

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:	SEC File Number:	Date:
Wealth Care LLC	801- 67132	01/10/2010

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Wealth Care LLC		IRS Empl. Ident. No.: 65-1189352								
Item of Form (identify)	Answer									
Item 1.D.	<p><u>Advisory Services and Fees</u> Wealth Care LLC (hereinafter "<i>Wealth Care</i>" or the "<i>firm</i>") offers personalized investment advisory services to individuals, banks or thrift institutions, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities. The services provided and fee arrangements are described in the following pages.</p> <p>Individuals associated with Wealth Care will provide its investment advisory services. These individuals are appropriately licensed, qualified and authorized to provide advisory services on the firm's behalf. Such individuals are known as Investment Adviser Representatives ("IARs").</p> <p><u>Portfolio Management Services</u> Wealth Care provides discretionary, and occasionally non-discretionary, portfolio management services on a continuous basis. The investment advice provided is tailored to meet the needs and investment objectives of the client. Portfolios constructed for the client may consist of equity securities, mutual fund shares, corporate debt securities, municipal securities, US government securities, derivatives, among other types of investments, if Wealth Care determines such investments to be in the best interest of its clients. Once the portfolio is constructed, Wealth Care will provide continuous supervision and re-optimization of the portfolio as changes in the market conditions and client circumstances may require.</p> <p>The annual fee for portfolio management services is billed quarterly in arrears based on the market value of the assets on the last day of the quarter. The billing for each quarterly period may be adjusted for additional contributions made within that period. Fees will be assessed pro rata in the event the portfolio management agreement is executed at any time other than the first day of a calendar quarter. On an annualized basis, fees for portfolio management services are based on the following tiered fee schedule:</p> <table border="0"> <tr> <td>Assets Under Management</td> <td>Annualized Fee*</td> </tr> <tr> <td>First \$1,000,000</td> <td>0.75%</td> </tr> <tr> <td>\$1,000,001 - \$2,000,000</td> <td>0.50%</td> </tr> <tr> <td>\$2,000,001 - \$4,999,999</td> <td>0.25%</td> </tr> </table> <p>*In some cases, other fees may be negotiated.</p> <p>Wealth Care will either invoice the client directly for portfolio management services or payment of fees will be made by the custodian holding the clients' funds and securities. Where the firm directly debits fees, the client will provide written authorization permitting the fees to be paid directly from their account held by the qualified custodian. The firm will not have access to client funds for payment of fees without client consent in writing. Further, the qualified custodian agrees to deliver an account statement at least quarterly directly to the client. The client is encouraged to review their account statements for accuracy. The firm will receive a duplicate copy of the statement that was delivered to the client.</p> <p>The client may terminate the management agreement within five days of the date of acceptance without penalty. After the five-day period, either party, upon 30 days written notice to the other, may terminate the management agreement. The management fee will be pro-rated for the quarter in which the cancellation notice was given.</p>		Assets Under Management	Annualized Fee*	First \$1,000,000	0.75%	\$1,000,001 - \$2,000,000	0.50%	\$2,000,001 - \$4,999,999	0.25%
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Item 1.D (continued)	<p>Financial Planning</p> <p>Financial planning advice will typically involve providing a variety of services, principally advisory in nature, to individuals regarding the management of their financial resources based on an analysis of individual client needs. All potential clients will receive a complimentary initial consultation. Thereafter, if the client decides to engage Wealth Care for financial planning services, a follow up meeting will be conducted for the purpose of collecting pertinent information about the client's financial circumstances and objectives. Once such information has been reviewed and analyzed, a written financial plan – designed to achieve the clients' stated financial goals and objectives – will be produced and presented to the client.</p> <p>Financial plans are based on the client's financial situation at the time the plan is presented and are based on financial information disclosed by the client to Wealth Care. Clients are advised that certain assumptions may be made with respect to interest and inflation rates and use of past trends and performance of the market and economy. Past performance is in no way an indication of future performance. Wealth Care cannot offer any guarantees or promises that the client's financial goals and objectives will be met. As the client's financial situation, goals, objectives, or needs change, the client must notify Wealth Care promptly.</p> <p>Wealth Care may charge an hourly fee ranging from \$200 to \$250 an hour, subject to negotiation, for financial planning services. An estimate of the total cost will be determined at the start of the advisory relationship. The final fee shall be directly dependent upon the facts and circumstances of the client's financial situation and the complexity of the financial plan or service(s) requested. Financial planning fees are due upon completion of the services rendered. <i>In limited circumstances</i>, the cost/time could potentially exceed the initial estimate. In such cases, Wealth Care will notify the client and may request that the client pay an additional fee.</p> <p>The client may terminate the financial planning agreement (Agreement) within five days of the date of acceptance without penalty to the client. Thereafter, the client will incur a pro rata charge for financial planning services actually rendered prior to such termination. After the five-day period, either party may terminate the Agreement by providing written notice to the other party. In the event there are any prepaid unearned fees, Wealth Care will promptly refund a pro rata share to the client.</p> <p>General Information on Advisory Services and Fees</p> <p>The fees charged are calculated as described above and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds or any portion of the funds of an advisory client (SEC Rule 205(a)(1)).</p> <p>All fees paid to Wealth Care for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other expenses. Fees paid to Wealth Care are exclusive of all custodial and transaction costs paid to account custodian, brokers or other managers. The client should review all fees charged by mutual funds, Wealth Care and others to fully understand the total amount of fees to be paid by the client.</p> <p>When appropriate to the needs of the client, Wealth Care may recommend the use of</p>	

