



**Daniel C. Henning, CFP<sup>®</sup>, CPA, PFS**  
**Chief Executive Officer/Investment Adviser Representative**

**HC Advisors LLC**  
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**March 19, 2024**

**FORM ADV PART 2B**  
**BROCHURE SUPPLEMENT**

This brochure supplement provides information about the Investment Adviser Representatives (IARs) of HC Advisors LLC ("HC Advisors"). This information supplements the HC Advisors Firm Brochure. You should have received a copy of that brochure. Please contact Lily M. Hsieh, the Firm's Chief Compliance Officer, at 404-705-4593, if you did not receive the brochure of HC Advisors. You can also contact Ms. Hsieh if you have any questions about the content of this supplement. Additional information about Daniel C. Henning is available on the Investment Adviser Public Disclosure website at [www/adviserinfo.sec.gov](http://www/adviserinfo.sec.gov). You can search this website by using the IAR's CRD number as listed herein.

## Item 2 Educational Background and Business Experience

### **Daniel C. Henning, CFP<sup>®</sup>, CPA, PFS**

CRD Number: 2878734

Year of Birth: 1965

#### *Formal Education After High School:*

- San Diego State University, BS Accounting, 1992

#### *Business Background:*

- HC Advisors LLC, Managing Member/CEO, 8/2012 - Present
- HDWK LLC f/k/a Henning, Dowdy & Jones, LLC, 2012 - Present
- PFM Capital Management, LLC, Member/Chief Compliance Officer, 1993 - 2012
- Atkinson Henning & Associates, P.C., Partner, 1992 - 2012

#### *Certifications:*

- Certified Financial Planner, College for Financial Planning, 1996
- Certified Public Accountant, Georgia Board of Accountancy, 1995
- Personal Financial Specialist, AICPA, 1996

Mr. Henning holds the profession designation of Certified Financial Planner. The Certified Financial Planner (“CFP<sup>®</sup>”) is a professional certification conferred by the CFP Board. Designed for financial analysts, the CFP Certification is a graduate-level program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass the CFP<sup>®</sup> Certification Examination which covers areas such as accounting, economics, portfolio management, security analysis, and ethics. Candidates for the CFP<sup>®</sup> certification must meet the minimum investment or finance professional experience requirements and hold at least a bachelor’s degree from an accredited college or university.

Mr. Henning also holds the professional certification of Certified Public Accountant (“CPA”), which is a title conferred to qualified accountants who have passed the Uniform Certified Public Accountant Examination and have met additional educations and experience requirements for certification as a CPA.

Mr. Henning is designated as a Personal Financial Specialist (“PFS”), a specialty credential awarded by the American Institute of Certified Public Accountants (AICPA) to CPAs who specialize in helping individuals plan all aspects of their wealth. Every three years, PFS professionals must complete 60 hours of continuing professional education.

## Item 3 Disciplinary Information

Clients should be aware that HC Advisors' predecessor firm, PFM Capital Management, LLC & Daniel C. Henning were the subject of a civil lawsuit in 2004 by a former client who alleged various state law claims involving breach of fiduciary duty, et al. The matter was settled prior to any litigation, with the amount being wholly funded by PFM Capital Management.

## Item 4 Other Business Activities

Daniel C. Henning, the principal owner of HC Advisors, is also the principal owner of HDWK LLC, a Georgia limited liability company that is an accounting firm. Tax and account services are separate and distinct from the advisory services of HC Advisors, and those are provided for separate and typical compensation. Mr. Henning spends his time engaged in tax and accounting related services on a full-

time basis, but also expects that he will spend the majority of his professional time in his capacity with HC Advisors. Other business activities create conflict of interest because Mr. Henning may have a financial incentive to recommend their services. While we believe that compensation charged by HDWK is competitive, such compensation may be higher than fees charged by other firms providing the same or similar services. You are under no obligation to use HDWK's services and may obtain comparable services and/or lower fees through other firms.

## **Item 5 Additional Compensation**

Other than as noted in Item 4 above, Daniel C. Henning does not receive any economic benefit from any third party for providing advisory services.

## **Item 6 Supervision**

Daniel C. Henning is the sole Principal Owner, Managing Member and an Investment Adviser Representative of HC Advisors. He is responsible for providing advice to the Clients. He is also responsible for the administration of the firm's operations. His activities will be supervised by Lily M. Hsieh, the Chief Compliance Officer of HC Advisors. Ms. Hsieh may be reached at 404-705-4593.



