



## **WealthKare.com, Inc. dba The WealthKare Investment Center**

### **Form ADV Part 2A – Disclosure Brochure**

**October 22, 2024**

This Disclosure Brochure provides information about the qualifications and business practices of WealthKare.com, Inc. dba The WealthKare Investment Center (“WealthKare”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (814) 542-5433 or by email at [info@wealthkare.com](mailto:info@wealthkare.com).

WealthKare is a Registered Investment Advisor with the States of Pennsylvania, Maryland and Washington. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about WealthKare to assist you in determining whether to retain the Advisor.

Additional information about WealthKare and its advisory persons are available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## Item 2 – Material Changes

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### Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

### Material Changes since the Last Update

This update is in accordance with the annual filing requirements for investment advisors. Since the last update on September 19, 2024, the following has been updated:

- Item 4 has been updated to disclose the most recent calculation for client assets under management.

### Full Brochure Available

This firm Brochure being delivered is the complete brochure for the Firm.

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## Item 4 – Advisory Services

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### **A. Firm Description**

WealthKare.com, Inc. (“WealthKare” or the “Advisor”) was founded in January 1997, began offering services as a Registered Investment Advisor in October 2001, and is owned and operated by President, Bruce J. Smith III. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by WealthKare.

### **B. Types of Advisory Services**

#### **ACCOUNT PORTFOLIO MANAGEMENT**

WealthKare offers non-discretionary asset management services to advisory Clients. WealthKare will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, WealthKare will obtain prior Client approval before executing any transactions. WealthKare will offer Clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors.

**Prior to rendering investment advisory services, WealthKare will ascertain, in conjunction with the Client, the Client’s financial situation, risk tolerance, tax bracket, and investment objective[s].**

#### **ASSETS HELD AWAY**

WealthKare offers services to clients on assets not held with WealthKare’s custodian. For example, qualified plans, 401(k)s, 403(b)s, etc. WealthKare will work with individuals on determining their individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, and asset allocation are based on the above factors. The accounts will be monitored on at least a quarterly basis.

WealthKare reviews these accounts by the client providing permission to have the account information fed to the firm via data feeds. The Firm then provides advice to the Client regarding recommended trades based on the investment options available in the plan. WealthKare does not have access to execute trades, the execution of trades is at the discretion of the client. If the client prefers, they can meet with their advisor and login to their account and have their advisor assist them with the trades.

#### **CO-ADVISOR SERVICES**

WealthKare has entered into a Co-Advisor relationship with Brookstone Capital Management, LLC (“BCM”). WealthKare will determine Client’s suitability for the BCM Platform based on information provided by the client regarding the client’s financial situation and investment objectives, explain the operation and structure of the Platform to each Client, assist Client in establishing a Platform Account, assist Client in completing various agreements associated with participation in the Platform and gather information about each Client’s financial situation and investment objectives and communicate that information to Brookstone. WealthKare will Client to determine appropriate model selection based on the Client’s investment objectives and risk tolerance. WealthKare will have full discretion on an ongoing basis to select suitable model portfolios and over the individual investments for the custom or “satellite” models, to maintain Client’s risk tolerance.

WealthKare has also entered into a Co-Advisor relationship with Gradient Investments, LLC (GI). WealthKare will provide information to each client regarding the services offered by GI as the portfolio manager. WealthKare will assist the Client to determine the appropriate model selection based on the Client’s investment objectives and risk tolerance. WealthKare will have full discretion on an ongoing basis to select suitable models to maintain client’s risk tolerance. WealthKare will share in the management fees charged by GI as described in Item 5 of this brochure.

## **FINANCIAL PLANNING AND CONSULTING SERVICES**

WealthKare offers a variety of financial planning services to individuals and families, pursuant to a written Financial Planning or Consulting Agreement. Services are offered in several areas of a Client's financial situation, depending on their goals, objectives and financial situation. Services are completed and delivered inside of six (6) months contingent upon timely delivery of all required documentation. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to WealthKare.

Financial planning and consulting recommendations may pose a potential conflict between the interests of the Advisor and the interests of the Client. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to effect the transaction through the Advisor.

WealthKare offers the following planning services:

- **Comprehensive Retirement Planning:**
  - **Customized Strategies:** Tailored plans that go beyond standard templates, focusing on maximizing the lifetime value of your retirement savings.
  - **Proactive Risk Management:** Implementation of CRM to address various risks such as market volatility, rising taxes, healthcare costs, and inflation.
  - **Lifetime Wealth Protection:** Strategies designed to preserve your retirement wealth and ensure a smooth transfer to your heirs.
- **Advanced Tax Planning:**
  - **Tax Minimization:** Integration of proactive tax management strategies to reduce lifetime tax burdens, including income taxes, Medicare premiums, and Social Security taxation.
  - **Tax-Efficient Withdrawals:** Customized withdrawal strategies to optimize tax efficiency and prevent unnecessary tax liabilities.
- **Estate and Legacy Planning:**
  - **Legacy Optimization:** Planning that ensures your wealth is preserved and transferred according to your wishes, minimizing tax impacts on your heirs.
  - **Estate Tax Mitigation:** Strategies to minimize estate taxes, protecting more of your wealth for future generations.
- **Retirement Income Planning:**
  - **Income Sustainability:** Developing income strategies that ensure your retirement savings last throughout your retirement years.
  - **Social Security Optimization:** Guidance on the optimal timing and strategy for claiming Social Security benefits to maximize your lifetime income.
- **Education and Resources:**
  - **Client Education:** Access to eBooks, webinars, and other complimentary resources to help clients make informed decisions.
  - **Ongoing Support:** Continuous access to our team of advisors for ongoing guidance and support.