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Item 1.D. (continued)	trading (securities sold within thirty (30) days), margin transactions, or option writing. Because these investment strategies may involve higher degrees of risk, they will only be recommended when consistent with the client's tolerance for risk.	
Item 3.K.(3) Item 3.L.	Wealth Care shall never have custody of any client funds or securities, as the services of an independent custodian will be used for these asset management services.	
	<p><u>Types of Investments/Investment Strategies</u></p> <p>Investment advice may be given and positions may be taken in limited partnerships investing in leasing or technology, or any other product that Wealth Care deems appropriate in order to address the individualized needs, goals and objectives of his clients.</p>	
Item 4.C.(7)	Wealth Care may also provide advice about any type of investment held in a client's portfolio at the beginning of the advisory relationship.	
Item 5.	Wealth Care does not use short sales as part of his overall investment strategy. However, IARs of the firm may employ this investment strategy, on a limited basis, where they deem such investment strategy to be in the best interest of clients.	
	<p><u>Education and Business Standards</u></p> <p>Associated persons involved in determining or giving investment advice are required to have earned or be working towards, a professional designation, e.g. Certified Financial Planner, Chartered Financial Analyst, Chartered Financial Consultant.</p>	
	<p><u>Education and Business Background</u></p> <p>Stephen Daniel Podnos, CFP ® <i>Year of Birth:</i> 1956 <i>Formal Education After High School:</i></p> <ul style="list-style-type: none"> ▪ B.S., Biology, University of Florida, Gainesville, FL, 1978. ▪ MD, Medicine, University of Florida, Gainesville, FL, 1981. ▪ M.B.A., Business, Regis University, Denver, CO, 2003. ▪ CERTIFIED FINANCIAL PLANNER™ Certificant <p><i>Business Background for the Previous Five Years:</i></p> <ul style="list-style-type: none"> ▪ Wealth Care LLC, Managing Member, 02/2003 to Present; Chief Compliance Officer, 8/2006 – Present. ▪ Physician, Brevard Pulmonary Specialists, 10/1986 to Present. 	
Item 7. C.		
	<p><u>Other Business Activities/Other Financial Industry Affiliations</u></p> <p>None</p>	
Item 9.E.	<p><u>Participation or Interest in Client Transactions</u></p> <p>At times, Wealth Care and/or its associated persons may take positions in the same securities as clients, and in all such cases will seek to avoid conflicts with clients. Wealth Care and its associated persons recommend mutual funds and exchange traded funds only to advisory clients. In accordance with its fiduciary responsibilities to its clients, Wealth Care and/or its associated persons will generally be "last in" and "last out" for any trading that may occur in securities that are not exempt from federal reporting – e.g. mutual funds and direct obligations of the U.S. Government.</p> <p>In accordance with Section 204-A of the Investment Advisers Act of 1940, Wealth Care also maintains and enforces written policies reasonably designed to prevent the misuse of</p>	

