

# WEALTH RESCUE STRATEGIES, INC.

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**This brochure provides information about the qualifications and business practices of Wealth RESCue Strategies, Inc. If you have any questions about the contents of this brochure, please contact us at (858) 456-4848 or by email at [info@wealthrescue.com](mailto:info@wealthrescue.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any State Securities Authority.**

**Additional information about Wealth RESCue Strategies, Inc. is also available at the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (select "investment adviser firm" and type in our firm name). Results will provide you both Part 1 and 2 of our Form ADV.**

**We are a Registered Investment Advisor Firm. Our registration as a Registered Investment Advisor does not imply any level of skill or training. The oral and written communications we provide to you, including this brochure, are for you to evaluate us. Please use this information as factors in your decision to hire us or to continue our business relationship.**

## ITEM 2 – MATERIAL CHANGES

This brochure, dated August 6, 2012, has been prepared by Wealth RESCue Strategies, Inc. to meet new SEC requirements. This section of the brochure will address only those “material changes” that have been incorporated since our last delivery or posting of this document on the SEC’s public disclosure website (IAPD) [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

We may, at any time, update this brochure and then either send you a copy or offer to send you a copy (either by email or in hard copy form). At minimum, a new brochure will be offered within 120 days of the close of each fiscal year.

Since our 2011 annual offering, the following changes have been made:

- Item 4.b, 5.b-d: Investment consulting information was added.
- Item 4.e: Assets under management have been updated.
- Item 19: these items have been added as Wealth RESCue Strategies, Inc. is transitioning from an SEC registered Investment Advisor to a State registered Investment Advisor.

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## ITEM 4 – ADVISORY BUSINESS

### 4.A: FIRM DESCRIPTION

Wealth RESCue Strategies, Inc. was established in 1995 by Chris L. Jones, President & Chief Compliance Officer. The firm's main office is located in La Jolla, California.

#### 4.a.1: Principal Member

- Chris L. Jones, President & Chief Compliance Officer: Mr. Jones may be contacted by email at [chris@wealthrescue.com](mailto:chris@wealthrescue.com) or by telephone at (858) 456-4848.

### 4.B: TYPES OF ADVISORY SERVICES

Wealth RESCue Strategies offers a range of retirement consulting, investment advisory, and investment consulting services to our clients.

We specialize in services which include::

- Pension/Profit Sharing Planning
- Investment Planning/Investment Policy Statements
- Charitable Planning Structures
- Estate Planning Structures
- Risk Management (Life and Disability Insurance)

#### *Retirement Consulting*

We provide consulting with plan sponsors and their professional advisors. Typically, we work in concert with other pension related investment, administrative and design professionals. Our expertise is that of analyst, strategist and consultant. Our job is to analyze plan structures and to recommend unique design enhancements that improve participant results, minimizes fiduciary risk exposure while optimizing plan costs.

#### *Investment Consulting*

Wealth RESCue Strategies will work with clients to ascertain, match and monitor the correct institutional investment programs or investment managers. The plan considers all client assets, liabilities, goals and objectives and is reviewed on an ongoing basis for client suitability and success.

### 4.C: CLIENT TAILORED RELATIONSHIPS AND RESTRICTIONS

As a fiduciary, Wealth RESCue Strategies always acts solely in your best interests. Your portfolio is customized based on your investment objectives. You may make requests or make suggestions regarding the investments made in your portfolio. Restrictions on trading which, in our opinion, are not in your best interest cannot be honored.

Similarly, you are under no obligation to act upon Wealth RESCue Strategies' or associated person's recommendations. If you elect to act on any of the recommendations, you are under no obligation to effect the transaction through Wealth RESCue Strategies

#### 4.D: WRAP FEE PROGRAM

Wealth RESCue Strategies does not sponsor a wrap fee program.

#### 4.E: ASSETS UNDER MANAGEMENT (AUM)

Wealth RESCue Strategies, as of December 31, 2011, has \$32,268,439 in non-discretionary reportable Assets under Management.

