



WORLD CAPITAL
ADVISORS, LLC



WORLD CAPITAL ADVISORS, LLC.
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Updated: June 20, 2012

This brochure provides information about the qualifications and business practices of World Capital Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at 804.267.7405. 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. Further, registration as an Investment Advisor does not imply a certain level of skill or training.

Additional information about World Capital Advisors, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.



MATERIAL CHANGES

Third-Party Advisors

The listing of third-party advisors with whom the Firm works has been reduced since the previous annual filing of this brochure. No new third-party advisors have been added. Please see page 4 of this brochure for a current list of third-party advisors.

Fees

Additional information regarding fees for Financial Planning services has been added since the previous annual filing of this brochure. Please see page 6 of this brochure for additional details regarding fees.

Management of Client Assets on a Discretionary Basis

Information in this section has been updated to indicate that the portion of Firm assets managed on a discretionary basis has grown from less than 10% to approximately 50%. Please see page 5 of this brochure for additional details regarding discretionary management of assets.

Firm Affiliations

The Firm's affiliation with Fleck Enterprises, LP has been removed since the previous annual filing of this brochure. Please see page 8 of this brochure for a complete listing of the Firm's affiliations.

Affiliations and Activities, Robert Fleck

Mr. Fleck's affiliation with World Capital Brokerage, Inc. has been removed since the previous annual filing of this brochure. Additionally, details regarding his registration as a Registered Representative have been removed, as that registration is no longer applicable. Mr. Fleck's affiliation with Fleck Enterprises, LP has also been removed since the previous annual filing of this brochure. Please see page 8 of this brochure for a complete listing of Mr. Fleck's affiliations and activities.

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ADVISORY BUSINESS

Firm Description and Ownership

World Capital Advisors, LLC (the “Firm”) is a SEC Registered Investment Advisor that has been in operation since November 2005. Fleck Enterprises of Virginia, LLC became the owner of the Firm in January 2010. The Firm’s President and CEO, Robert E. Fleck, is a 33.3% owner/limited partner of Fleck Enterprises of Virginia, LLC. Janis Fleck and Carolina Fleck are each also 33.3% owners/limited partners of Fleck Enterprises of Virginia.

Advisory Services and Needs of Clients

Services offered by the Firm consist of investment advice, asset management and fee-based financial planning for clients based upon their individual financial circumstances, objectives, time horizon and risk tolerance. An Investment Advisor Representative (“Advisory Representative”) of the Firm may review a client’s assets, net worth, tax status, investments, investment history and other factors to correctly determine suitable products and/or advisory services. This information is used, in part, to help clients select investment products and investment programs that suit their circumstances and goals. The Firm may also perform various administrative and clerical duties that allow the client to open an account.

If appropriate to the client’s needs, the Firm may make available separately managed accounts, fee-based securities accounts, asset allocation programs or other investment programs through registered or exempted third-party investment advisers with which the Firm enters into either a solicitors agreement or co-advisory relationships.

Currently, the Firm works with the following providers of investment products and programs:

ITS Asset Management
SEI, SEI (IMAP), SEI (MAP)
BTS Asset Management
National Philanthropic Trust
TD Ameritrade
AVAIL (Pershing)
Fidelity
American Funds

WCA’s relationship with these advisors is governed by the selling agreements signed by all involved parties, unless the advisor in question does not require a selling agreement. WCA keeps current copies of all applicable selling agreements on file.

Third party advisors are responsible for administration of best execution, proxy voting and aggregation, as well as pursuance of securities class action lawsuits on the behalf of clients. WCA defers these responsibilities to these advisors under the terms of their agreements with each entity.

WCA Advisors can offer advice on a number of different investments, which include (Con’t on pg. 5):

Exchange and OTC securities
ADR and other foreign issues



WORLD CAPITAL ADVISORS, LLC

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Government and Agency Securities
Equity Options—Covered Only
Warrants and Convertibles
Corporate debt
CDs, Commercial Paper and Notes
Municipal Securities
Limited Partnerships
Variable Life Insurance Annuities
Mutual Fund Shares and Units
Alternative Investments — Promissory Notes
Third Party Asset Managers—Separately Managed Account or Program

Fee-Based Financial Planning

The Firm, through its Advisor Representatives, provides objective, generic advice to clients on matters that may not involve securities. In this respect, the Firm offers clients the ability to obtain fee-based financial planning services on an hourly or flat fee basis, either at the time a client enters into an agreement with the Firm or upon receipt of a written plan delivered to the client.

