

Firm Brochure
(Part 2A of Form ADV)

HRC Wealth Management, LLC

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This brochure provides information about the qualifications and business practices of HRC Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at: (208)882-5547. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. HRC Wealth Management, LLC is registered as an investment advisor with the United States Securities and Exchange Commission. Registration does not imply a certain level of skill or training.

Additional information about HRC Wealth Management, LLC is available on the SEC's website www.adviserinfo.sec.gov.

Last update 02/16/2017

HRC Wealth Management, LLC

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually and when material changes occur since the previous annual update of the Firm Brochure.

Material Changes since the Last Update

We encourage you to review this brochure thoroughly because it contains important information about our firm and its business practices. Since our last annual amendment filed on 02/23/2016, we have no material changes to disclose.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (208) 882-5547.

Table of Contents

Material Changes.....	i
Annual Update	i
Material Changes since the Last Update	i
Full Brochure Available	i
Advisory Business	1
Firm Description.....	1
Principal Owners.....	1
Assets Under Management	1
Types of Advisory Services.....	1
Types of Agreements.....	1
<i>Financial Planning Agreement.....</i>	1
<i>Advisory Service Agreement/ Investment Management Agreement.....</i>	2
Types of Investments.....	3
Fees and Compensation	3
Description	3
Fee Billing	4
Other Fees	4
Expense Ratios.....	4
Past due Accounts and Termination of Agreement.....	5
Performance-Based Fees and Side by Side Management.....	5
Sharing of Capital Gains	5
Types of Clients.....	6
Description	6
Account Minimums.....	6
Means of Analysis, Investment Strategies and Risk of Loss	6
Means of Analysis.....	6
Investment Strategies	6
Risk of Loss	6

Disciplinary Information	7
Legal and Disciplinary.....	7
Other Financial Industry Activities and Affiliations	7
Financial Industry Activities.....	7
Affiliations	8
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	8
Code of Ethics	8
Participation or Interest in Client Transactions.....	8
Personal Trading.....	9
Brokerage Practices.....	9
Selecting Brokerage Firms.....	9
Best Execution	9
Soft Dollars	9
Order Aggregation	10
Review of Accounts	10
Periodic Reviews	10
Review Triggers.....	10
Regular Reports.....	10
Client Referrals and Other Compensation	11
Incoming Referrals.....	11
Referrals Out	11
Other Compensation.....	11
Custody	11
Account Statements.....	11
Performance Reports.....	11
Investment Discretion.....	11
Discretionary Authority for Trading.....	11
Limited Power of Attorney	12
Voting Client Securities	12
Proxy Votes	12

Financial Information	12
Financial Condition	12
Information Security Program.....	12
Information Security	12
Privacy Notice	12
Brochure Supplement (Part 2B of Form ADV)	13
Professional Certifications	13
James R. Pilcher, CPA/PFS	14
David E. Jones, CPA/PFS	15
J. Bradley Lewis, CPA/PFS	15
Cade L. Konen, CPA/PFS.....	16
Nathan S. Strong, CPA/PFS	16
Mark A. Watson, CPA/Investment Advisor Representative.....	17
Kaitlin C. Jones, Investment Advisor Representative.....	17
Eric J. Kiblen, Investment Advisor Representative.....	18
Cotton L. Sears, Investment Advisor Representative.....	18

Advisory Business

Firm Description

HRC Wealth Management, LLC is a successor firm of Hayden & Ross Financial Advisors which was founded in 1999. We are currently regulated under the U.S. Securities and Exchange Commission.

Investment advice is an integral part of financial planning. In addition, provide financial consulting services regarding financial planning, college planning, retirement planning, tax planning, philanthropic management, estate planning and coordination with legal and other advisors.

Investment advice is provided, upon the clients final decision on portfolio risk tolerance and target allocation. We do not act as a custodian of client assets. The client always maintains control over distributions of cash and securities. We place securities transactions on behalf of clients under a limited power of attorney.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) should be engaged by you as-needed. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting between a potential client and HRC Wealth Management, LLC, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the potential client.