### ITEM 5 – FEES AND COMPENSATION

We are paid a percentage of all retirement plan or investment assets. The fee is based on an annual percentage calculated on a quarterly basis.

#### 5.A: FEE SCHEDULES

Assets Under Management	Annual Fee (%)
Less than \$5,000,000	1.00%
\$5,000,001 and above	Negotiable

For purposes of determining value, securities and other instruments traded on a market for which actual transaction prices are publicly reported are valued at the last reported sale price on the principal market in which they are traded. All other assets are valued at fair value by Wealth RESCue Strategies. Notwithstanding the above, in certain circumstances, we may allow special fee arrangements.

Compensation for our services will be calculated in accordance with what is set in the client's agreement. We may modify the terms of any agreement with at least 30 days prior written notice.

#### *Special Project Consulting Fees*

Wealth RESCue may take on special projects where we are not paid based on assets. In these cases, consulting services are \$425 per hour, due at time of service. While we strongly feel our rates are competitive and fair, we must disclose that comparable services may be available from other sources at a lower rate.

Some special projects will be performed on a fixed fee basis as laid out in the "Hourly Fixed Fee Agreement". Fixed fees will vary depending on level, length and frequency of services for the project.

## 5.B: FEE PAYMENT OPTIONS

Wealth RESCue Strategies fees are paid when we submit an invoice to the client, or their designated trustee or representative and are not withdrawn from the clients account. The invoice we submit shows the amount of fees, the value of your assets on which the fees are based, and the specific manner in which the fees are calculated.

## 5.C: THIRD PARTY FEES

Advisory fees payable to us do not include all the fees you will pay when we purchase or sell securities for your account(s). We do not receive, directly or indirectly any of these fees charged to you. They are paid to your broker, custodian or the mutual fund or other investment you hold. The fees include but are not limited to:

- Brokerage commissions;
- Transaction fees;
- Exchange fees;
- SEC fees;
- Advisory fees and administrative fees charged by Mutual Funds (MF), Exchange Traded Funds (ETFs)
- Advisory fees charged by sub-advisers (if any are used for your account);
- Custodial Fees;
- Deferred sales charges (on MF or annuities);
- Odd-Lot differentials;
- Deferred sales charges (charged by MFs);
- Transfer taxes;
- Wire transfer and electronic fund processing fees;
- Commissions or mark-ups / mark-downs on security transactions ;
- Among others that may be incurred.

All brokerage commissions, stock transfer fees, and other similar charges incurred in connection with transactions for the account will be paid out of the assets in the account and are in addition to the investment management fees paid to us. You bear the responsibility for verifying the accuracy of fee calculations.

## 5.D: FEE PAYMENTS

Wealth RESCue Strategies fees are paid quarterly in advance, with payment due within 10 days from the date of the invoice. Our fee is determined by taking the percentage rate we charge, times the market value of the account, divided by the number of days in the year and multiplied by the number of days in the quarter. The market value is the sum of the values of all assets in the account, not adjusted by any margin debit. Fees for partial quarters at the commencement or termination of our agreement will be billed or refunded on a pro-rated basis contingent on the number of days the account was open during the quarter. Quarterly fee adjustments for additional assets received into the account during a quarter or for partial withdrawals will also be provided on the above pro rata basis.



### *Fixed and Hourly Fees*

Fees for investment or retirement consulting services that are provided for at an hourly are due at time of service. Services performed on a fixed fee basis require a retainer equal to one-half the fixed fee. The remaining balance will be billed in equal installments on a monthly basis until the project is completed. Fixed fees will vary depending on level, length and frequency of services for the project, as laid out in the "Hourly Fixed Fee Agreement". All invoices are due within 10 days of invoice. Special arrangement may be made with clients wishing to retain investment consulting services on an ongoing basis.

#### **5.d.1: Termination**

Either Wealth RESCue Strategies or our clients can terminate our agreement upon receipt of written notice to the other party.