### C. Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each Client are documents in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities. Agreements may not be assigned without prior written consent.

### D. Wrap Fee Programs

WealthKare does not manage or place Client assets into a wrap fee program.

### E. Client Assets Under Management

As of September 30, 2024, WealthKare managed the following assets:

| Assets Under Management  | Assets               |
|--------------------------|----------------------|
| Discretionary Assets     | \$82,093,654         |
| Non-Discretionary Assets | \$24,135,713         |
| <b>Total</b>             | <b>\$106,229,367</b> |

## Item 5 – Fees and Compensation

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The following paragraphs detail the fee structure and compensation methodology for investment management. Each Client shall sign an Investment Advisory Agreement that details the responsibilities of WealthKare and the Client.

### A. Method of Compensation and Fee Schedule

WealthKare bases its fees on a percentage of assets under management and fixed fees.

#### **ACCOUNT PORTFOLIO MANAGEMENT and ASSETS HELD AWAY**

Investment Advisory Fees are paid quarterly in advance of each quarter pursuant to the terms of the Investment Advisory Agreement. Investment Advisory Fees are based on the market value of assets under management at the end of the prior calendar quarter. The annual fee is negotiable, Investment Advisory Fees will be no more than 2.25%. Factors that may influence a negotiated annual fee include, but are not limited to, investment complexity, investment objectives or needs of the client, legacy accounts, and household accounts. Typically accounts that require more frequent analysis will be charged a higher annual fee while accounts that require less frequent analysis will be charged a lower annual fee. Additionally, relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities may be charged a higher fee. Similar services may be offered by another adviser at a lower fee.

Investment Advisory Fees in the first quarter of service are prorated to the inception date of the account to the end of the first quarter. Fees may be negotiable at the discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by WealthKare will be independently valued by the designated Custodian. WealthKare will not have the authority or responsibility to value portfolio securities.

#### **CO-ADVISORY FEE**

Brookstone Capital Management (BCM) sponsors a wrap program which will be disclosed in their Appendix 1. WealthKare will be compensated via a fee share from Brookstone Capital Management to which it directs clients.



This relationship will be disclosed in the contract between Advisor and BCM. BCM will bill the client the total advisory fee and pay WealthKare their share of the fee. The total advisory fee can be a maximum fee of 2.5% annually. The fee charged includes a portion attributable to BCM, which is not negotiable, and a maximum fee of 1.5% to WealthKare, which is negotiable and will be disclosed in the WealthKare advisory agreement. The BCM fee can range from .10% to .95% annually depending on the program or strategy selected and will be outlined in the BCM IPS.

Pursuant to an investment advisory contract signed by each client, the client will pay Brookstone a monthly Management/Wrap Program Fee, payable in arrears, based on the amount of the assets to be managed by the advisor as of the opening of business on the first business day of each month. These fees cover (i) an initial analysis and periodic re-evaluation of the client's investment objectives and needs, and discretionary allocation among portfolio managers, (ii) all advisory services, including fees of portfolio managers, (iii) account statements, (iv) execution, and (v) custody.

BCM may use both internal and external portfolio managers and they would receive between 1/3 and 1/2 of the BCM advisory fee. The use or non-use of a portfolio manager does not affect the fee a client pays.

Clients may terminate their advisory contract with Brookstone Capital Management LLC, in whole or in part, by providing 30 days written notice. If the Form ADV Part 2 is not delivered at least forty eight (48) hours before the client enters into the contract, then the client has the right to terminate the contract within five (5) business days after entering into it without penalty. Upon termination, any fees paid in advance will be prorated to the date of the termination and any excess will be refunded to the client. Client's advisory agreement with the Advisor is non-transferable without Client's written approval. The final fee schedule will be attached to Exhibit D in WealthKare's Investment Advisory Agreement.

When acting as a Co-Advisor with Gradient Investments, LLC (GI), the fees will be based on the following fee schedules:

| <b>STRATEGIC &amp; TACTICAL, ALLOCATION &amp; DEFINED OUTCOME PORTFOLIOS</b> |                   |           |            |
|--|-------------------|-----------|------------|
|  | <b>Annual Fee</b> | <b>GI</b> | <b>BCM</b> |
| All Assets   | 1.50%             | 0.50%     | 1.00%      |

Traditionally, GI's Tactical Portfolio was billed with a max annual fee of 2.00%. Since GI is the sub-advisor to the Tactical Portfolio and will receive an annual fee of 0.20% from the ETF, GI has reduced its annual fee of the Tactical Portfolio so as not to double dip.