The Chief Compliance Officer of HRC Wealth Management, LLC is J. Bradley Lewis. He is responsible for overseeing and managing compliance issues within the firm.

Principal Owners

J. Bradley Lewis and Cade L. Konen are each 50 percent members of HRC Wealth Management, LLC.

Assets Under Management

As of December 31, 2016 we manage approximately \$142,218,400.00 of clients' funds all on a discretionary basis.

Types of Advisory Services

We provide;

- Investment supervisory services, also known as asset management services
- We provide advice on matters not involving securities, such as financial planning matters, taxation issues, life insurance, disability, long term care insurance, health insurance, and trust services that are often included in estate planning.

Types of Agreements

The following agreements define the typical client relationships at our firm.

Financial Planning Agreement

A financial plan is designed to help the client with all aspects of financial planning with or without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to:

- Presentation of net worth

- Presentation of cash flow
- a review of investment accounts, including the review of asset allocation and provision of repositioning recommendations;
- strategic tax planning;
- a review of retirement accounts and plans including recommendations;
- a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios;
- estate planning review and recommendations;
- and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

Financial planning and tax services will be charged as a reasonable fixed fee or hourly amount. The amount of the fee is dependent upon the nature and complexity of each client's circumstances. The client will enter into a written financial planning agreement, that we call an engagement letter, that explains the services to be provided and expected cost of the financial plan. Because financial plans are each unique and customized, you must refer to your own individual financial planning agreement for specific details.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary. Follow-up work is billed separately at the rate of up to \$200.00 per hour.

Advisory Service Agreement/ Investment Management Agreement

Most of our financial planning clients choose to have HRC Wealth Management, LLC manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs might be reviewed, including those of their children. We encourage clients to set realistic and measurable goals and objectives to reach those goals. As goals and objectives change over time, suggestions are made and implemented with the client's consent on an ongoing basis.

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. An Advisory Service Agreement typically includes: investment management (including performance reporting); and investment advice although the Advisory Service Agreement is an ongoing agreement and adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination. Any unearned fees will be promptly returned to you.

Fixed Fee Engagement

We can provide fixed fee engagement for planning services for clients who need advice on a limited scope of work. Fixed fee planning engagements are billed in [after] services are performed. If the fixed fee engagement is terminated before completion your fee will be prorated based upon the portion of the engagement that was completed. Any unearned fees will be promptly returned to you.

Types of Investments

Assets are invested primarily in mutual funds, REITS, and exchange-traded funds, usually through discount brokers. When we have been hired to provide ongoing asset management services, we will allocate the clients assets among various investments after taking into consideration the client's individual needs and the overall management style selected by the client. Clients will have the opportunity to place reasonable restrictions on the types of investments, which will be made on the clients' behalf.

Initial public offerings (IPOs) are not available through HRC Wealth Management, LLC.

Fees and Compensation

Description

HRC Wealth Management, LLC bases its fees on a percentage of assets under management, hourly charges, or fixed fees. We do not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may not be in the clients best interest.

The annual Advisory Service Agreement fee is based on a percentage of the investable assets according to the following schedule:

1.00%	On first \$1,000,000;
0.75%	On the next \$500,000 (from 1,000,001 to 1,500,000);
0.50%	On next \$1,500,001 to \$5,000,000;
0.25%	On assets above \$5,000,001.

Non-profit organizations may at the discretion HRC Wealth Management, LLC be given a discount from the normal fee schedule.

Financial plans are priced according to the degree of complexity associated with the client's situation.

The hourly rate for limited scope engagements ranges from \$75.00 to \$200.00 per hour, depending on the individual performing the work, and the nature of the clients' individual circumstances. An exact hourly rate and an estimate for total hours will be determined at the start of the advisory relationship and explained in a written engagement letter.