When an agreement is terminated, we will refund any pre-paid, unearned wealth management fees based on the number of days remaining in the quarter after termination. Refunds will be made within 30 calendar days of the effective date of termination.

When an agreement is terminated, all assets may need to be transferred from the current custodian. You will be responsible for paying all fees including full quarterly custodial administrative fees, account closure fees, mutual fund fees and all trading costs due to the termination. Custodian may assess additional fees for transfer of illiquid investments.

#### **5.E: OTHER INVESTMENT COMPENSATION**

Wealth RESCue Strategies does not accept commissions for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

### **ITEM 6 – PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

Wealth RESCue Strategies does not charge advisory fees on a share of the capital appreciation of the funds or securities in a client account (so-called performance based fees). Our advisory fee compensation is charged only as disclosed above.

## ITEM 7 – TYPES OF CLIENTS

Wealth RESCue Strategies generally provides retirement and investment consulting services to the following types of clients:

- Retirement Plans
- Trusts
- Charitable Organizations
- Estates
- Individuals, Including High Net Worth Individuals
- Pension and Profit Sharing Plans

### *Minimum Account Size*

Wealth RESCue Strategies does not have an account minimum. However, we may decline to accept clients with smaller portfolios.

## ITEM 8 – METHODS OF ANALYSIS, STRATEGIES AND RISK OF LOSS

### 8.A: ANALYSIS

Wealth RESCue Strategies uses multiple sources of information to obtain analysis and strategies. They include sources such as financial newspapers, financial magazines, research prepared by others, corporate rating services, prospectuses, company press releases and annual reports and filings with the SEC.

### 8.B: INVESTMENT STRATEGIES

Wealth RESCue Strategies strategy is based on academic research indicating investment returns are determined principally by asset allocation, and not by other means such as stock picking and market timing. We believe markets are generally efficient and fairly priced. The above in combination with proper diversification provides reduced volatility and a lower level of risk.

### 8.C: RISK OF LOSS

All investments include a risk of loss. In addition, as recent global and domestic economic events have indicated, performance of any investment is not guaranteed. As a result, there is a risk of loss of the assets we manage that may be out of our control. We use our best efforts and expertise to manage your assets. However, we cannot guarantee any level of performance or that you will not experience financial loss.

Wealth RESCue Strategies will use our best judgment and good faith efforts in rendering services to you. We cannot warrant or guarantee any particular level of account performance, or that the account will be profitable over time. Not every investment decision



or recommendation made by us will be profitable. You assume all market risk involved in the investment of account assets under the Investment Advisory Agreement and understand that investment decisions made for this account are subject to various market, currency, economic, political and business risks. Except as may otherwise be provided by law, we will not be liable to you for (a) any loss that you may suffer by reason of any investment decision made or other action taken or omitted in good faith by Wealth RESCue Strategies with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; (b) any loss arising from our adherence to your instructions; or (c) any act or failure to act by a custodian of your account. Nothing in this document shall relieve us from any responsibility or liability we may have under state or federal statutes.

## **ITEM 9 – DISCIPLINARY INFORMATION**

### **9.A: CIVIL OR CRIMINAL ACTIONS**

Wealth RESCue Strategies and its managers have never been found guilty, convicted or plead no contest to a criminal or civil action in a domestic, foreign or military court.

### **9.B: ADMINISTRATIVE ENFORCEMENT PROCEEDINGS**

Wealth RESCue Strategies and its managers have never been found by the SEC, any other state or federal agency or any foreign regulatory agency to have caused loss of the ability of an investment-related business to do business or been sanctioned, barred or limited in investment-related activities.

### **9.C: SELF-REGULATORY ORGANIZATION ENFORCEMENT PROCEEDINGS**

Wealth RESCue Strategies and its managers have never been found by a self-regulatory agency to have caused loss of the ability of an investment-related business to do business. Additionally, Wealth RESCue Strategies and its managers have never been found in violation of self-regulatory agencies rules such that they were barred, suspended, limited in advisory functions or fined.