To minimize the potential for conflict of interest, the financial plan created by the Advisory Representative may contain only generic recommendations as to the general types of insurance and investment products that are appropriate for the client's financial position. Clients are under no obligation to accept a recommendation or implement a recommendation through the Firm or a Firm's Advisory Representative. Clients have the right to rescind the financial planning agreement without penalty within five (5) business days of entering into such contract.

The financial planning services offered by the Firm include estate planning, investment planning, retirement planning and business succession planning. In addition, the Firm and/or its advisory representatives occasionally present seminars concerning financial planning topics to groups of employees, associates, and the general public on a negotiated fee basis. Advisory representatives are also available for consultations on specific issues for which clients are charged an hourly fee.

Clients should speak to an Advisory Representative for specific details. Financial information and goals are obtained from the clients after entering into a financial planning contract. The information is then reviewed and evaluated. Based on this evaluation, specific financial planning recommendations are delivered to the client.

Wrap Fee Programs

The Firm does not participate in wrap fee programs.

Management of Client Assets on a Discretionary Basis

The Firm does allow its Advisory Representatives to exercise discretion over client assets only if the client approves such an arrangement and if a properly executed Limited Power of Attorney is filed with the firm and with any applicable third-party managers that provide investment products and/or investment programs to the client through a relationship with the Firm. As of March 29, 2012, \$20,073,944 of the Firm's Assets Under Management were managed on a discretionary basis and \$26,171,716 were managed on a non-discretionary basis.



firm ADV Pt II

FEES AND COMPENSATION

The fees paid by clients depend upon the services they select from the firm.

Separately Managed Accounts, Fee-Based Securities Accounts and Other Investment Management Programs Sponsored by Third-Party Managers

For separately managed accounts, fee-based securities accounts and other investment management programs sponsored by a third-party managers, clients pay their Advisory Representative a fee based on a percentage (%) of assets under management. For these products, the Firm maximum advisory fee for its Advisory Representatives is 1.5% (150 basis points) of assets under management. This does not include program or product fees, servicing fees or any other fee imposed on the account by the applicable third-party advisory program manager or its affiliates, such as transaction costs, custodial and mutual fund 12-b1 fees. Each third-party manager maintains their own fee schedules, therefore full disclosure of all applicable fees, refunds and termination provisions will be provided separately to the client by the Advisory Representative via Form ADV part II of the third party advisor or they will be contained in the new account forms signed by the client. However, the total maximum fee, including all third-party fees and the Firm's advisory fee cannot exceed 2.25% (225 basis points). All fees are deducted from the client's account and any Advisory Representative fees are paid directly to the Firm by the third-party manager. Clients never pay fees directly to the Firm for these products. While the third-party fees are not negotiable, the Firm's advisory fee on such accounts may be negotiable for clients with multiple accounts.

These services are typically offered for accounts with a minimum market value of \$5,000 - \$25,000 for Mutual Fund Accounts and \$100,000 for Exchange Traded Fund ("ETF") and Privately Managed Accounts. The firm reserves the right to waive this minimum at its discretion, as long as any applicable third-party advisory program sponsor waives its respective minimum as well.

Fee-Based Financial Planning

Fees for financial planning are based on the specific planning services to be provided to the client and the complexity of the client's financial situation and goals. Fees for services are subject to prior negotiation and agreement between the client and the Advisory Representative. After the first anniversary of their initial contract, clients may wish or the Advisory Representative may suggest that their contracts be renewed in order to update their financial plans, in whole or in part. If a client chooses to renew his/her contract, current financial information relevant to the planning areas is obtained and evaluated and a written summary/update is provided to the client. A new negotiated fee may apply.

Typically, hourly fees range from \$125-\$250 per hour and basic ongoing advisory services range from \$500-\$1500/month. Such fees are invoiced to clients at the end of each month and due within 30 days of invoice. One-time financial plans are charged on a project basis based upon the size and scope of the plan. Payment for such plans is due upon receipt of a completed financial plan.