**Lily M. Hsieh  
Chief Compliance Officer**

**HC Advisors LLC  
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## Item 2 Educational Background and Business Experience

### Lily M. Hsieh

CRD Number:4920024

Year of Birth: 1981

*Formal Education After High School:*

- Georgia State University, BA Finance, 2003

*Business Background:*

- HC Advisors LLC, Chief Compliance Officer, 10/2018 - Present
- HC Advisors LLC, Investment Adviser Representative, 6/2018 - Present
- HC Advisors LLC, Chief Operating Officer, 12/2015 - Present
- HDWK, LLC f/k/a Henning, Dowdy & Jones, Chief Operating Officer, 01/2019-Present
- Walnut Creek Capital Advisors, Registered Representative, 11/2010 - 1/2016

## Item 3 Disciplinary Information

None. Lily M. Hsieh does not have any legal or disciplinary events material to a Client's or prospective Client's evaluation.

## Item 4 Other Business Activities

Lily M. Hsieh is also Chief Operating Officer of HDWK, LLC, an accounting firm.

## Item 5 Additional Compensation

Lily M. Hsieh does not receive any additional compensation beyond that received as Chief Compliance Officer and Investment Adviser Representative of HC Advisors LLC.

## Item 6 Supervision

Lily M. Hsieh is the Chief Compliance Officer of HC Advisors, who reviews all suitability notes made by each Investment Adviser Representative in regard to appropriately allocating Client accounts to the Client's perceived risk tolerance and investment goals. Ms. Hsieh is also an Investment Adviser Representative of HC Advisors, LLC who is responsible for providing advice to clients. Ms. Hsieh is supervised by Daniel C. Henning, the Chief Executive Officer. Mr. Henning can be reached at 404-705-4593.



**Kelly Dowdy, CFP®, CPA, PFS  
Investment Adviser Representative**

**HC Advisors LLC**

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## Item 2 Educational Background and Business Experience

### **Kelly Dowdy, CFP<sup>®</sup>, CPA, PFS**

CRD Number: 6747420

Year of Birth: 1966

#### *Formal Education After High School:*

- Georgia State University, MTX Tax, 12/1991
- Georgia State University, BBA in Finance, 6/1988

#### *Business Background:*

- HC Advisors LLC, Investment Adviser Representative, 1/2017 - Present
- HDWK LLC, f/k/a Henning, Dowdy & Jones - Managing Partner, 9/2012 - Present
- Atkinson Henning & Associates, Partner, 10/2004 - 8/2012

#### **Certifications: CFP<sup>®</sup>, CPA, PFS**

**The CERTIFIED FINANCIAL PLANNER<sup>™</sup>, CFP<sup>®</sup>** and federally registered CFP<sup>®</sup> (with flame design) marks (collectively, the "CFP<sup>®</sup> marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> 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. Currently, more than 63,000 individuals have obtained CFP<sup>®</sup> certification in the United States. To attain the right to use the CFP<sup>®</sup> 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<sup>®</sup> Certification Examination. The examination, administered in 10 hours over a two-day period, 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<sup>®</sup> 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<sup>®</sup> 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.

**Certified Public Accountant (CPA)** - CPA's are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

**Personal Financial Specialist (PFS)** - This designation is issued by the American Institute of Certified Public Accountants (AICPA) and is granted to individuals who must meet all of the following prerequisites: a member of the AICPA; hold an unrevoked CPA certificate issued by a state authority; earn at least 100 points under the PFS point system; and have substantial business experience in personal financial planning related services. The candidate is required to obtain personal financial planning specific education in addition to holding a valid CPA. The candidate must take a final certification examination (proctored by the AICPA) and once issued the individual must undergo Continuing Education in the form of 60 PFS points in personal financial planning experience as well as qualified 'life-long learning' activities every three years.

### Item 3 Disciplinary Information

None. Kelly Dowdy does not have any legal or disciplinary events material to a Client's or prospective Client's evaluation

### Item 4 Other Business Activities

Kelly Dowdy, an Investment Adviser Representative of HC ADVISORS, is also a Managing Partner and certified public accountant ("CPA") with HDWK, LLC (HDWK), a Georgia limited liability company that is an accounting firm. Tax and account services are separate and distinct from the advisory services of HC ADVISORS, and those are provided for separate and typical compensation. Ms. Dowdy spends the majority of her professional time in her capacity with HDWK. Other business activities create conflict of interest because Ms. Dowdy may have a financial incentive to recommend their services. While we believe that compensation charged by HDWK is competitive, such compensation may be higher than fees charged by other firms providing the same or similar services. You are under no obligation to use HDWK's services and may obtain comparable services and/or



lower fees through other firms.

## **Item 5 Additional Compensation**

Other than as noted in Item 4 above, Kelly Dowdy does not receive any economic benefit from any third party for providing advisory services.