## **ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

### **10.A: BROKER DEALERS AND REGISTERED REPRESENTATIVES**

Wealth RESCue Strategies is not registered as a broker-dealer and our employees are not registered representatives of any broker-dealer.

### **10.B: REGISTRATION AS A FUTURES COMMISSION MERCHANT, COMMODITY POOL OPERATOR, OR A COMMODITY TRADING ADVISOR**

Neither Wealth RESCue Strategies nor our employees hold any of the above registrations.

#### **10.C: REGISTRATION RELATIONSHIPS MATERIAL TO THIS ADVISORY BUSINESS AND POSSIBLE CONFLICTS OF INTERESTS**

The principal business of Wealth RESCue Strategies is that of a registered investment advisor and provider of retirement and investment consulting services. Some of our members may be insurance agents. Employees who are insurance agents may also be paid based on these services they provide. In cases where we receive additional payment, there may be a conflict of interest. At all times, you are free to choose an outside agency to avoid the possibility of there being a conflict of interest.

#### **10.D: SELECTION OF OTHER ADVISORS OR MANAGERS AND HOW THIS ADVISOR IS COMPENSATED FOR THOSE SELECTIONS**

Wealth RESCue Strategies has legacy arrangements where it had selected other money or portfolio managers. We are compensated by these managers as a portion of their fee, which may present a conflict of interest.

### **ITEM 11 – CODE OF ETHICS**

#### **11.A: CODE OF ETHICS DESCRIPTION**

Wealth RESCue Strategies has adopted a Code of Ethics that governs a number of potential conflicts of interest we have when providing our advisory services to you. This Code of Ethics is designed to ensure we meet our fiduciary obligation to you and to stress the importance of a culture of compliance within our firm.

An additional benefit of our Code of Ethics is to detect and prevent violations of securities laws, including our obligations we owe to you.

Wealth RESCue Strategies' Code of Ethics is comprehensive, is distributed to each employee at the time of hire, and annually thereafter (if there are changes). We also supplement the Code of Ethics with annual training and on-going monitoring of employee activity. A complete copy of our Code of Ethics will be supplied to you, free of charge, if you request it.

Our Code of Ethics includes the following:

- Requirements related to the confidentiality of your personal, business and financial information
- Prohibitions on insider trading (if we are in possession of material, non-public information)
- Reporting of gifts and business entertainment
- Pre-clearance of employee and firm transactions
- Reporting (on an on-going and quarterly basis) all personal securities transactions (what we call "reportable securities" as mandated by regulation)
- On an annual basis, we require all employees to re-certify to our Code of Ethics, identify members of their household and any account to which they have a beneficial

ownership (they “own” the account or have “authority” over the account), securities held in certificate form and all securities they own at that time.

#### **11.B, C & D: PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS**

Wealth RESCue Strategies, or its employees, may buy and sell some of the same securities for our own accounts that we buy and sell for our clients. We will always buy or sell from our clients’ accounts before we buy or sell from our accounts. In some cases Wealth RESCue Strategies, or its employees, may buy or sell securities for our own accounts and not for clients’ accounts, as it may not meet the objectives or plans for the client.

Wealth RESCue Strategies will always maintain full disclosure with our clients so that you can make informed decisions. We will always evaluate our activity from the view of our clients to ensure that any and all required disclosures are made. For example, we will disclose anything that would cause you to be unfairly influenced to make any decision regarding actions or inactions in your account.

For California Residents: Wealth RESCue Strategies adheres to the California Code of Regulations, Title 10 Section 260.238 (k), (1), (2) and (o) which prohibits investment advisers from:

(k) Failing to disclose to a client in writing before entering into or renewing an advisory agreement with that client any material conflict of interest relating to the adviser, its representatives or any requires that of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice including:

(1) Compensation arrangements connected with advisory services to clients which are in addition to compensation from such clients for such services; and

(2) Charging a client an advisory fee for rendering advice without disclosing that a commission for executing securities transactions pursuant to such advice will be received by the adviser, its representatives or its employees, or that such advisory fee is being reduced by the amount of the commission earned by the adviser, its representatives or employees for the sale of securities to the client.