Mutual fund companies charge each mutual fund or Exchange Traded Fund shareholder an investment management and other administrative fees that are disclosed in the fund prospectus. These fees and expenses are ultimately borne by the fund shareholder. Your account custodian might charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. HRC Wealth Management, LLC does not receive any compensation, in any form, from fund companies.

All of our fees are negotiable at the sole discretion of HRC Wealth Management, LLC.

Fee Billing

Investment advisory fees are billed quarterly, in advance meaning that we invoice you before the three-month billing period has begun. Clients will be invoiced in advance at the beginning of each calendar quarter based upon the value (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance) of the client account at the end of the previous quarter. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. Depending on circumstances, the selection of the security may be more important than the nominal fee that the custodian charges to buy or sell the security. HRC Wealth Management, LLC receives no portion of these fees.

HRC Wealth Management, LLC, in its sole discretion, may waive its fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

Expense Ratios

The costs of owning a fund is called an expense ratio. The expense ratio represents the percentage of the funds' assets that go purely toward the expense of running the fund. An expense ratio is the percent of your assets a fund company charges each year in exchange for its services. These fees are in addition to the fees paid by you to HRC Wealth Management, LLC.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past due Accounts and Termination of Agreement

HRC Wealth Management, LLC reserves the right to stop work on any account that is more than 120 days overdue. In addition, we reserve the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in our judgment, to providing proper financial advice. Any unearned portion of fees collected in advance will be refunded within 30 days.

A Client may terminate any of the aforementioned agreements at any time by notifying us in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, we will refund any unearned portion of the advance payment. Client may terminate the contract without penalty within five business days after entering into the contract.

We may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, we will refund any unearned portion of the advance payment.

Commission Based Compensation

Investment advisor representatives of HRC Wealth Management, LLC while acting as an insurance agent may receive sales commissions from the recommendation and sale of insurance products. The amount of these commissions is based upon the insurance premium paid or investment made. The receipt of the commissions creates a financial incentive for the investment advisor representatives to recommend one investment choice or insurance product over another. This incentive creates a conflict of interest between you and HRC Wealth Management, LLC where the investment advisor representative has an incentive to recommend investment products based on the compensation received, rather than on your needs. You acknowledge that the investment advisor representative will receive such revenue in addition to any investment advisory or financial planning fee(s) paid by you to HRC Wealth Management LLC.. To address these potential conflicts, we review the costs and expenses associated with investments selected for or recommended to you to assure that the costs incurred are reasonable with respect to the services provided.

You have the option to purchase investment products that we might recommend through other brokers or agents not affiliated with us.

Performance-Based Fees and Side by Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Types of Clients

Description

This section of the brochure describes who we generally provide investment advice to. We offer our services to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities. Client relationships vary in scope and length of service.

Account Minimums

HRC Wealth Management, LLC does not have an account minimum, or account minimum of asset balance to open an account with the firm.

Means of Analysis, Investment Strategies and Risk of Loss

Means of Analysis

The main sources of information that HRC Wealth Management, LLC may use include Morningstar Office mutual fund information, Morningstar Office stock information, Charles Schwab & Company's "SchwabLink" service, Moneyguide Pro, Fi360, Orion and the World Wide Web.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. Portfolios are globally diversified to control the risk associated with domestic and foreign markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Unless otherwise specified herein, all notices, instructions, and any advice of confirmations of security transactions or other matters considered by the client's agreement shall be deemed to be duly given when received in writing by the company. Each client's Investment Advisor Representative assists the client in completing a Risk Tolerance Assessment that documents the client's objectives and their desired investment strategy.

Other strategies employed by mutual fund managers may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies).

