

Item 1 - Cover Page



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Firm Brochure

(Part 2A and 2B of Form ADV)

This brochure provides information about the qualifications and business practices of HSC WEALTH ADVISORS. If you have any questions about the contents of this brochure, please contact us at: 434-316-9356, or by emailing joe@hscwa.com. 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.

Additional information about HSC WEALTH ADVISORS is available on the SEC's website at www.adviserinfo.sec.gov.

Registration does not imply a certain level of skill or training.

March 12, 2019

Item 2 - Material Changes

As a registered investment adviser, we must ensure that our brochure is current and accurate and makes full disclosure of all material facts relating to the advisory relationship. Since our last annual update on March 30, 2018, the following material changes were made:

- Rick Huff resigned as President and, as of December 31, 2018, sold his ownership shares to Justin Victor, Joel Bengds and Joe Eskridge.
- Joe Eskridge was elected president of Moneywise, Inc. d/b/a HSC Wealth Advisors.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 434-316-9356 or by email at: joe@hscwa.com.

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Item 4 - Advisory Business

Firm Description

HSC WEALTH ADVISORS, was founded in 1983.

HSC WEALTH ADVISORS provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

HSC WEALTH ADVISORS is strictly a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Investment advice is provided, and with the client's signature on the investment policy statement, investments are purchased/sold. HSC WEALTH ADVISORS does not act as a custodian of client assets. The client always maintains asset control. HSC WEALTH ADVISORS places trades for clients under a limited power of attorney signed by the client.

An evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement and "to do" lists. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

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

The initial meeting, 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 client.

Principal Owners

Joel Bengds, Justin Victor and Joseph Eskridge are all principals owning 1/3 each.

Types of Advisory Services

HSC WEALTH ADVISORS provides financial planning and investment supervisory services, also known as asset management services. Financial planning is accomplished according to the needs of the client and what kind of agreement we have with them. Services may include cash flow analysis, health/life insurance matters, college savings, taxation issues, estate planning and trust services.

As of 1/10/2019, HSC WEALTH ADVISORS manages approximately \$245,100,000 in assets under discretionary management for approximately 344 clients.

Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system. Investment policy statements are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Investment Advisory Agreement

Most clients choose to have HSC WEALTH ADVISORS manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for an Investment Advisory Agreement is provided to the client in writing prior to the start of the relationship. An Investment Advisory Agreement includes: cash flow management; insurance review; investment management (including performance reporting); education planning; retirement planning; estate planning; and tax planning, as well as the implementation of recommendations within each area.

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

		<u>Annual %</u>	<u>Quarterly %</u>
First	\$ 2,000,000	1.00%	0.2500%
Second	\$ 2,000,000	0.8%	0.2000%
Third	\$ 2,000,000	0.7%	0.1750%
Next	\$ 4,000,000	0.6%	0.1500%
Next	\$ 15,000,000	0.5%	0.1250%
Remainder		0.4%	0.1000%

The minimum annual fee is \$5,000, but exceptions can and do exist. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Although the Investment Advisory Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or HSC Wealth Advisors may terminate an Agreement by written notice to the other party. At termination, fees will be refunded with this formula: refund will equal the number of months left in the quarter minus one month. A check will be sent to the client.

Asset Management

Assets are invested primarily in no-load mutual funds, usually through discount brokers. Load funds for which loads are waived for our clients are also used. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds. However, no-transaction-fee funds are used the vast majority of the time.

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. HSC WEALTH ADVISORS does not receive any commissions from fund companies.

Other Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual fund shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships. These investments are not purchased for clients, but may be initially brought in by new clients for management.

Initial public offerings (IPOs) are not available through HSC WEALTH ADVISORS.

Termination of Agreement

Clients may terminate the Agreement within 5 days of signing the Agreement, without any penalty or advisory fees charged. Thereafter, either party may terminate any of the aforementioned agreements at any time by notifying the other party in writing. If the client made an advance payment, HSC WEALTH ADVISORS will refund any unearned portion of the advance payment according to the formula mentioned under Wealth Management Agreement.

Item 5 - Fees and Compensation

Description

HSC WEALTH ADVISORS bases its fees on a percentage of assets under management or in combination with fixed fees.

Some *Annual Fixed Fee Agreements* may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship.

Fee Billing

Wealth management fees are billed quarterly, in advance, meaning at the first day of the quarter, we bill and collect for the coming three-month period. Fees are usually deducted from a designated client account to facilitate billing; however, the client must consent in advance to direct debiting of their investment account. However, clients may select either direct billing or direct debit 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. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

HSC WEALTH ADVISORS, in its sole discretion, may waive its minimum 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

Mutual funds generally charge a management fee for their services as investment managers of the fund. For example, if the mutual fund company charges 0.5% for their services, a \$10,000 investment would cost \$50.00. These fees are in addition to the fees paid by the client to HSC WEALTH ADVISORS, however, the fund management fee is taken from the profits of the fund so a bill is not sent to the client.