(o) Making any untrue statement of a material fact or omitting a statement of material fact necessary in order to make the statements made, in light of the circumstances under which they are made, not misleading in the solicitation of advisory clients.

## **ITEM 12 – BROKERAGE PRACTICES**

#### **12.A: SELECTING BROKERAGE FIRMS**

As part of our services, Wealth RESCue Strategies may recommend a broker-dealer. We have selected our broker-dealers based on price, reliability, speed of processing, tools and “best execution” in addition to other considerations. And while you are not required to effect transactions through any broker-dealer recommended by us, we feel we have made our selections based on a totality of benefits they offer.

Wealth RESCue Strategies may purchase software, tools, training programs or seminar services from our broker-dealer. Additionally, broker-dealers may provide services, tools or other non-financial benefits to us as a benefit for using the broker-dealer's services. However, we endeavor at all times to put the interests of our clients first. You should be aware, however, that the receipt of the types of benefits discussed above can create a potential conflict of interest by influencing our choice of a broker-dealer.

To avoid creating a possible conflict of interest in recommending broker-dealers, we have established the following restrictions in order to ensure its fiduciary responsibilities:

1. Wealth RESCue Strategies adheres to our Code of Ethics as outlined in Item 11 above.
2. If Wealth RESCue Strategies receives separate compensation for transactions, we will fully disclose them.
3. Wealth RESCue Strategies emphasizes the unrestricted right of you to select and choose your own broker or dealer.
4. Wealth RESCue Strategies will always act in accordance with all applicable federal and state regulations governing registered investment advisory practices.

#### **12.B: SALES AGGREGATION**

Wealth RESCue Strategies does not generally aggregate (or bunch) trades when executing transactions. Bunching is generally done in order to realize more effective trade execution and the cost efficiencies that come from executing larger order sizes. Therefore, fees associated with services may be higher or lower than may be available through other financial services providers. However, Wealth RESCue Strategies acknowledges our fiduciary responsibility to provide best execution as can reasonably be expected under the circumstances available. You are encouraged to discuss any questions that may arise regarding investment policies throughout the course of engagement with us.

### **ITEM 13 – REVIEW OF ACCOUNTS**

#### **13.A: PERIODIC REVIEWS**

Accounts are reviewed by Chris Jones or qualified staff members. All reviews are either conducted or supervised by Chris Jones. The frequency of reviews is determined based on your investment objectives, but no less than annually.

Investment consulting clients receive their any plans and recommendations at the time the service is completed. Depending on the type of investment consulting service requested, we may meet on a regular basis with you to discuss any potential changes or recommendations.

#### **13.B: REVIEW TRIGGERS**

The frequencies of reviews are determined based on the client's investment objectives. More frequent reviews may also be triggered by a change in client's investment objectives; tax

considerations; large deposits or withdrawals; large sales or purchases; loss of confidence in corporate management; or, changes in economic climate.

### **13.C: REGULAR REPORTS**

Investment advisory clients receive standard account statements from the custodian of their accounts on a monthly basis. We encourage you to review reports for accuracy.

## **ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION**

### **14.A: ECONOMIC BENEFITS PROVIDED BY THIRD PARTIES FOR ADVICE RENDERED TO CLIENTS**

Wealth RESCue Strategies does not receive economic benefits from third parties for the advice we render to our clients.

### **14.B: COMPENSATION TO NON-ADVISORY PERSONNEL FOR CLIENT REFERRALS**

Wealth RESCue Strategies may pay a fee to individuals or entities that refer clients to us. Such persons are commonly called "solicitors." Before entering into an agreement with a solicitor, Wealth RESCue Strategies ensures any solicitor we utilize is properly licensed and/or registered to do such business.

