

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

HC Advisors LLC

**750 Hammond Drive
Bldg One-Suite 200
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**Telephone: 404-705-4593
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www.hc-adv.com

October 10, 2018

**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. You can search this website by using the IAR's CRD number as listed herein.

Item 2 Educational Background and Business Experience

General Requirements

Generally, HC Advisors requires employees to hold a college or advanced degree or have relevant working experience in the securities industry. Any employee of HC Advisors acting in a representative capacity will be appropriately licensed or registered as such.

Investment Adviser Representative Information

We currently have five (5) investment adviser representatives employed by HC Advisors. This Brochure Supplement provides information about Daniel Christopher Henning, CFP, the Firm's Chief Executive Officer and Investment Adviser Representative.

Daniel C. Henning, CFP, 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
- Henning, Dowdy & Jones, LLC f/k/a Henning & Associates LLC, 2012 - Present
- PFM Capital Management, LLC, Member/Chief Compliance Officer, 1993 - 2012
- Atkinson Hening & 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") 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 Certification Examination which covers areas such as accounting, economics, portfolio management, security analysis, and ethics. Candidates for the CFP 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 Henning, Dowdy & Jones, LLC (HDJ), 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 a portion of his time engaged in tax and accounting related services during certain times of the year, but expect 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 HDJ 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 HDJ'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/Chief Operating Officer of HC Advisors. Ms. Hsieh may be reached at 404-705-4593.

Lily M. Hsieh
Chief Compliance Officer/Chief Operating Officer

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Item 2 Educational Background and Business Experience

General Requirements

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Investment Adviser Representative Information

We currently have five (5) investment adviser representatives employed by HC ADVISORS. This Brochure Supplement provides information about Lily Hsieh, Chief Operating Officer and Investment Adviser Representative of the Firm.

Lily M. Hsieh

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
- 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 not engaged in any other business other than giving investment advice.

Item 5 Additional Compensation

Lily M. Hsieh does not receive any additional compensation beyond that received as Chief Compliance Officer/Chief Operating Officer and investment adviser representative of HC Advisors LLC.

Item 6 Supervision

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

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

**Perry L. Chesney Jr., CFP, CIMA
Investment Adviser Representative**

HC Advisors LLC

**750 Hammond Drive
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Sandy Springs, GA 30328**

**Telephone: 404-705-4593
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Item 2 Educational Background and Business Experience

General Requirements

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Investment Adviser Representative Information

We currently have five (5) investment adviser representatives employed by HC ADVISORS. This Brochure Supplement provides information about Perry L. Chesney Jr., an Investment Adviser Representative of the Firm.

Perry L. Chesney Jr., CFP, CIMA

CRD Number: 1098695

Year of Birth: 1959

Formal Education After High School:

- Millsaps College, BBA Business Administration, 1981

Business Background:

- HC Advisors LLC, Investment Adviser Representative, 10/2015 - Present
- CJR Wealth Management, LLC, Investment Adviser Representative, 12/2013 - Present
- Merrill Lynch, 1st Vice President, 11/1982 - 6/2004
- SunTrust Investment Services, Senior VP, 6/2004 - 4/2011
- Wealthcare Capital Management, Senior Managing Director, 4/2011 - 10/2013
- Wealthcare Capital Management, RIAR, 10/2013 - 9/2015

Certifications: **CFP, CIMA**

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. Currently, more than 63,000 individuals have obtained CFP® certification in the United States. 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, 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® 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 Investment Management AnalystSM (CIMA®)

The CIMA® certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, and pass a Certification Examination. CIMA® designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA®).

Item 3 Disciplinary Information

None. Perry L. Chesney Jr. does not have any legal or disciplinary events material to a Client's or prospective Client's evaluation.

Item 4 Other Business Activities

Perry L. Chesney Jr. is a Wealth Management Consultant of Perry L Chesney Consulting (PLC Consulting), an Advisory Consulting practice that helps organizations and professional advisors to develop and grow their practices through Coaching and educational workshops. Mr. Chesney's duties as a Wealth Management Consultant of Perry L Chesney Consulting do not create a conflict of interest to his provision of advisory services through HC Advisors LLC.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Chesney'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

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

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

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Investment Adviser Representative Information

We currently have five (5) investment adviser representatives employed by HC ADVISORS. This Brochure Supplement provides information about Kelly Dowdy, an Investment Adviser Representative of the Firm.

Kelly Dowdy, CFP, 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
- Henning, Dowdy & Jones, LLC, Managing Partner, 9/2012 - Present
- Atkinson Henning & Associates, Partner, 10/2004 - 8/2012

Certifications: **CFP, CPA, PFS**

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- **Examination** - Pass the comprehensive CFP® 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® 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.

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 Henning, Dowdy & Jones, LLC (HDJ), 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 HDJ. 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 HDJ 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 HDJ'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

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

**Tabitha L. Jones
Investment Adviser Representative**

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General Requirements

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Investment Adviser Representative Information

We currently have five (5) investment adviser representatives employed by HC ADVISORS. This Brochure Supplement provides information about Tabitha L. Jones, an Investment Adviser Representative of the Firm.

Tabitha L. Jones

CRD Number: 6331826

Year of Birth: 1983

Formal Education After High School:

- Kennesaw State University, BBA, Business Administration, 2006
- Kennesaw State University, Master's of Accountancy, 2011

Business Background:

- HC Advisors LLC, Investment Adviser Representative, 2014 - Present
- Henning, Dowdy & Jones, LLC f/k/a Henning & Associates LLC, Tax Partner, 2007 - Present
- Simpson & Associates CPAs, Inc., 2005 - 2007
- Kroger Co., Supervisor, 1999 - 2006

Certifications:

- Certified Financial Planner, College for Financial Planning, 2010
- Certified Public Accountant, Georgia Board of Accountancy, 2010
- Personal Financial Specialist, AICPA, 2010

Ms. Jones holds the professional designation of Certified Financial Planner. The Certified Financial Planner ("CFP") 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 Certification Examination which covers areas such as accounting, economics, portfolio management, security analysis, and ethics. Candidates for the CFP 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.

Ms. Jones 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.

Ms. Jones 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

None. Tabitha L. Jones does not have any legal or disciplinary events material to a Client's or prospective Client's evaluation.

Item 4 Other Business Activities

Tabitha L. Jones, an investment adviser representative of HC ADVISORS, is also a Tax Partner at Henning, Dowdy & Jones, LLC (HDJ), 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. Jones spends the majority of her professional time in her capacity with HDJ. Other business activities create conflict of interest because Ms. Jones may have a financial incentive to recommend their services. While we believe that compensation charged by HDJ 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 HDJ's services and may obtain comparable services and/or lower fees through other firms.

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Item 6 Supervision

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