Brokerage Commissions

In some instances, a client may choose to trade in mutual funds, ETFs, common stock, options or other securities in a brokerage account through their Advisory Representative. In such instances, it is imperative to understand that the Advisory Representative is acting in his or her capacity as a Registered Representative of a Broker-Dealer not affiliated with the Firm. Additionally, the Advisory Representative may receive broker-dealer sales commissions on these products in addition to any financial planning or other fees that the client pays through the Firm, which constitutes a conflict of interest.

Additional charges, such as transaction costs, custodial and mutual fund 12b-1 fees may also apply to the maintenance of and trading in such a brokerage account.



Additional Compensation

World Capital Advisors may enter into a revenue sharing agreement with third party money managers from time to time. This revenue share is based on the Firm's level of production and assets with the third party advisor. Typical revenue share ranges from .03% to .10% (3bps to 10bps) of assets under management. This is paid by the third party advisor out of their portion of the management fee.

Some Advisory representatives may have other professional designations and may receive fees for other services. This can include but is not limited to, legal, estate, accounting and insurance services.

PERFORMANCE-BASED FEES

The Firm and its Advisory Representatives do not accept performance-based fees.

TYPES OF CLIENTS

Advisor Representatives generally provide services to individuals, qualified pension and profit plans, individual retirement accounts, trusts, estates (including charitable organizations) and corporations or other types of business entities within the US and its Territories.

METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

The Firm uses a number of applications and methods of collecting and analyzing investments and investment strategies. Advisory representatives counsel clients on the investment strategies employed by sponsors and managers of the various investment products, separately managed account programs or asset allocation programs.

Analysis application used can include:

Charting
Fundamental Analysis
Technical Analysis
Cyclical Analysis

Sources of Information can include, but are not limited to:

Financial Publications
Research Publications
Corporate rating services
Annual reports, prospectuses, and
other corporate filings

Investment Strategies can include, but are not limited to:

Long term purchases
Short term purchases
Trading
Short Sales
Margin Transactions
Option writing,
including covered calls
and spread strategies

Risk of Loss

There is an inherent risk of loss in any type of security or investment strategy. The Firm may recommend any of several types of securities and investment strategies, which include mutual funds, common stock, options, ETFs, bonds, separately managed accounts and/or asset allocation programs. Clients will be provided with all appropriate prospectuses for mutual funds, as well as the required Characteristics and Risks of Standardized Options pamphlet when considering such investments. Separately managed accounts and asset allocation programs are managed by third-party investment advisors and clients will be provided with all risk disclosure and investment strategy information when considering such investments. ***Clients should always read and carefully consider the investment objectives, risks, charges and expenses of any product before investing.***



DISCIPLINARY INFORMATION

Neither the Firm nor any management person of the Firm has been the subject of any legal or disciplinary event.

OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

The Firm and Its Advisory Representatives

The principal business of WCA is investment advisory. Some of the WCA advisor representatives may be involved in other business not directly related to the Firm. This can include, but is not limited to, insurance, selling securities through a broker dealer, real estate management and other non-related securities/advisory business.

World Capital Advisors, LLC is affiliated with the following entities:

Fleck and Associates, Ltd. (d/b/a Lifestyle Financial Advisors, Ltd.)
Fleck Enterprises of Virginia, LLC
Lifestyle Financial Advisors, Ltd.
Lifestyle Retirement Company
World Capital Advisors Notes Offering, 2007

Conflicts of Interest for Business Not Related to the Firm

The involvement of WCA advisor representatives in business not related to the firm, such as sales of securities or insurance products, may result in a conflict of interest in that the advisor would receive commissions on the sales of such products that may exceed income generated by fee-based advisory products. Advisor representatives who engage in such business are required to notify WCA and appropriate regulatory authorities according to applicable law.

Other Affiliations of Firm Management

Robert E. Fleck, CEO and President of World Capital Advisors, LLC

Mr. Fleck is also President/CEO of Fleck and Associates, Ltd. (d/b/a Lifestyle Financial Advisors, Ltd.), Secretary/Treasurer of Lifestyle Retirement Company, and is affiliated with the following entities:

World Capital Advisors Notes Offering 2007, LLC
Fleck Enterprises of Virginia, LLC
Investment Research Corporation

Mr. Fleck is an employee of Investment Research Corporation as a member of the Investment Committee for the American Growth Fund, Series I and II.