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Please keep in mind that we do not have, nor do we claim to have sources of inside or private information. The recommendations developed by us are based upon the professional judgment of its personnel and neither the company nor its personnel can guarantee the results of any of its recommendations. You are ultimately responsible for the assumptions and personal data upon which our procedures and projections are based. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

HRC Wealth Management, LLC is not registered as a securities broker-dealer, or a futures commission merchant, commodity pool operator or commodity trading advisor. Kiblen Financial is owned and controlled by Eric Kiblen, one of our Investment Advisor Representatives. Eric Kiblen and Cotton Sears are Registered

Representatives of a broker-dealer, PKS and insurance agents. In their roles as Registered Representatives and/or insurance agents, they might recommend clients purchase investment or insurance products where they will earn a sales based commission. The sales commissions create financial incentives for Eric Kiblen and Cotton Sears to recommend our clients purchase products through them. This incentive creates a conflict of interest between you and HRC Wealth Management, LLC where the investment advisor representative has an incentive to recommend investment products based on the compensation received, rather than on your needs.

Representatives of our firm are Certified Public Accountants. In such capacity, they also provide income tax preparation or accounting services. These services are independent of our financial planning and investment advisory services and are governed under a separate engagement agreement. Clients have the option of engaging our firm for tax preparation or accounting services, however, they are under no obligation to do so.

Affiliations

HRC Wealth Management, LLC may receive referrals of potential clients from individuals who are owners and principals of the accounting firm of Hayden Ross, PLLC. Hayden Ross, PLLC and HRC Wealth Management, LLC are affiliated through common ownership. This affiliation through ownership creates a financial incentive for members of the accounting firm Hayden Ross, PLLC to refer clients to the investment advisor HRC Wealth Management, LLC and vice versa. The financial incentive to make successful referrals creates a potential conflict of interest between the current and potential clients and partners of HRC Wealth Management, LLC and Hayden Ross, PLLC whereby HRC Wealth Management, LLC and/or Hayden Ross, PLLC would have a financial incentive to recommend the other in situations where it was not in the clients' best interest.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

HRC Wealth Management, LLC has implemented a Code of Ethics and procedures dealing with insider trading, employee related accounts, front running and other issues that may present a potential conflict when such purchases, sales or recommendations are made. These policies and procedures are intended to eliminate, to the extent possible, the adverse effect on clients of any such potential conflicts of interest. We will furnish a copy of our Code of Ethics to clients upon their written request.

Participation or Interest in Client Transactions

HRC Wealth Management, LLC and its employees believe in the strength of our model portfolios, and for this reason we may buy or sell securities that are also held by clients. In order to deter any conflicts of interest that may arise from this, employees may not request that their personal trades be placed before client trades at

the time of execution each day. Employees comply with the provisions of the HRC Wealth Management, LLC Compliance Manual.

Personal Trading

The personal trading reviews that are conducted by our Chief Compliance Officer verify that the personal trading of employees do not affect the markets, and that clients of the firm receive preferential treatment. These policies and procedures are intended to eliminate, to the extent possible, the adverse effects on clients of any conflicts of interest created by our employees trading in the same securities that our clients own.

Brokerage Practices

Selecting Brokerage Firms

HRC Wealth Management, LLC has an association with Kiblen Financial. Kiblen Financial is owned and controlled 100% by Eric Kiblen. Cotton Sears and Eric Kiblen are insurance agents for Kiblen Financial. Part of Mr. Sears' and Mr. Kiblen's business activities is the sale of insurance as an insurance agent and securities as a Registered Representative of a broker-dealer Purshe Kaplan Sterling Investments, Inc. (PKS). PKS is a broker-dealer and financial services firm headquartered in Albany, New York. PKS is registered with the U.S. Securities and Exchange Commission as a broker-dealer and is a member of FINRA and the Municipal Securities Rulemaking Board. PKS clears its trades through National Financial Services LLC. We might recommend PKS as a custodian when we feel that investment products available through PKS are suitable for clients. As mentioned elsewhere in this document, Mr. Kiblen and Mr. Sears will receive compensation in addition to the fees that you pay HRC Wealth Management, LLC when you purchase or sell an investment or insurance product through them as Registered Representatives of PKS or as insurance agents. We also recommend Charles Schwab & Co., Inc. based on the proven integrity and financial responsibility of the firm and the best execution of securities orders. These factors will be reviewed from time to time to assure the best interests of the client are upheld. PKS is the broker-dealer that Kiblen Financial recommends.

