

## Form CRS - Client Relationship Summary

HC Advisors, LLC is an investment adviser registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Relationships and Services

#### *What investment services and advice can you provide me?*

- We offer investment advisory services to retail investors in the form of asset management and financial planning services. We are held to a fiduciary standard that covers our entire investment advisory relationship with you.
- We have minimum requirements for retail investors to open or maintain an account or establish a relationship. Our account minimum is \$250,000, which can be an aggregate of all household accounts (“portfolio”).
- Your advisor will discuss your financial goals and investment objectives and work with you to develop a strategy to help achieve your goals.
- As part of our standard services, we will regularly monitor your account and progress towards your goals. We will contact you at least annually to discuss your portfolio.
- Generally, we manage portfolios on a discretionary basis, meaning with the exception of limitations or restrictions imposed by you in writing, we will buy and sell investments in your account without asking you in advance (“**a discretionary account**”). Alternatively, we may give you advice and you make the ultimate decision on what investments to buy and sell (“**a non-discretionary account**”).
- You will sign an investment advisory agreement giving us this authority which will remain in place until you or we terminate the agreement.

**For additional information**, please see our [Form ADV, Part 2A](#) brochure, specifically Items 4 and 7.

#### **Conversation Starters:** Ask us the following questions –

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

### Fees, Costs, Conflicts, and Standard of Conduct

#### *What fees will I pay?*

- We are compensated for our investment advisory services based on a percentage of assets under management. The fee is calculated and paid, in advance, on a quarterly basis, based on the value of your account on the last day of the previous quarter. We also provide financial planning and consulting services based on an **hourly fee** or one-time **fixed fee**.
- *The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if there are no transactions in your advisory account.*
- In addition to our fees, the broker-dealer (“custodian”) that holds your accounts may charge you a transaction fee when we buy or sell investments for you. Other fees you may pay include, but are not limited to, custodial fees, account maintenance fees and other transactional fees. You may also pay fees to third-party managers who we select.
- Some investments, like mutual funds and exchange traded funds, charge additional fees called operating

expenses that impact your investment over time.

- *You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more information, please see [Form ADV, Part 2A](#) brochure, Item 5.*

**Conversation Starters:** Ask us the following questions –

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

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

- **When we act as your investment adviser**, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.
  - HC Advisors is affiliated with HDWK, LLC (“HDWK”), a public accounting firm. The principal owner of HC Advisors is also the principal owner of HDWK, LLC and may be incentivized to recommend the services provided by HDWK. You are not required to purchase the services offered by HDWK and may obtain comparable services and/or lower fees through other firms.

**For additional information**, please see our [Form ADV, Part 2A](#) brochure, specifically Items 4 and 10.

**Conversation Starters:** Ask us the following questions –

- ✓ How might your conflicts of interest affect me, and how will you address them?

*How do your financial professionals make money?*

- Our financial professionals may be compensated in one or more of the following ways: the amount of client assets that we service, the time and complexity required to meet client’s needs, or the revenue the firm earns from our advisory services or recommendations.
- Our interests can conflict with your interests. We must tell you about them in a way you can understand, so that you can decide whether or not you agree to them.

### **Disciplinary History**

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

- Yes, the firm and/or its financial professionals do have a reported disclosure.
- Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research your financial professionals.

**Conversation Starters:** Ask us the following questions –

- ✓ As a financial professional, do you have any disciplinary history? For what type of conduct?

### **Additional Information**

- For additional information on our investment advisory services and to request a copy of the relationship summary, go to IAPD at [adviserinfo.sec.gov](http://adviserinfo.sec.gov) or to our website, [www.hc-adv.com](http://www.hc-adv.com).
- You can call us at (404) 705-4593 to request up-to-date information and request a copy of the relationship summary.

**Conversation Starters:** Ask us the following questions –

- ✓ Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer?
- ✓ Who can I talk to if I have concerns about how this person is treating me?