Conflict of Interest for Robert Fleck and American Growth Fund, Series I and II

Mr. Fleck is compensated by Investment Research Corporation as a member of the Investment Committee for the American Growth Fund, Series I and II ("the Fund"). Mr. Fleck's clients may hold shares of the Fund in one or more of their fee-based accounts through WCA and, as a result, it is possible that Mr. Fleck may also receive compensation in the form of fees for Assets Under Management for the Fund.



Kathleen "Katie" Smith (DOB: 11/16/1978)

Chief Compliance Officer, World Capital Advisors, LLC

Ms. Smith is also a Registered Representative of World Capital Brokerage, Inc., a non-affiliated Broker/Dealer. As Chief Compliance Officer of WCA, she does not and will not maintain clients of her own and subsequently does not receive fees or commissions from any accounts of either WCA or World Capital Brokerage, Inc.

CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

If requested by clients, investment representatives of the firm may execute securities transactions in their capacity as representatives of a broker dealer. The advisory agreement entered into by clients discloses potential conflicts of interest and advises clients that they are free to obtain brokerage services from any source in order to implement the firm's advisory recommendations.

From time to time, the firm's advisory representatives may buy or sell securities for themselves that they also recommend to clients. The Firm has established suitability standards and requirements for its advisory representatives as well as regulatory and compliance rules and procedures designed to supervise such trades. World Capital Advisors has adopted a Code of Ethics in accordance with SEC Rule 204A-1 under the Investment Advisors Act 1940 affirming its confidence in the integrity and good faith of all of its employees, registered persons, officers and directors. The Firm makes available a copy of its Code of Ethics upon request by any client. To request a full copy of the Code of Ethics, please contact World Capital Advisors at 804.267.7405.

BROKERAGE PRACTICES

Soft Dollar Arrangements

The Firm and its Advisory Representatives do not participate in Soft Dollar Arrangements.

Brokerage for Client Referrals

The Firm does not receive client referrals from a broker-dealer or third party. As such, client referrals are not considered when the Firm selects or recommends a broker-dealer.

Directed Brokerage

The Firm does not have directed brokerage arrangements with its clients.

Broker/Dealer Discretion

Each client account with WCA is held through one of our third-party advisors or programs (such as TD Ameritrade, ITS, etc., as listed in this brochure). As such, brokerage practices for each account are determined by the brokerage practices of the applicable third party and WCA does not have discretion in the choice of broker/dealer services for client trades. Further, WCA does not select or recommend broker-dealers for client trades.



REVIEW OF ACCOUNTS

Reviews of accounts are conducted by the Advisory Representative on an annual basis, primarily for the purpose of rebalancing the account. More frequent reviews of accounts may be conducted by the investment advisor representative, based upon market conditions and/ or client requests. Annual reviews will be conducted by the investment advisor representative with the client to insure the account is managed in accordance with their investment objectives.

Clients receive written statements, either via email or hard copy, at least quarterly from the custodian of each of their accounts, which reflect the current holdings and market value, current quarterly performance, rolling twelve month performance, activity during the reporting period, the account value on which the fee is based, and how the fee was calculated.

Beginning in July 2012, WCA will begin to utilize Morningstar Office software which will enable the creation of consolidated reports reflecting a client's WCA accounts at multiple custodians. These reports should be considered a supplement to, not a replacement for, custodian statements. Written reports generated via Morningstar Office will be provided **upon client request** at the end of each calendar quarter.

CLIENT REFERRALS AND OTHER COMPENSATION

The Firm does not participate in client referral compensation agreements with any third parties.

CUSTODY

The Firm does not maintain custody of client assets.

INVESTMENT DISCRETION

At a client's request, the Firm's Advisory Representatives may accept discretionary authority for the management of the client's securities account. In such cases, the Advisory Representative may only accept LIMITED discretionary authority relating to purchases, sales and trades of securities but EXCLUDING the redemption or withdrawing of assets from the account. A fully executed Limited Power of Attorney must be on file with the Firm and any additional paperwork required by the custodian of the account must also be completed in full prior to the Advisory Representative exercising such discretionary authority.