For example, a Client investing \$100,000 in the GI Tactical portfolio prior to November 2022 would pay an annual maximum fee to GI of \$2,000 or  $\$100,000 \times 2.00\% = \$2,000$ . After November 2022 the same client would pay GI an annual fee of \$1,500 or  $\$100,000 \times 1.50\% = \$1,500$  and pay the internal fees of \$200 or  $\$100,000 \times 0.20\% = \$200$ . For a total of  $\$1,500 + \$200 = \$1,700$ .

| <b>PRESERVATION PORTFOLIOS</b> |                   |           |            |
|--------------------------------|-------------------|-----------|------------|
|                                | <b>Annual Fee</b> | <b>GI</b> | <b>BCM</b> |
| All Assets                     | 1.00%             | 0.40%     | 0.60%      |

| <b>CLIENT DIRECTED ACCOUNTS</b> |                   |           |            |
|---------------------------------|-------------------|-----------|------------|
|                                 | <b>Annual Fee</b> | <b>GI</b> | <b>BCM</b> |



|            |       |       |     |
|------------|-------|-------|-----|
| All Assets | \$300 | \$300 | \$0 |
|------------|-------|-------|-----|

For Client Directed Accounts (CDA), GI will assist in the opening, closing and transferring of accounts. GI will not have discretion at any time on these accounts. Client is solely responsible for the assets held within the accounts and their values which could increase or decrease (potential loss of principal). GI will not execute trades in CDA accounts. GI exceptions will be made for withdrawals to client or assets transferred into a GI managed portfolio. GI will also provide performance reporting on these accounts and can furnish 3<sup>rd</sup> party analysis reports per the client's request. Similar services may be available through other sources for a lower fee.

These are flat fee schedules, the entire portfolio is charged the same asset management fee.

Example:

| Portfolio                               | Calculation                       | Quarterly Fee |
|---|-----------------------------------|---------------|
| Strategic Portfolio:                    | $(\$750,000 * 1.50\%) * (91/365)$ | \$2,804.79    |
| Tactical Portfolio:                     | $(\$750,000 * 1.50\%) * (91/365)$ | \$2,804.79    |
| Allocation & Defined Outcome Portfolio: | $(\$750,000 * 1.50\%) * (91/365)$ | \$2,804.79    |
| Preservation Portfolio:                 | $(\$750,000 * 1.0\%) * (91/365)$  | \$1,869.86    |

Fee Calculation: (Quarter End Value x Annual Fee %) x (Days in Quarter/Days in Year) + **\$15 Quarterly Service Fee\***

\* The \$15 Quarterly Service Fee is the technology fee charged per account or investment strategy for performance and other reporting. This fee is disclosed in our ADV Part 2A (Item 5: Fees and Compensation) and in our Investment Proposal and Contract (Schedule D: Schedule of Fees).

## **FINANCIAL PLANNING AND CONSULTING SERVICES**

WealthKare charged a fixed fee between \$5,000 and \$20,000 for financial planning and consulting services based on complexity and unique client needs. Prior to the planning process the client will be provided an estimated plan fee. Fees for financial plans are billed 50% at the signing of the agreement with the balance due upon plan delivery. WealthKare will waive planning fees for asset management clients with assets under \$10 million.

### **B. Client Payment of Fees**

#### **ACCOUNT PORTFOLIO MANAGEMENT**

Investment Advisory Fees will be automatically deducted from the Client Account by the designated Custodian. The Client must consent in advance to direct debiting of their investment account.

#### **ASSETS HELD AWAY**

Fees for Assets Held Away can be deducted from another non-qualified account managed by WealthKare or paid direct to WealthKare by electronic funds transfer or check.

## **ALL FINANCIAL PLANNING, WEBINARS, EDUCATIONAL SERVICES AND SUBSCRIPTION SERVICES**

Fees for all planning services may be paid by electronic funds transfer or check.

### **C. Additional Client Fees Charged**

Clients may incur certain fees or charges imposed by third parties, other than WealthKare, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The Investment Advisory Fee charged by WealthKare is separate and distinct from these custodian and execution fees.

In addition, all fees paid to WealthKare for investment advisory services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client could invest in these products directly, without the services of WealthKare, but would not receive the services provided by WealthKare which are designed, among other things, to assist the Client in determining which products or services are most appropriate to each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by WealthKare to fully understand the total fees to be paid.

#### **D. Prepayment of Client Fees**

WealthKare does not require any prepayment of fees of more than \$1200 per Client and six months or more in advance. Any unearned, prepaid fees will be refunded to the Client.

#### **E. External Compensation for Sales of Securities to Clients**

Affiliated Representatives of WealthKare are also licensed as insurance professionals. Insurance recommendations are implemented separate and apart from their role with WealthKare. As insurance professionals, advisory persons may receive customary commissions and other related revenues from the various insurance companies whose products are sold based on those recommendations. These commissions are separate and distinct from any advisory fees charged.

These practices represent conflicts of interest because it gives an incentive to recommend investment products (insurance) based on the commission amount received, rather than on a client's needs. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to place the interests of the client first, always addressing the needs of the client. Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

### **Item 6 – Performance-Based Fees and Side-By-Side Management**

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WealthKare does not charge performance-based fees for its investment advisory services. The fees charged by WealthKare are as described in Item 5 – Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client. WealthKare does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

### **Item 7 – Types of Clients**

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#### **A. Description**

WealthKare provides investment advisory services to individuals, high net worth individuals, trusts, estates, pension and profit sharing plans, charitable organizations and businesses.

#### **B. Account Minimums**

WealthKare generally requires a minimum account size of \$500,000. WealthKare has the discretion to waive or lower this minimum.

### **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

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#### **A. Methods of Analysis and Investment Strategies**

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WealthKare primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from WealthKare is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

As noted above, WealthKare generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. WealthKare will typically hold all or a portion of a security for more than a year but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, WealthKare may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class. Clients should be aware that trading in the short term may be expensive. This is due to the high trading costs which are brought about by the short holding period and the frequent trade entries and exits. In addition, trading accounts on a short-term basis may cause additional tax ramifications. Holding a position over a longer period of time is in itself a risk management and loss-limiting strategy.