Best Execution

HRC Wealth Management, LLC will review the execution of trades at each custodian each quarter. The review is documented in the HRC Wealth Management, LLC Compliance Manual. Trading fees charged by the custodians is also reviewed on a quarterly basis. We do not receive any portion of the trading fees.

Soft Dollars

Soft dollar arrangements generally arise when an adviser receives research or brokerage products or services from a broker-dealer in exchange for placing securities transactions with that broker-dealer. We do not have any soft dollar agreements. We do receive products and services from Charles Schwab & Co. Inc. For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for

custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account.

Charles Schwab & Co., Inc.'s business serving independent investment advisory firms like us. They provide us with access to its institutional brokerage—trading, custody, reporting, and related services—many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab's support services generally are available on an unsolicited basis (we don't have to request them) and at no charge to us as long as our clients collectively maintain a minimum amount of their assets in accounts at Schwab. This creates a financial incentive for us to recommend Charles Schwab & Co., Inc. as your custodian. This financial incentive creates a conflict of interest between our clients and us where we have the incentive to recommend Charles Schwab rather than our clients' interest in receiving most favorable execution.

Order Aggregation

HRC Wealth Management, LLC purchases only mutual funds and exchange traded funds on behalf of our advisory clients. Due to the nature of these funds, the trade aggregation of a purchase or sale of a securities for multiple accounts does not, in our opinion garner any additional client benefit, so we typically don't aggregate trades.

Review of Accounts

Periodic Reviews

Account reviews are performed to provide our ongoing oversight of your account(s) and investments. Account reviews are performed more frequently when in our opinion market conditions dictate.

Account reviewers are members of the firm's Investment Committee. They consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Review Triggers

Reviews are triggered by material changes in variables such as the client's individual circumstances, the market, political or economic environments.

Regular Reports

Clients receive periodic communications on at least an annual basis from us. Advisory Service Agreement clients, and Investment Management clients, receive written quarterly updates. The written updates might include a portfolio statement, and a Performance Summary Report.

Client Referrals and Other Compensation

Incoming Referrals

HRC Wealth Management, LLC has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

HRC Wealth Management, LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

HRC Wealth Management, LLC does not accept any referral fees nor do we pay any referral fees to any party involved.

Custody

Account Statements

All assets are held at qualified custodians, the custodians provide account statements directly to clients at their address of record on a monthly basis. When you become a client of ours you will authorize us to deduct periodic investment advisory fees directly from one or more of your accounts managed by us. These deductions from your account are shown on the periodic statements sent by your qualified custodian directly to you. We or one of our associated persons may be a trustee for a client on a trust account. Therefore that will give us custody of the account.

Performance Reports

You should compare the account statements received directly from your custodians to the statements provided by HRC Wealth Management, LLC on a quarterly basis, which are sent out through Orion.

Investment Discretion

Discretionary Authority for Trading

Most of our clients grant HRC Wealth Management, LLC discretionary trading authority to manage securities accounts on behalf of clients. With this discretionary trading authority, we have the authority to determine the securities to be bought or sold, and the amount of the securities to be bought or sold. However, if you don't grant us discretionary trading authority, we will consult with you prior to each trade to obtain trading authorization. Because of the requirement for pre-approval of transactions, trades in these non-discretionary accounts may be placed later than those in discretionary accounts or not at all if, in our opinion, a specific investment opportunity has passed.

The client approves the custodian to be used and the commission rates paid to the custodian. We do not receive any portion of the transaction fees or commissions paid by the client to the custodian on trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement your investment policy.