VOTING CLIENT SECURITIES

The Firm does not have, nor will it accept, the authority to vote client securities. Clients will either receive proxies directly from their custodian or transfer agent, or they will be voted by the third-party manager of the separately managed account or other investment program the client has selected as outlined in the client's agreement with that third-party manager.



FINANCIAL INFORMATION

The Firm does NOT require or solicit prepayment of more than \$1,200 in fees per client six months or more in advance.

In some instances, Advisory Representatives of the Firm may have discretionary authority over client accounts. The Firm has no financial condition that is reasonably likely to impair its ability to meet any contractual requirements of such discretionary authority.

The Firm has never been the subject of a bankruptcy petition.

ADDITIONAL INFORMATION FOR STATE-REGISTERED ADVISERS

Firm Management

Please refer to the attached 2B Brochures for Robert E. Fleck, Firm CEO and President, and Kathleen L. Smith, Firm Chief Compliance Officer, for a full discussion of their formal education and business background.

Additional Information Regarding Our Investment Advisor Representatives

For additional information regarding our Investment Advisor Representatives, including their education, business experience, additional compensation, disciplinary history and supervision, please refer to our ADV Part 2B Brochure supplements.

Other Business Activities

Please refer to page 8 of this brochure for a discussion of other activities and affiliations of the Firm.

Performance-Based Fees

The Firm and its Investment Advisor Representatives are paid fees based on Assets Under Management only and are NOT paid fees based on account performance. It is possible that Investment Advisor Representatives may engage in business activities outside of their work with WCA that may result in sales commissions or other salary arrangements. For a full discussion of the additional compensation for current Investment Advisor Representatives, please see the attached 2B Brochures.

Disciplinary Information

As stated on Page 8 of this brochure, neither the Firm nor any current Investment Advisor Representative of the Firm has been subject to disciplinary action by any regulator. Additionally, neither the Firm nor any current Investment Advisor Representative has been found liable in any arbitration or civil, regulatory, or administrative proceeding.



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Part 2B Supplement Brochure

Robert E. Fleck

June 21, 2012

This brochure provides information about Robert E. Fleck, a supervised person of World Capital Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at 804.267.7405. 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. Further, registration as an Investment Advisor does not imply a certain level of skill or training.

Additional information about World Capital Advisors, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.



Robert E. Fleck Part 2B Supplement

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ROBERT E. FLECK

CEO and President, World Capital Advisors, LLC

Date of Birth

December 30, 1947

Educational Background

Mr. Fleck graduated from the Pennsylvania State University in 1969 with a B.S. in Accounting. He is a Certified Financial Planner (CFP) and holds a General Securities Representative Series 65 license. While he has also attained designation as a Certified Public Accountant (CPA), that designation is currently inactive and Mr. Fleck does not practice as a CPA.

Those wanting to become a CFP professional must take extensive exams in the areas of financial planning, taxes, insurance, estate planning and retirement. Attaining the CFP designation takes experience and a substantial amount of work. CFP professionals must also complete continuing education programs each year to maintain their certification status.

Also called the Uniform Investment Adviser Law Examination, the General Securities Representative Series 65 license is a securities license required by most U.S. states for individuals who act as investment advisors. The exam covers laws, regulations, ethics and topics such as retirement planning, portfolio management strategies, and fiduciary responsibilities.

Certified Public Accountant is a designation given by the American Institute of Certified Public Accountants to those who pass an exam and meet work experience requirements. Mr. Fleck's CPA designation is currently inactive.

Business Experience

Mr. Fleck's employment history for the past five years is as follows:

04/2007 to Present: World Capital Advisors, LLC as CEO, President, and Investment Advisory Representative

12/2006 to Present: Lifestyle Financial Advisors as the Firm Owner

07/2000 to Present: Lifestyle Retirement Company as 50% Owner of the Firm

02/2011 to Present: Investment Research Corporation as a Member of the Investment Committee for the American Growth Fund, Series I and II

04/2007 to 11/2011: World Capital Brokerage, Inc., as a Registered Representative

All of the above-referenced positions are with firms that provide investment-related services.

Mr. Fleck started as a CPA over forty years ago and quickly moved into financial planning and consulting for businesses and individuals. He has owned his own practices for over twenty-five years and has worked with insurance products, securities, accounting, financial planning, and private investment projects. He no longer holds an active CPA certification or brokerage licenses, but does currently work actively with insurance, financial planning, and investment advisory services.