TPMs utilized by WealthKare may use various methods of analysis to determine the proper strategy for the Client referred and these will be disclosed in the TPM's Form ADV Part 2. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns. Other strategies utilized by TPMs may include long-term purchases, short-term purchases, leveraged and inverse funds, and option writing (including covered options, uncovered options or spreading strategies).

#### **B. Investment Strategy and Method of analysis Material Risks**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. WealthKare may recommend a variety of safe money alternatives to mitigate the risk of loss for those clients having a low tolerance for risk of loss, or those having a need for protection of assets and/or retirement income streams. WealthKare will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included in Item 13.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process.

The risks associated with utilizing TPMs include:

- Manager Risk

- TPM fails to execute the stated investment strategy
- Business Risk
  - TPM has financial or regulatory problems
- The specific risks associated with the portfolios of the TPM's which is disclosed in the TPM's Form ADV Part

**Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.**

### **C. Security Specific Material Risks**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- *Leveraged and Inverse Funds Risk:* Leveraged and Inverse funds are complicated investments that should only be used by sophisticated investors who fully understand the terms, investment strategy and risks associated with them. In particular, the use of leverage and derivative instruments that can be extremely volatile and carry a high risk of substantial loss. Most leveraged and inverse investments seek daily target returns and "reset" daily. Due to the effect of compounding, the return

for investors who invest for a period different than one trading day may vary significantly from the funds' stated goal and benchmark performance.

## **Item 9 – Disciplinary Information**

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### **A. Criminal or Civil Action**

There are no criminal or civil actions involving WealthKare or any of its employees.

### **B. Administrative Enforcement Proceedings**

There are no administrative enforcement proceedings involving WealthKare or any of its employees.

### **C. Self-Regulatory Organization Enforcement Proceedings**

There are no self-regulatory enforcement proceedings involving WealthKare or any of its employees.

## **Item 10 – Other Financial Industry Activities and Affiliations**

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### **A. Broker-Dealer or Representative Registration**

WealthKare is not registered as a broker dealer and no affiliated representatives are registered representatives of a broker dealer.

### **B. Futures or Commodity Registration**

Neither WealthKare nor its affiliated persons are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

### **C. Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

#### **Insurance Agency Affiliations**

Advisory persons of WealthKare are also licensed as insurance professionals and/or real estate agents. Insurance and real estate recommendations are implemented separate and apart from their role with WealthKare. As insurance professionals and/or real estate agents, advisory persons may receive customary commissions and other related revenues from the various insurance companies and/or real estate agencies whose products and/or real estate listings are sold based on those recommendations. Advisory persons of WealthKare also are owners and affiliates of an educational company, Get More Retirement, LLC.

These practices represent conflicts of interest because it gives an incentive to recommend products or real estate based on the commissions and/or sales incentive trips received. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to place the interests of the client first. Clients are not required to purchase any products or real estate. Clients have the option to purchase these products or real estate through another insurance agent or real estate agent of their choosing.

### **D. Recommendation of Selection of Other Investment Advisers and Conflicts of Interest**

Prior to introducing Pennsylvania clients to another investment adviser ("IA"), WealthKare will be responsible for determining the following:

- a. whether the IA is registered with this Department under Section 301 of the Pennsylvania Securities Act of 1972 ("1972 Act");
- b. whether the IA is relying on an exclusion from the definition of investment adviser under Section 102(j) of the 1972 Act;
- c. whether the IA is relying on an exemption from registration under Section 302(d) of the 1972 Act; or

- d. if the IA is registered with the Securities and Exchange Commission, and whether it has filed a Notification Filing with this Department under Department Regulation 303.015(a).

## **Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **A. Code of Ethics**

WealthKare has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with WealthKare. The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. WealthKare and its personnel owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of WealthKare associates to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include; general ethical principles, reporting personal securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures. WealthKare has written its Code of Ethics to meet and exceed regulatory standards. To request a copy of our Code of Ethics, please contact us at (814) 542-5433 or via email at [info@wealthkare.com](mailto:info@wealthkare.com).

### **B. Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**

WealthKare and its employees do not recommend to clients securities in which we have a material financial interest.

### **C. Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

WealthKare allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. We have also adopted written policies and procedures to detect the misuse of material, non-public information. We may have an interest or position in certain securities, which may also be recommended to you. In addition the Code of Ethics governs Gifts and Entertainment given by and provided to the Advisor, outside employment activities of employees, Employee reporting, sanctions for violations of the Code of Ethics, and records retention requirements for various aspects of the Code of Ethics.

### **D. Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest**

While WealthKare allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, these trades do not occur at the same time. WealthKare will place trades only after Client orders have been placed and filled. **At no time, will WealthKare or any associated person of WealthKare, transact in any security to the detriment of any Client.**

## **Item 12 – Brokerage Practices**

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### **A. Factors Used to Select Broker-Dealer for Client Transactions**

WealthKare does not have discretionary authority to select the broker-dealer/custodian for custodial and execution services or the administrator for defined contribution accounts. The Client will select the broker-



dealer or custodian (herein the "custodian") to safeguard Client assets and authorize WealthKare to direct trades to this custodian as agreed in the Investment Advisory Agreement. Further, WealthKare does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis.