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Item 9.E. (continued)	<p>material non-public information, i.e. insider trading by Wealth Care or any person associated with Wealth Care.</p> <p>Code of Ethics Wealth Care has adopted a Code of Ethics, the full text of which is available to clients upon request. Wealth Care has several goals in adopting this Code. First, Wealth Care desires to comply with all applicable laws and regulations governing its practice. Wealth Care believes that compliance with such regulations is a signal to its clients that Wealth Care exists to serve them, and that Wealth Care supports the efforts of those organizations dedicated to upholding the law.</p> <p>Next, the management of Wealth Care has determined to set forth guidelines for professional standards, under which all associated persons of Wealth Care are to conduct themselves. Wealth Care has set high standards, the intention of which is to protect client interests at all times and to demonstrate its commitment to its fiduciary duties of honesty, good faith and fair dealing with clients. All associated persons are expected to strictly adhere to these guidelines, as well as the procedures for approval and reporting established in the Code of Ethics primarily related to personal securities transactions, and violations of the Code. This will serve to educate associated persons regarding appropriate activities. Wealth Care has instituted, as a deterrent, a policy of disciplinary actions to be taken with respect to any associated person who violates the Code.</p> <p>Privacy Policies Protecting client privacy is very important to Wealth Care. Wealth Care views protecting its customers' private information as a top priority and, pursuant to the requirements of the federal Gramm Leach Bliley Act, Wealth Care has instituted policies and procedures to ensure that customer information is kept private and secure.</p> <p>Wealth Care does not disclose any nonpublic personal information about its customers or former customers to any nonaffiliated third parties, except as permitted by law. In the course of servicing a client's account, Wealth Care may share some information with its service providers, such as transfer agents, custodians, broker-dealers, accountants, and lawyers.</p> <p>Wealth Care restricts internal access to nonpublic personal information about the client to those associated persons of Wealth Care who need access to that information in order to provide services to the client. As emphasized above, it has always been and will always be Wealth Care's policy never to sell information about current or former customers or their accounts to anyone. It is also Wealth Care's policy not to share information unless required to process a transaction, at the request of a customer, or as required by law.</p> <p>Confidentiality As an employee of Wealth Care, associated persons may learn confidential information concerning Wealth Care and its clients. "Confidential information" generally means all information not publicly available (through the media or public records) and includes, but is not limited to:</p> <ul style="list-style-type: none"> ▪ The composition of client portfolios. ▪ Certain records, procedures and other proprietary information. ▪ Family or personal information. <p>It is Wealth Care's policy that individuals employed by the firm must not disclose, directly or indirectly, any confidential information to anyone other than company personnel and</p>	

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Item 10.	<p>authorized professional advisors such as broker dealers, attorneys, and accountants who need such information in order to discharge their professional services.</p> <p><u>Conditions for Managing Accounts</u> Generally, Wealth Care requires a minimum of \$1,000,000 to open and maintain an account. This minimum may be waived, for example, if the client appears to have significant potential for increasing their assets under management.</p>	
Item 12.A. (1), (2), (3), (4)	<p>In circumstances where Wealth Care waives the minimum account size requirement, the minimum annual fee will never exceed 3.00% of the account balance.</p> <p><u>Investment or Brokerage Discretion</u> Generally, clients grant Wealth Care complete discretion over the selection and amount of securities to be bought or sold, the broker or dealer to be used and the commission rates to be paid for their account without obtaining their prior consent or approval. However, Wealth Care's investment authority may be subject to specified investment objectives, guidelines and/or conditions imposed by the client. For example, a client may specify that the investment in any particular stock or industry should not exceed specified percentages of the value of the portfolio, restrictions or prohibitions of transactions in the securities of a specific industry, and/or directed brokerage.</p>	
Item 12.B.	<p><u>Suggestion of Broker</u> For portfolio management services where Wealth Care does not have discretionary authority, Wealth Care will recommend that securities be purchased through the facilities of various discount brokers, e.g. Fidelity or Schwab. Such recommendations will take into account a number of factors, some of which may include custodial fees charged by the broker for holding securities for the client, commission rates, quality of execution and record keeping and reporting capabilities, among others. When recommending a broker, Wealth Care will attempt to minimize the total cost for all brokerage services paid by the client. However, it may be the case that the recommended broker charges a higher fee for a particular type of service, such as commission rates, than can be obtained from another broker. Clients may utilize the broker/dealer of their choice and have no obligation to purchase or sell securities through such broker as Wealth Care recommends.</p> <p><u>Directed Brokerage</u> Some clients instruct Wealth Care to use one or more particular brokers for the transactions in their accounts. Clients who may want to direct Wealth Care to use a particular broker should understand that this might prevent Wealth Care from effectively negotiating brokerage compensation on their behalf. This arrangement may also prevent Wealth Care from obtaining the most favorable net price and execution. Thus, when directing brokerage business, clients should consider whether the commission expenses and execution, clearance, and settlement capabilities that they will obtain through their broker are adequately favorable in comparison to those that Wealth Care would otherwise obtain for its clients.</p>	

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