Disciplinary Information

Mr. Fleck has never been the subject of any disciplinary action by industry regulators.





Other Business Activities

In addition to the employment listed above, Mr. Fleck also maintains involvement with several other entities, as follows:

Mr. Fleck is currently a partial owner of:

Fleck Enterprises of Virginia, LLC, a family real estate investment entity
PDA of Virginia, LLC, a real estate and project investment entity

Mr. Fleck currently assists with the following entities in non-compensated positions:

World Capital Advisors Note Offering 2007, LLC, as Managing Member
Progressive Development Associates, LLC, as Corporate Secretary
Wine Mountain, LLC, as Corporate Secretary

Additional Compensation

In addition to compensation for the fee-based services he offers through World Capital Advisors, LLC (“WCA”), Mr. Fleck may also receive compensation through his additional employment as follows:

Lifestyle Financial Advisors: Mr. Fleck may participate in the sales of insurance products, which generates commission-based income. Mr. Fleck is also the owner of the firm and may receive proceeds from overall firm operations as such.

Lifestyle Retirement Company: Mr. Fleck does not participate actively in commission- or fee-based business with this entity, but may, as 50% owner, receive proceeds from overall operations.

Investment Research Corporation: Mr. Fleck is compensated as a member of the Investment Committee of the American Growth Fund, Series I and II. As noted in the Firm’s ADV Part 2 Brochure, Mr. Fleck’s clients through World Capital Advisors, LLC may hold shares of the American Growth Fund in their accounts with the firm, which may then also generate fee-based income for Mr. Fleck based on Fund shares.

Supervision

As an Investment Advisory Representative of World Capital Advisors, LLC, Mr. Fleck’s business activities are supervised by WCA’s Chief Compliance Officer (“CCO”) and he is subject to the Firm’s policies and Code of Ethics. As such, Mr. Fleck’s written correspondence with clients is reviewed by the CCO and he is required to submit records of an annual review of accounts and investment objectives with each client.

Currently, the Firm’s CCO is Kathleen L. Smith. Ms. Smith may be reached at 804.267.7405.

Additional Information for State-Registered Advisors

As stated on Page 3 of this brochure, Mr. Fleck has never been the subject of any disciplinary action by industry regulators. Further, Mr. Fleck has never been found liable in any arbitration or civil, regulatory, or administrative proceeding, nor has he been the subject of a bankruptcy petition.





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Part 2B Supplement Brochure

Kathleen L. Smith

June 21, 2012

This brochure provides information about Kathleen L. Smith, a supervised person of World Capital Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at 804.267.7405. 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. Further, registration as an Investment Advisor does not imply a certain level of skill or training.

Additional information about World Capital Advisors, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.



Kathleen L. Smith Part 2B Supplement

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KATHLEEN L. SMITH

Chief Compliance Officer, World Capital Advisors, LLC

Date of Birth

November 16, 1978

Educational Background

Ms. Smith graduated from the University of Richmond in 2000 with a B.A. in Sociology. She currently holds the following licenses:

General Securities Representative Series 7:

A general securities registered representative license administered by the Financial Industry Regulatory Authority (FINRA) that entitles the holder to sell all types of securities products with the exception of commodities and futures.

General Securities Representative Series 63:

A securities license entitling the holder to solicit orders for any type of security in a particular state. This license is required in addition to the Series 7 or Series 6.

General Securities Representative Series 65:

Also called the Uniform Investment Adviser Law Examination, is a securities license required by most U.S. states for individuals who act as investment advisors. The exam covers laws, regulations, ethics and topics such as retirement planning, portfolio management strategies, and fiduciary responsibilities.

Business Experience

Ms. Smith's employment history for the past five years is as follows:

07/2009 to Present: World Capital Advisors, LLC ("WCA"), as the Firm's Chief Compliance Officer

07/2009 to Present: Lifestyle Financial Advisors, Ltd., as back office support and compliance consulting

07/2009 to Present: World Capital Brokerage, Inc., as a Registered Representative

05/2007 to 07/2009: Commonwealth Shareholder Services, as a Compliance Officer and Client Services Assistant

05/2007 to 07/2009: First Dominion Capital Corporation, as a Registered Representative

All of the above-referenced positions are with firms that provide investment-related services.