Limited Power of Attorney

A limited power of attorney grants us trading authorization for the purpose of executing securities trades on a daily basis. Clients granting us discretionary authority sign a limited power of attorney so that we may execute the day to day actions necessary for and consistent with your investment strategy that are consistent with your investment policy.

Voting Client Securities

Proxy Votes

HRC Wealth Management does not vote proxies on securities. Clients are expected to vote their own proxies. Clients will receive proxies in the mail directly from the custodian. If a client has a question about his proxy he can call his investment advisor for advice at (208)882-5547. If the investment account is for a pension or other employee benefit plan governed by ERISA, you direct us not to vote proxies for securities held in the account, because the right to vote such proxies is expressly reserved for you or your plan fiduciary not HRC Wealth Management.

Financial Information

Financial Condition

HRC Wealth Management, LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

HRC Wealth Management, LLC does not require prepayment of fees of more than \$500 per client, and six months or more in advance.

Information Security Program

Information Security

HRC Wealth Management, LLC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

HRC Wealth Management, LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies,

e.g., credit reports. We use this information to help you meet your personal financial goals.

With your written permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this Privacy Notice to you annually, in writing.

In the event that HRC Wealth Management LLC or an employee thereof is subject to a disciplinary hearing by a relevant governing professional group HRC Wealth Management may breach client privacy in order to explain situations or actions under review by said governing professional group.

Brochure Supplement (Part 2B of Form ADV)

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Personal Financial Specialist (PFS): A Personal Financial Specialist must hold a valid and unrevoked CPA (Certified Public Accountant) license issued by a legally constituted state authority. PFS certification requirements:

- Obtain a Certified Public Accountants license.
- Join the AICPA (American Institute of CPAs) and be a member in good standing.
- Complete Personal Financial Planning education.
- Obtain a specified level of Personal Financial Planning experience.
- Pass the Personal Financial Planning Examination

The requirements for the Personal Financial Planning credentials are established by Personal Financial Planning staff at the AICPA, the National Accreditation Commission, along with the Personal Financial Specialist Credential Committee.

Certified Public Accountant (CPA): Most requirements are determined by the state in which you practice. The Certified Public Accountant requirements for the state of Idaho:

- Accounting Degree with 150 semester hours.
- Pass all 4 parts of uniform Certified Public Accountant Exam with 75% or higher grade.
- 1-2 years of accounting experience under a Certified Public Accountant that includes no less than 2,000 hours.
- Complete 40 hours of CPE (Continuing Professional Education) per year including and 5 credits of Ethics Continued Professional Education.
- Renew Certified Public Accountant license every year.
- Join a state society

Chartered Global Management Accountant (CGMA): A Chartered Global Management Accountant must be a fully licensed CPA (Certified Public Accountant) license issued by a legally constituted state authority. CGMA certification requirements:

- Must be a current member of the AICPA.
- Pass the Chartered Global Management Accountant exam.
- Have a minimum of 36 month of relevant management account experience as defined by the CGMA Competency Framework.
- Range of experience across at least 4 competencies in the Technical Business Skills knowledge areas, with a minimum of 1 per area.
- Depth of experience with a minimum of 18 months at the Intermediate (or higher) proficiency level as defined by the CGMA Framework.
- Demonstrated work based experience in competencies from the Leadership or People skills knowledge areas.

James R. Pilcher, CPA/PFS

Educational Background: James R. Pilcher

- Date of birth: 1947
- Graduated from the University of Idaho in 1970 with B.S. in Accounting
- Personal Financial Specialist Credential 2006

Business Experience:

- Partner of Hayden and Ross, PLLC from 1973 until June 2015.
- Secretary, Director, and Investment Advisor Representative of Hayden & Ross Financial Advisors, PA from 1999 to 2012
- Representative HRC Wealth Management, LLC 2012 to Present.

Disciplinary Information: N/A

Additional Compensation: Hayden Ross, PLLC.

