and downsized to a luxury condominium?*
- *What if you took a year off now to write that book?*

Throughout this process, your Financial Advisor will show you how even the slightest adjustment to your life priorities can mean more interesting and more comfortable options for you and your family.

Wealthcare is all about making investment choices that can help keep you in your personal confidence zone.



A process for life

After the "What if" discussions, you and your Financial Advisor will determine together whether the level of confidence you have in achieving your most important goals is realistic. This process will establish whether you are sacrificing too much today (imagine being told that you could spend more) or if you need to adjust your goals to ensure a more comfortable future.

Then your Financial Advisor will prepare an analysis using sophisticated financial modeling tools that take into account a wide range of variables, including: inflation, market returns, and years of historical data which simulate thousands of potential scenarios over a lifetime of investing.

The **Wealthcare** report you receive reflects your personal priorities and confidence zone — that place where your life goals and your investment actions are in balance.

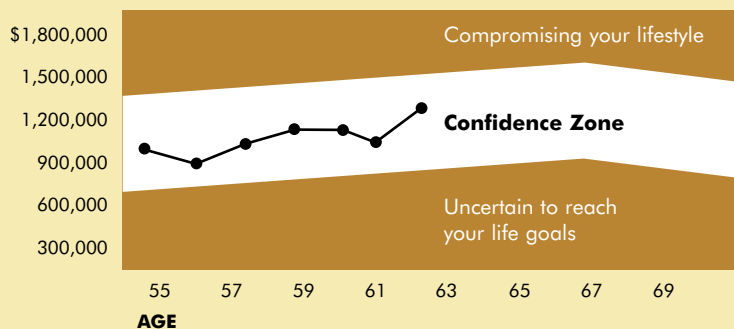
And that's just the beginning. The Davenport **Wealthcare** Process is a dynamic solution designed to stay with you as your goals and needs — and the markets — change.

With **Wealthcare**, your Financial Advisor is with you every step of the way to provide monitoring and investment guidance so you'll always know the answer to the question, "Am I still okay?"

Talk with a Davenport Financial Advisor today to evaluate your important life priorities and find the investment solution that can help make your dreams a reality.

Where is your dot?

Forward Looking — Not just Past Performance



You'll find that looking at investment strategy from a life priority vantage point, as opposed to making decisions based on uncertain and often volatile market conditions, is a refreshing and positive process.