Ms. Smith began in the financial industry in 2007 in client services and compliance at a small mutual fund family before joining WCA's team in 2009. Prior to her work in the financial industry, Ms. Smith spent six years in client services and instructor training with a local education services and tutoring company.

Disciplinary Information

Ms. Smith has never been the subject of any disciplinary action by industry regulators.

Other Business Activities

Ms. Smith has no additional business activities outside of the employment listed above.





Additional Compensation

Ms. Smith receives no additional compensation beyond her salaried work for World Capital Advisors, LLC. This salary includes her work as back-office support and compliance consulting for Lifestyle Financial Advisors, Ltd., as they are under common ownership with WCA. Her registration with World Capital Brokerage enables her to supply back-office support to those employees of Lifestyle Financial Advisors, Ltd who engage in securities business for their clients. She does not engage in the sale of any financial products and is therefore not entitled to compensation for fee-based or commission-based products.

Supervision

As the Chief Compliance Officer of WCA, Ms. Smith is supervised by the Firm's CEO/President and is subject to the Firm's policies and Code of Ethics. Ms. Smith does not maintain any clients of her own, nor does she offer investment advice to clients. However, she may assist clients with applications and other matters as back office support for the Firm's Investment Advisory Representatives, as well as follow-up with clients on any matters that involve regulatory compliance. As such, her written correspondence with clients is retained by the Firm and reviewed according to the Firm's procedures. Additionally, Ms. Smith works with the Firm's outside legal counsel regarding regulatory and compliance matters of the Firm.

The Firm's CEO/President is Robert E. Fleck. Mr. Fleck may be reached at 804.267.7418.

Additional Information for State-Registered Advisors

As stated on Page 3 of this brochure, Ms. Smith has never been the subject of any disciplinary action by industry regulators. Further, Ms. Smith has never been found liable in any arbitration or civil, regulatory, or administrative proceeding, nor has she been the subject of a bankruptcy petition.





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Part 2B Supplement Brochure

Edward T. Wuenschell

June 21, 2012

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Edward T. Wuenschell Part 2B Supplement

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EDWARD T. WUENSCHELL

Investment Advisor Representative, World Capital Advisors, LLC

Date of Birth

September 13, 1946

Educational Background

Mr. Wuenschell holds a B.S. in Business from Point Park College in Pittsburgh, PA and obtained his Series 65 designation in 2000. The Series 65 exam, called the Uniform Investment Adviser Law Examination, is a securities license required by most U.S. states for individuals who act as investment advisors. The exam covers laws, regulations, ethics and topics such as retirement planning, portfolio management strategies, and fiduciary responsibilities.

Business Experience

Mr. Wuenschell's employment history for the past eight years is as follows:

01/2011 to Present: World Capital Advisors, LLC ("WCA") as an Investment Advisory Representative

04/2004 to Present: FW Benefit Professionals, LLC as Owner and 401(k) Retirement Plan and Benefits Consultant

All of the above-referenced positions are with firms that provide investment-related services.

Mr. Wuenschell has worked in retirement planning and benefits consulting since 1988 and began consulting independently in 2003, which led to his founding of FW Benefit Professionals, LLC in 2004.

Disciplinary Information

Mr. Wuenschell has never been the subject of any disciplinary action by industry regulators.

Other Business Activities

Mr. Wuenschell's primary business is FW Benefit Professionals, LLC, where he works to match clients with insurance and retirement benefits providers.



Additional Compensation

In addition to compensation for the fee-based services he offers through World Capital Advisors, LLC (“WCA”), Mr. Wuenschell receives compensation through his retirement and benefits consulting work, which may include commission– or fee-based income from the sales of such products to his clients.

Supervision

As an Investment Advisory Representative of World Capital Advisors, LLC, Mr. Wuenschell’s business activities are supervised by WCA’s Chief Compliance Officer (“CCO”) and he is subject to the Firm’s policies and Code of Ethics. As such, Mr. Wuenschell’s written correspondence with clients is reviewed by the CCO and he is required to submit records of an annual review of accounts and investment objectives with each client.

Currently, the Firm’s CCO is Kathleen L. Smith. Ms. Smith may be reached at 804.267.7405.