Where WealthKare does not exercise discretion over the selection of the custodian, it may recommend the custodian[s] to Clients for execution and/or custodial services. Clients are not obligated to use the recommended custodian and will not incur any extra fee or cost associated with using a broker not recommended by WealthKare. WealthKare may recommend a custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and location of the custodian's offices. WealthKare does not receive research services, other products, or compensation as a result of recommending a particular broker that may result in the Client paying higher commissions than those obtainable through other brokers.

Following are additional details regarding the brokerage practices of the Advisor:

1. **Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. **WealthKare does not participate in soft dollar programs sponsored or offered by any broker-dealer.**
2. **Brokerage Referrals** - WealthKare does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.
3. **Directed Brokerage** - WealthKare utilizes Schwab Institutional division of Charles Schwab & Co., Inc. ("Schwab"), a FINRA registered broker-dealer and SIPC member, to maintain custody of clients' assets and to effect trades for their accounts. WealthKare is independently owned and operated and not affiliated with Schwab. WealthKare will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. WealthKare relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by WealthKare.

Schwab provides WealthKare with access to their institutional trading and custody services, which are typically not available to retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Schwab Institutional. These services are not contingent upon our firm committing to any specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For our client accounts maintained in their custody, Schwab generally does not charge separately for custody services but are compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through them or that settle into their accounts.

Schwab Institutional also makes available to our firm other products and services that benefit WealthKare but may not directly benefit our clients' accounts. Many of these products and services may be used to service all or some substantial number of our client accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist us in managing and administering our clients' accounts include software and other technology that:

- provide access to client account data (such as trade confirmations and account statements);
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts;
- provide research, pricing and other market data;



- facilitate payment of our fees from clients' accounts; and
- assist with back-office functions, recordkeeping and client reporting.

Schwab Institutional also offers other services intended to help us manage and further develop our business enterprise. These services may include:

- compliance, legal and business consulting;
- publications and conferences on practice management and business succession; and
- access to employee benefits providers, human capital consultants and insurance providers.

Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to WealthKare. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to our firm. Schwab Institutional may also provide other benefits such as educational events or occasional business entertainment of our personnel. In evaluating whether to recommend or require that clients custody their assets at Schwab, we may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors we consider and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

We reserve the right to decline acceptance of any client account for which the client directs the use of a broker other than Schwab if we believe that this choice would hinder our fiduciary duty to the client and/or our ability to service the account. In directing the use of Schwab (or any other broker), it should be understood that WealthKare will not have authority to negotiate commissions or to necessarily obtain volume discounts, and best execution may not be achieved. In addition, a disparity in commission charges may exist between the commissions charged to the client and those charged to other clients (who may direct the use of another broker other than Schwab). Clients should note that, while WealthKare has a reasonable belief that Schwab is able to obtain best execution and competitive prices, our firm will not independently seek best execution price capability through other brokers.

In circumstances where a client directs WealthKare to use a certain broker-dealer, WealthKare still has a fiduciary duty to its clients. The following may apply with Directed Brokerage: WealthKare's inability to negotiate commissions, to obtain volume discounts, there may be a disparity in commission charges among clients and conflicts of interest arising from brokerage firm referrals.

## **B. Aggregating and Allocating Trades**

**WealthKare is not authorized to aggregate purchases and sales in other transactions.**

## **Item 13 – Review of Accounts**

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### **A. Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved**

Accounts are monitored on a regular and continuous basis by the relationship manager to each Client account, under the supervision of Bruce J. Smith III, President of WealthKare. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

### **B. Review of Client Accounts on a Non-Periodic Basis**

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account.

The Client is encouraged to notify WealthKare if changes occur in his/her personal financial situation that might adversely affect his/her investment plan. Additional reviews may be triggered by material market, economic or political events.

### **C. Content of Client Provided Reports and Frequency**

The Client will receive brokerage statements no less than quarterly from the trustee or custodian. These brokerage statements are sent directly from the custodian to the Client. The Client may also establish electronic access to the custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

WealthKare may provide its clients with access to an online platform hosted by "eMoney Advisor" ("eMoney"). The eMoney platform allows a client to view his/ her/its complete asset allocation, including Excluded Assets. WealthKare does not provide investment management, monitoring, or implementation services for the Excluded Assets. Therefore, WealthKare shall not be responsible for the investment performance of the Excluded Assets. Rather, the client and/or his/her/its advisor(s) that maintain management authority for the Excluded Assets, and not WealthKare, shall be exclusively responsible for such investment performance. The client may choose to engage WealthKare to manage some or all of the Excluded Assets pursuant to the terms and conditions of an Investment Management Agreement between WealthKare and the client. The eMoney platform also provides access to other types of information, including financial planning concepts, which should not, in any manner whatsoever, be construed as services, advice, or recommendations provided by WealthKare. Finally, WealthKare shall not be held responsible for any adverse results a client may experience if the client engages in financial planning or other functions available on the eMoney platform without WealthKare assistance or oversight.

## **Item 14 - Client Referrals and Other Compensation**

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### **A. Economic Benefits Provided to the Advisory Firm From External Sources and Conflicts of Interest**

#### **Insurance Agency Affiliations**

Advisory persons of WealthKare are also licensed as insurance professionals. Insurance recommendations are implemented separate and apart from their role with WealthKare. As insurance professionals, advisory persons may receive customary commissions and other related revenues from the various insurance companies whose products are sold.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to place the interests of the client first. Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

In addition, financial consultants may be eligible for cash and non-cash compensation including software discounts, recognition events and trips and other benefits. Some of these programs may be financed in whole or in part by unaffiliated third parties, which may influence some representatives to favor those third parties.