Supervision:

James Pilcher is supervised by J. Bradley Lewis, Chief Compliance Officer. He reviews Jim's work through frequent office interactions as well as remote interactions. He also reviews Jim's activities through our client relationship management system.

J. Bradley Lewis contact information: Phone 208-882-5547 e-mail blewis@haydenross.com.

David E. Jones, CPA/PFS

Educational Background: David E. Jones

- Date of birth: 1951
- Graduated from Washington State University in 1973 with a B.A. in Business/Accounting.
- Personal Financial Specialist Credential 2006

Business Experience:

- Partner of Hayden Ross, PLLC from 1980 until June 2015.
- Vice President, Director, & Investment Adviser Representative of Hayden & Ross Financial Advisors, PA from 1999 to 2012.
- Representative HRC Wealth Management, LLC 2012 to present.

Disciplinary Information: N/A

Other Business Activities:.

Additional Compensation: N/A

Supervision:

David Jones is supervised by J. Bradley Lewis, Chief Compliance Officer. He reviews Dave's work through frequent office interactions as well as remote interactions. He also reviews Dave's activities through our client relationship management system.

J. Bradley Lewis contact information: Phone 208-882-5547 e-mail blewis@haydenross.com.

J. Bradley Lewis, CPA/PFS/CGMA

Educational Background: J. Bradley Lewis

- Date of birth: 1966
- Graduated from the University of Idaho in 1989 with B.S. in Accounting
- Personal Financial Specialist Credential 2006

Business Experience:

- Partner & Certified Public Accountant of Hayden Ross, PLLC from 1995 to Present.
- President, Director, and Investment Adviser Representative of Hayden & Ross Financial Advisors, PA from 09/1999 to 2012.
- Member and Chief Compliance Officer HRC Wealth Management, LLC 2012 to present.

Disciplinary Information: N/A

Other Business Activities: Certified Public Accountant of Hayden Ross, PLLC

Additional Compensation: Hayden Ross, PLLC

Supervision:

J. Bradley Lewis is supervised by Cade Konen, Investment Adviser Representative. He reviews Brad's work through frequent office interactions as well as remote interactions. He also reviews Brad's activities through our client relationship management system.

Cade Konen contact information: Phone 208-882-5547 e-mail ckonen@haydenross.com.

Cade L. Konen, CPA/PFS/ CGMA

Educational Background: Cade L .Konen

- Date of birth: 1974
- Graduated from the University of Idaho in 1996 with B.S. in Accounting
- Personal Financial Specialist Credential 2006

Business Experience:

- Partner & Certified Public Accountant of Hayden Ross, PLLC from 2004 to Present.
- Investment Adviser Representative of Hayden & Ross Financial Advisors, PA 2006 to 2012
- Member of HRC Wealth Management, LLC 2012 to Present.

Disciplinary Information: N/A

Other Business Activities: Certified Public Accountant of Hayden Ross, PLLC

Additional Compensation: Hayden Ross, PLLC.

Supervision:

Cade Konen is supervised by J. Bradley Lewis, Chief Compliance Officer. He reviews Cade's work through frequent office interactions as well as remote interactions. He also reviews Cade's activities through our client relationship management system.

J. Bradley Lewis contact information: Phone 208-882-5547 e-mail
blewis@haydenross.com.

Nathan S. Strong, CPA/PFS

Educational Background: Nathan S. Strong

- Date of birth: 1975
- Graduated from the University of Idaho in 1997 with B.S. in Business, Accounting & Finance.
- Personal Financial Specialist Credential 02/2006

Business Experience:

- Certified Public Accountant of Hayden Ross, PLLC from 1997 to Present. Partner of Hayden Ross PLLC from 2010 to June 2015.
- Investment Adviser Representative of Hayden & Ross Financial Advisors, PA 2006 to 2012
- Representative HRC Wealth Management, LLC 2012 to Present.

Disciplinary Information: N/A

Other Business Activities: Certified Public Accountant of Hayden Ross, PLLC

Additional Compensation: Hayden Ross, PLLC.