Additional Information for State-Registered Advisors

As stated on Page 3 of this brochure, Mr. Wuenschell has never been the subject of any disciplinary action by industry regulators. Further, Mr. Wuenschell has never been found liable in any arbitration or civil, regulatory, or administrative proceeding, nor has he been the subject of a bankruptcy petition.



WORLD CAPITAL
ADVISORS, LLC



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Part 2B Supplement Brochure

Tracey J. Childers

June 21, 2012

This brochure provides information about Tracey J. Childers, a supervised person of World Capital Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at 804.267.7405. 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. Further, registration as an Investment Advisor does not imply a certain level of skill or training.

Additional information about World Capital Advisors, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.



Tracey J. Childers Part 2B Supplement

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TRACEY J. CHILDERS

Investment Advisor Representative, World Capital Advisors, LLC

Date of Birth

June 4, 1963

Educational Background

Ms. Childers graduated from the Pennsylvania State University with a B.S. in Accounting. She is a Certified Financial Planner (CFP) and currently holds the following licenses:

General Securities Representative Series 7:

A general securities registered representative license administered by the Financial Industry Regulatory Authority (FINRA) that entitles the holder to sell all types of securities products with the exception of commodities and futures.

General Securities Representative Series 63:

A securities license entitling the holder to solicit orders for any type of security in a particular state. This license is required in addition to the Series 7 or Series 6.

General Securities Representative Series 65:

Also called the Uniform Investment Adviser Law Examination, is a securities license required by most U.S. states for individuals who act as investment advisors. The exam covers laws, regulations, ethics and topics such as retirement planning, portfolio management strategies, and fiduciary responsibilities.

Those wanting to become a CFP professional must take extensive exams in the areas of financial planning, taxes, insurance, estate planning and retirement. Attaining the CFP designation takes experience and a substantial amount of work. CFP professionals must also complete continuing education programs each year to maintain their certification status.

Business Experience

Ms. Childers is currently employed by the following firms:

04/2007 to Present: World Capital Advisors, LLC ("WCA"), as an Investment Advisor Representative

10/1985 to Present: Lifestyle Financial Advisors, Ltd., as an Accountant and Client Services Representative

04/2007 to Present: World Capital Brokerage, Inc., as a Registered Representative

All of the above-referenced positions are with firms that provide investment-related services.

Ms. Childers has over twenty-five years of experience working with the accounting and financial planning needs of clients. Her experience includes business planning, tax planning, retirement planning, and investment securities.

Disciplinary Information

Ms. Childers has never been the subject of any disciplinary action by industry regulators.





Other Business Activities

At this time, Ms. Childers' primary role with WCA is limited to occasional back office support for investment advisory services and to consulting with WCA on clients that may be common to WCA and Lifestyle Financial Advisors, Ltd. Her primary work revolves around accounting and securities clients via Lifestyle Financial Advisors, Ltd and World Capital Brokerage, Inc.

Ms. Childers also provides accounting services to Gummo Construction, and occasionally works with Book-Eze, LLC, a bookkeeping service, to provide accounting and tax services.

Additional Compensation

Ms. Childers is not compensated by WCA at this time, as she only serves an occasional back office and consulting role for clients that may be common between Lifestyle Financial Advisors and WCA. In the event that Ms. Childers becomes the Investment Advisory Representative of record for any WCA client, it is possible that she would also receive commission-based income from securities products sold via World Capital Brokerage and income from her primary position at Lifestyle Financial Advisors, Ltd.

Supervision

As an Investment Advisory Representative of World Capital Advisors, LLC, Ms. Childers' business activities are supervised by WCA's Chief Compliance Officer ("CCO") and she is subject to the Firm's policies and Code of Ethics. As such, Ms. Childers' written correspondence with clients is reviewed by the CCO and she is required to submit records of an annual review of accounts and investment objectives with each client.

Currently, the Firm's CCO is Kathleen L. Smith. Ms. Smith may be reached at 804.267.7405.

Additional Information for State-Registered Advisors

As stated on Page 3 of this brochure, Ms. Childers has never been the subject of any disciplinary action by industry regulators. Further, Ms. Childers has never been found liable in any arbitration or civil, regulatory, or administrative proceeding, nor has she been the subject of a bankruptcy petition.