#### **Custodian/Broker Dealer Benefits**

As disclosed under Item 12 above, WealthKare participates in Schwab and TD Ameritrade's institutional customer program and WealthKare may recommend Schwab and/or TD Ameritrade to Clients for custody and brokerage services. See Item 12 for more details.

### **B. Advisory Firm Payments for Client Referrals**

WealthKare does not engage paid solicitors for Client referrals.

## **Item 15 – Custody**

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WealthKare does not accept or maintain custody of any Client accounts. All Clients must place their assets with a qualified custodian. Clients are required to select their own custodian to retain their funds and securities and direct WealthKare to utilize that custodian for the Client's security transactions. WealthKare encourages Clients to review statements provided by account custodian. For more information about custodians and brokerage practices, see Item 12 - Brokerage Practices.

WealthKare is deemed to have limited custody solely because advisory fees are directly deducted from the client's accounts by the custodian on behalf of WealthKare.

## **Item 16 – Investment Discretion**

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WealthKare accepts non-discretionary authority to manage securities accounts on behalf of Clients. WealthKare will obtain prior Client approval before executing each transaction. The Client approves the custodian to be used and the commission rates paid to the custodian.

When acting as a Co-Advisor, WealthKare has the discretion to select appropriate model portfolios and the individual investments for the custom or "satellite" portfolios for clients as a co-advisor. Client will authorize this discretionary authority via the advisory agreement.

## **Item 17 – Voting Client Securities**

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WealthKare does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements and supporting information directly from the Custodian. If questions arise, WealthKare may assist in answering questions, but cannot accept proxy-voting responsibility.

## **Item 18 – Financial Information**

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### **A. Balance Sheet**

A Balance Sheet is not required to be provided because WealthKare does not serve as a custodian for client funds or securities and does not require prepayment of fees of more than \$1200 per client and six months or more in advance.

### **B. Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients**

Neither WealthKare, nor its management has any adverse financial situations that would reasonably impair the ability of WealthKare to meet all obligations to its Clients.

### **C. Bankruptcy Petitions During the Past Ten Years**

Neither WealthKare, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise.



Form ADV Part 2B – Brochure Supplement

for

**Bruce J. Smith III**  
**President**

**Effective: October 22, 2024**

This Brochure Supplement provides information about the background and qualifications of Bruce J. Smith III (CRD#1639467) in addition to the information contained in the WealthKare.com, Inc. ("WealthKare" or the "Advisor" - CRD #115111) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the WealthKare Disclosure Brochure or this Brochure Supplement, please contact us at (814) 542-5433.

Additional information about Mr. Smith is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**WealthKare.com, Inc.**

**CRD No: 115111**

**11898 Arrowhead Way**  
**Mount Union, PA 17066**

**Phone: (814) 542-5433 \* Fax: (814) 542-3308**

**[www.wealthkare.com](http://www.wealthkare.com)**

## Item 2 – Educational Background and Business Experience

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The President of WealthKare is Bruce J. Smith III. Mr. Smith, born in 1960, is a dedicated Portfolio Manager for Client accounts of WealthKare. Mr. Smith studied Engineering from University of South Carolina from 1978 to 1981. Mr. Smith served in the US Naval Nuclear Power Program from 1978 to 1984. Additional information regarding Mr. Smith's employment history is included below.

### Employment History:

|  |                    |
|--|--------------------|
| Insurance Agent, RIA Wealth Solutions, LLC               | 01/2019 to Present |
| President, WealthKare.com, Inc.                          | 01/1997 to Present |
| CEO, American Assets Financial Corporation               | 07/1986 to Present |
| Majority Owner/Managing Member, Get More Retirement, LLC | 05/2014 to Present |
| Investment Advisor Representative, Easter Point Advisors | 05/2001 to 12/2003 |
| Vice-Chairman, Investors Capital Corporation             | 01/1996 to 12/2003 |
| President, Advanced Prospecting International, Ltd.      | 01/1996 to 12/1996 |

## Item 3 – Disciplinary Information

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*There are no legal, civil or disciplinary events to disclose regarding Mr. Smith.* Mr. Smith has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Smith.

## Item 4 – Other Business Activities

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Mr. Smith is also a licensed insurance professional with American Assets Financial Corporation. He is also an insurance professional with RIA Wealth Solutions, LLC. Approximately than 30% of his time is spent in these practices. From time to time, he will offer clients products and/or services from these activities. Mr. Smith also has majority ownership in Get More Retirement, LLC, an educational company.

These practices represent conflicts of interest because it gives an incentive to recommend investment products (insurance) based on the commission amount received, rather than on a client's needs. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to place the interests of the client first, always addressing the needs of the client. Clients are not required to purchase any products or services and have the option to purchase these through any insurance professional of their choosing.

## Item 5 – Additional Compensation

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Mr. Smith receives additional compensations in his capacity as an insurance agent. He does not receive any performance based fees.

## Item 6 – Supervision

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Mr. Smith serves as the President and Chief Compliance Officer of WealthKare and therefore he is solely responsible for all supervision and formulation and monitoring of investment advice offered to clients. Mr. Smith will adhere to the policies and procedures as described in the firm's compliance manual. Mr. Smith can be reached at (814) 542-5433.