We will not pay a solicitor a referral fee unless the following conditions are met:

- The solicitor is not subject to a regulatory enforcement order or been convicted of a serious crime within the past 10 years;
- The solicitor and Wealth RESCue Strategies have entered into a written agreement that;
  - a) describes the activities and the fee the solicitor will receive;
  - b) contains an undertaking that the solicitor perform its activities in a manner consistent with Wealth RESCue Strategies' instructions and relevant State law; and
  - c) requires the solicitor to provide the prospective client with Wealth RESCue Strategies' ADV Part 2 A and B brochures, along with a written disclosure document; and
- At the time of entering an advisory contract with a solicited client, Wealth RESCue Strategies obtains a dated acknowledgement of receipt of our Form ADV Part 2 A and B brochures.

## **ITEM 15 – CUSTODY**

Wealth RESCue Strategies does not have custody of clients' accounts. Client's accounts are held by a qualified custodian and Wealth RESCue Strategies shall have no liability to the client for any loss or other harm to any property in the account, including any harm to any property in the account resulting from the insolvency of the custodian or any acts of the agents or employees of the custodian and whether or not the full amount or such loss is covered by the Securities Investor Protection Corporation ("SIPC") or any other insurance which may be carried by the custodian. The client understands that SIPC provides only limited protection for the loss of property held by a broker-dealer. Custodial statements will include fees charged by Wealth RESCue Strategies. We strongly urge you to review the investment advisory fees contained in the custodial statement for accuracy.

## **ITEM 16 – INVESTMENT DISCRETION**

Wealth RESCue Strategies has non-discretionary authority over our clients' accounts. Non-discretionary authority requires us to obtain your prior approval of each specific transaction prior to executing investment recommendations.

## **ITEM 17 – VOTING CLIENT SECURITIES**

The clients of Wealth RESCue Strategies retain the authority to proxy vote and will continue to do so until we otherwise may agree in writing. You should ensure that proxy ballots are mailed directly to you by selecting this option on your custodial application forms. You are welcome to delegate said proxy voting authority to a third-party representative (non-advisory personnel) by filing the appropriate custodial form.

## **ITEM 18 – FINANCIAL INFORMATION**

### **18.A: BALANCE SHEET**

Wealth RESCue Strategies does not solicit prepayment of more than \$500 in fees per client six (6) months in advance and is not required to submit a balance sheet.

### **18.B: FINANCIAL CONDITIONS**

Wealth RESCue Strategies has no financial issues that could impair our ability to carry out our fiduciary duty to our clients.

### **18.C: BANKRUPTCY PETITION**

Wealth RESCue Strategies has never been the subject of a bankruptcy petition.

## **ITEM 19 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

### **19.A: PRINCIPAL EXECUTIVE OFFICERS AND MANAGEMENT PERSONS; THEIR FORMAL EDUCATION AND BUSINESS BACKGROUND**

Wealth RESCue Strategies' executive officer is Chris L. Jones. Chris L. Jones' education and business background can be found on the Supplemental ADV Part 2 B form.

### **19.B: OTHER BUSINESSES IN WHICH THIS ADVISORY FIRM OR ITS PERSONNEL ARE ENGAGED AND TIME SPENT ON THOSE**

All other business activities can be found on the supplemental ADV Part 2 B brochures.

### **19.C: HOW PERFORMANCE BASED FEES ARE CALCULATED AND DEGREE OF RISK TO CLIENTS**

As stated above, Wealth RESCue Strategies does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

### **19.D: MATERIAL DISCIPLINARY DISCLOSURES FOR MANAGEMENT PERSONS OF THIS FIRM**

Other than disclosures made in Item 9 above, neither Wealth RESCue Strategies nor our management employees have been involved in an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding.

### **19.E: MATERIAL RELATIONSHIPS MANAGEMENT PERSONS HAVE WITH ISSUERS OF SECURITIES**

Neither Wealth RESCue Strategies nor our employees has any relevant material relationships with issuers of securities.