Supervision:

Nathan Strong is supervised by J. Bradley Lewis, Chief Compliance Officer. He reviews Nate's work through frequent office interactions as well as remote interactions. He also reviews Nate's activities through our client relationship management system.

Mark A. Watson, CPA/Investment Advisor Representative

Educational Background: Mark A. Watson

- Date of birth: 1970
- Graduated from the University of Idaho in 1993 with B.S. in Agri-business

Business Experience:

- Certified Public Accountant of Hayden Ross, PLLC from 2006 to Present.
- Investment Adviser Representative of Hayden & Ross Financial Advisors, PA 2006-2012
- Representative HRC Wealth Management, LLC 2012 to present.

Disciplinary Information: N/A

Other Business Activities: Certified Public Accountant of Hayden Ross, PLLC

Additional Compensation: Hayden Ross, PLLC.

Supervision:

Mark Watson is supervised by J. Bradley Lewis, Chief Compliance Officer. He reviews Mark's work through frequent office interactions as well as remote interactions. He also reviews Mark's activities through our client relationship management system.

J. Bradley Lewis contact information: Phone 208-882-5547 e-mail
blewis@haydenross.com.

Kaitlin C. Jones, CFP/Investment Advisor Representative

Educational Background: Kaitlin C. Jones

- Date of birth: 1987
- Graduated from Whitworth University in 2010 with a B.A. in Speech Communications.
- Registered Investment Advisor Representative 2014

Business Experience:

- Wealth Management Associate of HRC Wealth Management, LLC from 2012 to Present.

Disciplinary Information: N/A

Other Business Activities: N/A

Additional Compensation:

Supervision:

Kaitlin Jones is supervised by J. Bradley Lewis, Chief Compliance Officer. He reviews Kaitlin's work through frequent office interactions as well as remote interactions. He also reviews Kaitlin's activities through our client relationship management system.

J. Bradley Lewis contact information: Phone 208-882-5547 e-mail
blewis@haydenross.com

Eric J. Kiblen, Investment Advisor Representative

Educational Background: Eric J. Kiblen

- Date of Birth: 1977
- Graduated with BA in Finance from the University of Idaho in 2001.
- Registered Investment Advisor Representative and Licensed Insurance Agent.

Business Experience:

- Financial Advisor in the Palouse since 1999.
- Representative of HRC Wealth Management from August 2015 to present.
- Member of Kiblen Financial from 2008.

Disciplinary Information: N/A

Other Business Activities: Kiblen Financial Services

Additional Compensation: Kiblen Financial Services, Purshe Kaplan Sterling Investments

Supervision:

Eric Kiblen is supervised by J. Bradley Lewis, Chief Compliance Officer. He reviews Eric's work through frequent office interactions as well as remote interactions. He also reviews Eric's activities through our client relationship management system.

J. Bradley Lewis contact information: Phone 208-882-5547
email:blewis@haydenross.com

Cotton L. Sears, Investment Advisor Representative

Educational Background: Cotton L. Sears

- Date of Birth: 1964
- Graduated with BA in Communications from Washington State University in 1987.

- Graduated with MBA in Business from Washington State University in 1990.
- Registered Investment Advisor Representative and Licensed Insurance Agent.

Business Experience:

- Representative of HRC Wealth Management from August 2016 to present.
- Financial Advisor of LPL Financial from 2009 to 2016.
- Financial Advisor of Raymond James from 2001 to 2016.

Disciplinary Information: N/A

Other Business Activities: N/A

Additional Compensation: Purshe Kaplan Sterling Investments

Supervision:

Cotton Sears is supervised by J. Bradley Lewis, Chief Compliance Officer. He reviews Cotton's work through frequent office interactions as well as remote interactions. He also reviews Cotton's activities through our client relationship management system.

J. Bradley Lewis contact information: Phone 208-882-5547
email:blewis@haydenross.com