WealthKare has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of WealthKare. Further, WealthKare is subject to regulatory oversight by various agencies. These agencies require registration by WealthKare and its employees. As a registered entity, WealthKare is subject to examinations by regulators, which may be announced or unannounced. WealthKare is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B – Individual Disclosure Brochure

for

**Bruce J. Smith IV**  
**Vice-President**

**Effective: October 22, 2024**

This Brochure Supplement provides information about the background and qualifications of Bruce J. Smith IV (CRD#**4621620**) in addition to the information contained in the WealthKare.com, Inc. (“WealthKare” or the “Advisor” CRD #115111) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or WealthKare’s Disclosure Brochure, please contact us at (814) 542-5433.

Additional information about Bruce J. Smith is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**WealthKare.com, Inc.**  
**CRD No: 115111**

**11898 Arrowhead Way**  
**Mount Union, PA 17066**

**Phone: (814) 542-5433 \* Fax: (814) 542-3308**  
**[www.wealthkare.com](http://www.wealthkare.com)**



## Item 2 – Educational Background and Business Experience

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Bruce J. Smith IV is a Vice-President of WealthKare.com, Inc. Mr. Smith, born in 1983, is dedicated to serving the Clients of WealthKare.com, Inc. Mr. Smith earned a Bachelor of Science in Business from Pennsylvania State University. Additional information regarding Mr. Smith's employment history is included below.

### Employment History:

|   |                    |
|---|--------------------|
| Co-Owner/Insurance Agent, RIA Wealth Solutions, LLC | 01/2019 to Present |
| Vice-President, WealthKare.com, Inc.                | 09/2003 to Present |
| Co-Owner, Get More Retirement, LLC                  | 05/2014 to Present |
| American Assets Financial Corporation, Agent        | 09/2003 to Present |

## Item 3 – Disciplinary Information

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*There are no legal, civil or disciplinary events to disclose regarding Mr. Smith.* Mr. Smith has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Smith.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Smith.*

## Item 4 – Other Business Activities

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Mr. Smith is also a licensed insurance professional with American Assets Financial Corporation. He is also an insurance professional and co-owner of RIA Wealth Solutions, LLC. Approximately 30% of his time is spent in these practices. From time to time, he will offer clients products and/or services from these activities. He is also part owner of Get More Retirement, LLC an educational company.

These practices represent conflicts of interest because it gives an incentive to recommend investment products (insurance) based on the commission amount received, rather than on a client's needs. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to place the interests of the client first, always addressing the needs of the client. Clients are not required to purchase any products or services and have the option to purchase these through any insurance professional of their choosing.

## Item 5 – Additional Compensation

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Mr. Smith receives additional compensations in his capacity as an insurance agent. He does not receive any performance based fees.

## Item 6 – Supervision

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Mr. Smith serves as the Vice-President of WealthKare and is supervised by Bruce Smith, III the Chief Compliance Officer. Mr. Smith can be reached at (814) 542-5433.

WealthKare has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of WealthKare. Further, WealthKare is subject to regulatory oversight by various agencies. These agencies require registration by WealthKare and its employees. As a registered entity, WealthKare is subject to examinations by regulators, which may be announced or unannounced. WealthKare is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B – Individual Disclosure Brochure

for

**Christopher J. Heaster, CFP®**  
**Investment Design / Manager**

**Effective: October 22, 2024**

This Brochure Supplement provides information about the background and qualifications of Christopher J. Heaster (CRD#**4976032**) in addition to the information contained in the WealthKare.com, Inc. ("WealthKare" or the "Advisor" CRD #115111) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you any questions about the contents of this Brochure Supplement or WealthKare's Disclosure Brochure, please contact us at (814) 542-5433.

Additional information about Christopher J. Heaster is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**WealthKare.com, Inc.**  
**CRD No: 115111**

**11898 Arrowhead Way**  
**Mount Union, PA 17066**  
**Phone: (814) 542-5433 \* Fax: (814) 542-3308**  
[www.wealthkare.com](http://www.wealthkare.com)

## Item 2 – Educational Background and Business Experience

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Christopher J. Heaster is an Investment Design Manager of WealthKare.com, Inc. Mr. Heaster, born in 1982, is dedicated to serving the Clients of WealthKare.com, Inc. Mr. Heaster earned a Bachelor of Science in Finance from Juniata College in 2005. Additional information regarding Mr. Heaster's employment history is included below.

### Employment History:

|   |                    |
|---|--------------------|
| Co-Owner/Insurance Agent, RIA Wealth Solutions, LLC | 01/2019 to Present |
| Investment Design / Manager, WealthKare.com, Inc.   | 08/2006 to Present |
| Co-Owner, Get More Retirement, LLC                  | 05/2014 to Present |
| American Assets Financial Corporation, Agent        | 08/2006 to Present |
| Financial Advisor, Waddell and Reed, Inc.           | 08/2005 to 08/2006 |

### Professional Certifications

Christopher Heaster has earned certifications and credentials that are required to be explained in further detail. The Certified Financial Planner™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and Client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3 – Disciplinary Information**

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*There are no legal, civil or disciplinary events to disclose regarding Mr. Heaster.* Mr. Heaster has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Heaster.

### **Item 4 – Other Business Activities**

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Mr. Heaster is also a licensed insurance professional with American Assets Financial Corporation. He is also an insurance professional and co-owner of RIA Wealth Solutions, LLC. Approximately 30% of his time is spent in these practices. From time to time, he will offer clients products and/or services from these activities. Mr. Heaster is also part owner of Get More Retirement, LLC, an educational company.