## **Item 6 Supervision**

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**Andrew S. Killpack, CFP®, CPA  
Investment Adviser Representative**

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## Item 2 Educational Background and Business Experience

### Andrew S. Killpack, CFP®, CPA

CRD Number: 7071610

Year of Birth: 1991

Formal Education After High School:

- Georgia Institute of Technology, BS Business Administration, 2013

Business Background:

- HC Advisors LLC, Investment Adviser Representative, 2019 - Present
- HDWK, LLC f/k/a Henning, Dowdy & Jones - Partner, 01/2022 - Present
- Henning, Dowdy & Jones – Tax Manager, 01/2016 – 12/2021
- Smith & Howard, P.C., Tax Intern, 2013 - 2013
- Earnest Partners, LLC, Trader, 2013 - 2014

Certifications: CFP®, CPA

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- 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.

### **Certified Public Accountant (CPA)**

CPA's are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

### **Item 3 Disciplinary Information**

None. Andrew S. Killpack does not have any legal or disciplinary events material to a Client's or prospective Client's evaluation.

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

Andrew S. Killpack, an Investment Adviser Representative of HC ADVISORS, is also a Partner and certified public accountant at HDWK, LLC (HDWK), a Georgia limited liability company that is an accounting firm. Tax and account services are separate and distinct from the advisory services of HC ADVISORS, and those are provided for separate and typical compensation. Mr. Killpack spends the majority of his professional time in his capacity with HDWK. Other business activities create conflict of interest because Mr. Killpack may have a financial incentive to recommend their services. While we believe that compensation charged by HDWK is competitive, such compensation may be higher than fees charged by other firms providing the same or similar services. You are under no obligation to use HDWK's services and may obtain comparable services and/or lower fees through other firms.

### **Item 5 Additional Compensation**

Other than as noted in Item 4 above, Andrew S. Killpack does not receive an economic benefit from any third party for providing advisory services.

## **Item 6 Supervision**

Andrew S. Killpack is an Investment Adviser Representative of HC Advisors, LLC who is responsible for providing advice to the Clients. Mr. Killpack is supervised by Daniel C. Henning, the Chief Executive Officer, and Lily M. Hsieh, the Chief Compliance Officer. Mr. Henning can be reached at 404-705-4593 and Ms. Hsieh may be reached at 404-705- 4593.



**Joseph B. Singer  
Investment Adviser Representative**

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## Item 2 Educational Background and Business Experience

### Joseph B. Singer

CRD Number: 3095077

Year of Birth: 1969

#### *Formal Education After High School:*

- University of Illinois, BS in Accounting, 1992
- University of Chicago, Master of Business Administration, 1998

#### *Business Background:*

- HC Advisors, LLC, Investment Adviser Representative, 2/2020 – Present
- Morgan Stanley Smith Barney, Financial Advisor, 3/2007 – 2/2020
- Merrill Lynch, Financial Advisor, 4/2005 – 03/2007
- RBC Centura Bank, Commercial Banker, 4/2002 – 4/2005
- First Union Securities, Inc., Investment Banker, 10/1999 – 03/2002
- First Union Capital Markets Corp., Investment Banker, 10/1998 – 10/1999

## Item 3 Disciplinary Information

None. Joseph Singer does not have any legal or disciplinary events material to a Client's or prospective Client's evaluation.

## Item 4 Other Business Activities

Joseph Singer has a client relationship with clients that are Executives and Board Members of publicly traded companies in which Mr. Singer and other clients may have a financial interest. This may create a potential conflict of interest because Mr. Singer and other HC Advisors clients could be subject to privileged company information. HC Advisors has controls in place to mitigate these conflicts, and any questions should be directed to HC Advisors' Chief Compliance Officer at (404) 705-4593.

Mr. Singer is also the Managing Partner of a consulting business, J. Singer & Co., LLC, where he acts in a financial management role for a single-family investment vehicle ("family office") providing asset management and administrative services. J. Singer & Co., LLC also provides consultative services to private company board members and management. Members of the family office, for which Mr. Singer is employed, may be clients of HC Advisors.

Mr. Singer's other business activities are completely separate and distinct from his role as an investment adviser representative of HC Advisors. The compensation and responsibilities for the roles in which Mr. Singer participates are completely separate and independent.

## Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Singer's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of HC Advisors LLC's firm brochure for additional disclosures on this topic.

## **Item 6 Supervision**

Joseph Singer is an investment adviser representative of HC Advisors, LLC who is responsible for providing advice to their Clients. Mr. Singer is supervised by Daniel C. Henning, the Chief Executive Officer, and Lily M. Hsieh, the Chief Compliance Officer. Mr. Henning can be reached at 404-705-4593 and Ms. Hsieh may be reached at 404-705-4593.