Client Relationship Summary Introduction

HSC Wealth Advisors is an investment adviser with the Securities and Exchange Commission (“SEC”). Investment advisory and brokerage 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, which also provides educational materials about investment advisers, broker-dealers, and investing.

Relationships and Services
What investment services and advice can you provide me?

We offer investment advisory services to individual (i.e., retail) and, in some cases, institutional investors that include:

- We will create a personalized action plan when we have analyzed your financial goals, your timetable, and your financial situation. We will manage your portfolio based on your action plan. We will provide ongoing monitoring of your portfolio to ensure it comports with your action plan.

- You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”).

- Our investment management focuses on carefully selected investment options as we strategically curate your portfolio to take advantage of the ebbs and flows of the markets. Other firms could provide advice on a wider range of choices, some of which might have higher or lower costs.

- We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.

- We do not have requirements for retail investors to open or maintain an account or establish a relationship.

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 your 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?

- If you open an advisory account, you will pay an on-going, asset-based fee, billed at the beginning of each quarter for our services, based on the value of the cash and investments in your advisory account.

- We have a vested interest in seeing your account(s) increase in value as our fees increase as you accumulate more. Our fee is assessed quarterly independent of changes to your investment portfolio. For your financial wellbeing, there is no incentive for us to needlessly buy or sell within your investment holdings.

- You may pay fees to a broker-dealer or bank that will hold your assets (called “custody”). You also may pay your Custodian a transaction fee when we buy or sell an investment for you. Other fees you may pay your Custodian include, but are not limited to, account maintenance services.

- Some investments, such as mutual funds, impose additional fees that will reduce the value of 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.

- Upon your retirement, since all investment holdings are managed better as a coordinated whole, we may direct you to rollover your company retirement account into either an existing or new IRA that we manage. As noted before, our fee is based on the total amount of assets we manage. Your fee to us will increase when we rollover retirement assets into your existing portfolio that we are managing.

For additional information, please see our Form ADV, Part 2A brochure, specifically Items 4 and 7.

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 receive base salaries and do not receive commissions for selling products.

- 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?

- No, the firm and/or its financial professionals do not have a reported disclosure.

- Visit 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 or to our website, www.hscwealthadvisors.com.

- You can call us at (434) 316-9356 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?