These practices represent conflicts of interest because it gives an incentive to recommend investment products (insurance) based on the commission amount received, rather than on a client's needs. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to place the interests of the client first, always addressing the needs of the client. Clients are not required to purchase any products or services and have the option to purchase these through any insurance professional of their choosing.

### **Item 5 – Additional Compensation**

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Mr. Heaster receives additional compensations in his capacity as an insurance agent. He does not receive any performance based fees.

### **Item 6 – Supervision**

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Mr. Heaster serves as the Investment Design Manager of WealthKare and is supervised by Bruce Smith III, the Chief Compliance Officer. Mr. Smith can be reached at (814) 542-5433.

WealthKare has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of WealthKare. Further, WealthKare is subject to regulatory oversight by various agencies. These agencies require registration by WealthKare and its employees. As a registered entity, WealthKare is subject to examinations by regulators, which may be announced or unannounced. WealthKare is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B – Individual Disclosure Brochure

for

**Anthony J. Brong, RICP®, WMCP®**  
**Senior Managing Director**

**Effective: October 22, 2024**

This Brochure Supplement provides information about the background and qualifications of Anthony J. Brong (CRD#2294299) in addition to the information contained in the WealthKare.com, Inc. ("WealthKare" or the "Advisor" CRD #115111) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you any questions about the contents of this Brochure Supplement or WealthKare's Disclosure Brochure, please contact us at (814) 542-5433 or by email at [info@wealthkare.com](mailto:info@wealthkare.com).

Additional information about Anthony J. Brong is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**WealthKare.com, Inc.**  
**CRD No: 115111**

**Main Office**  
**11898 Arrowhead Way**  
**Mount Union, PA 17066**

**Phone: (814) 542-5433 \* Fax: (814) 542-3308**  
**[www.wealthkare.com](http://www.wealthkare.com)**

## Item 2 – Educational Background and Business Experience

Anthony J. Brong is a Senior Managing Director of WealthKare.com, Inc. Mr. Brong, born in 1957, is dedicated to serving the Clients of WealthKare.com, Inc. Additional information regarding Mr. Brong's employment history is included below.

### **Employment History:**

|  |                    |
|--|--------------------|
| Senior Managing Director, WealthKare.com, Inc.   | 10/2011 to Present |
| American Assets Financial Corporation, Agent   | 10/2011 to Present |
| Financial Advisor and Registered Principal, American Portfolios Financial Services, Inc. | 07/2004 to 10/2011 |
| Financial Advisor, Hackett Associates, Inc.  | 09/1997 to 07/2004 |
| Financial Advisor, Pinnacle Securities, Inc.   | 12/1994 to 09/1997 |
| Registered Representative, MetLife Securities, Inc.                                      | 04/1993 to 10/1994 |

### **Professional Certifications**

Anthony Brong has earned certifications and credentials that are required to be explained in further detail.

Retirement Income Certified Professional® - (RICP®): Designation is awarded by The American College of Financial Services, candidates must:

- Complete RIPC® coursework within five months from the date of initial enrollment.
- Complete three in-depth online courses.
- Meet the experience requirements: Three years of full-time business experience within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.
- Sign and agree to abide by a Code of Ethics.
- Pass an exam administered by Pearson VUE Testing Center.
- After the RICP® is conveyed, designation holders are subject to the PACE Recertification Program by earning 15 credit hours of educational activities in subject matter that is acceptable to PACE Recertification every two years.

Wealth Management Certified Professional® (WMCP®): Designation is awarded by the American College of Financial Services. WMCP® designation requirements:

- Complete WMCP® coursework (including knowledge checks, simulations).
- Pass the final exam.
- Meet the experience requirements: One year of relevant experience.
- Comply with The American College Code of Ethics and Procedures.
- After the WMCP® designation is awarded, designation holders must participate in the Professional Recertification Program for their designation to remain active and in good standing.
  - Complete the annual ethics recertification to confirm compliance with ethics standards.
  - Pay the annual recertification fee.
  - Complete 15 credit hours of educational activities in subject matter that is acceptable to PACE Recertification Program every two years.



### **Item 3 – Disciplinary Information**

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*There are no legal, civil or disciplinary events to disclose regarding Mr. Brong.* Mr. Brong has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Brong.

### **Item 4 – Other Business Activities**

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Mr. Brong is also a licensed insurance professional with American Assets Financial Corporation. Less than 10% of his time is spent in this practice. From time to time, he will offer clients products and/or services from these activities.

These practices represent conflicts of interest because it gives an incentive to recommend investment products (insurance) based on the commission amount received, rather than on a client's needs. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to place the interests of the client first, always addressing the needs of the client. Clients are not required to purchase any products or services and have the option to purchase these through any insurance professional of their choosing.

### **Item 5 – Additional Compensation**

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Mr. Brong receives additional compensations in his capacity as an insurance agent. He does not receive any performance-based fees.

### **Item 6 – Supervision**

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Mr. Brong serves as the Senior Managing Director of WealthKare and is supervised by Bruce J. Smith III, the Chief Compliance Officer. Mr. Smith can be reached at (814) 542-5433.

WealthKare has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of WealthKare. Further, WealthKare is subject to regulatory oversight by various agencies. These agencies require registration by WealthKare and its employees. As a registered entity, WealthKare is subject to examinations by regulators, which may be announced or unannounced. WealthKare is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.