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

Past due Accounts and Termination of Agreement

HSC WEALTH ADVISORS reserves the right to stop work on any account that is more than 30 days overdue. In addition, HSC WEALTH ADVISORS reserves 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 HSC WEALTH ADVISORS's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 60 days.

Item 6 - Performance-Based Fees

Sharing of Capital Gains

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

HSC WEALTH ADVISORS does 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 carry a higher degree of risk to the client.

Item 7 - Types of Clients

Description

HSC WEALTH ADVISORS generally provide financial planning and investment advice to individuals, families, pension and profit sharing plans, trusts, estates, charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

HSC WEALTH ADVISORS has the discretion to waive the account minimums stated on pages 2 and 3. Accounts of less than \$500,000 may be set up when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to \$500,000 within a reasonable time. Other exceptions will apply to employees of HSC WEALTH ADVISORS and their relatives, or relatives of existing clients.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, research materials prepared by others, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that HSC WEALTH ADVISORS may use include Morningstar Advisor Workstation mutual fund information, FI360 analytical and reporting technology, and the World Wide Web.

Investment Strategies

The primary investment strategy is to achieve maximum diversification by employing a diversified portfolio of mutual funds. Types of funds typically used are: bond funds, foreign and domestic, of varying duration and credit worthiness; and stock funds, foreign and domestic of various management styles (aggressive growth, growth, growth & income, value and blend). Specialty funds may also be used for investment in individual sectors such as natural resources, and real estate, both foreign and domestic. Most funds utilized are actively managed funds, with Index funds and Exchange Traded Funds (ETFs) used in a limited, supplementary extent.

Portfolio management is largely accomplished through rebalancing (selling some of what has gone up to buy some of what went down).

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. 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 movements.

- **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.

Item 9 - 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.

Item 10 - Other Financial Industry Activities and Affiliations

Neither HSC WEALTH ADVISORS nor its employees are registered as a broker/dealer or as representatives of a broker/dealer.

Neither HSC WEALTH ADVISORS nor its employees are registered as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor.

Neither HSC WEALTH ADVISORS nor its employees have any material relationships to this advisory business that would present a possible conflict of interest. All material conflicts of interest are disclosed regarding the investment

advisor, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

HSC WEALTH ADVISORS does not utilize nor select other advisors or third party managers. All assets are managed by HSC WEALTH ADVISORS management.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of HSC WEALTH ADVISORS have committed to a code of ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the code of ethics upon request.

Participation or Interest in Client Transactions

HSC WEALTH ADVISORS and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the HSC WEALTH ADVISORS *Compliance Manual*.

Personal Trading

The Chief Compliance Officer of HSC WEALTH ADVISORS is Joseph D. Eskridge, Jr., CFP®. He reviews all employee trades each quarter. His trades are reviewed by Joel Bengds, CFP®. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Item 12 - Brokerage Practices

Selecting Brokerage Firms

HSC WEALTH ADVISORS does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. HSC WEALTH ADVISORS recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

HSC WEALTH ADVISORS typically recommends Schwab Advisory Services in San Francisco, CA and Fidelity Investments in Boston, MA.

Services that Benefit You- Schwab and Fidelity's institutional brokerage services include access to a broad range of investment products, execution of securities transactions at reduced rates, and custody of client assets. The investment products

available through them include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients.

Services that Generally Benefit Only Us. Schwab and Fidelity also offer other services intended to help us manage and further develop our business enterprise. These services include:

1. educational conferences and events
2. technology, compliance, legal, and business consulting;
3. publications and conferences on practice management and business succession
4. Access to employee benefits providers, human capital consultants and insurance providers.

Schwab and Fidelity may provide some of these services themselves. In other cases, they will arrange for third-party vendors to provide the services to us. They may also discount or waive fees for some of these services or pay all or a part of a third party's fees and may also provide us with other benefits such as occasional business entertainment of our personnel.

Best Execution

HSC WEALTH ADVISORS relies on the proven integrity and financial responsibility of Schwab and Fidelity for the best execution of orders at reasonable commission rates.

The Chief Compliance Officer reviews the execution of trades each quarter. The review is documented in the HSC WEALTH ADVISORS *Compliance Manual*. Trading fees charged by the custodians is also reviewed on a quarterly basis. HSC WEALTH ADVISORS does not receive any portion of the trading fees.

Soft Dollars

HSC WEALTH ADVISORS receives access to research services and commentaries from Fidelity Brokerage, Schwab Advisory Services and numerous mutual fund companies. HSC company representatives have also accepted fee-waived conference registrations, transportation and lodging cost reimbursement for due diligence visits to brokerage companies and several fund families' presentations to the RIA community.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Item 13 - Review of Accounts

Periodic Reviews

Account reviews are performed as needed by the firm's investment managers Joel Bengds and Joseph Eskridge. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Financial Reviews

Clients receive periodic communications on at least an annual basis. The written updates may include a net worth statement, portfolio statement, performance report, realized gains and losses report and a summary of objectives and progress towards meeting those objectives.

Item 14 - Client Referrals and Other Compensation

Incoming Referrals

HSC WEALTH ADVISORS 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

HSC WEALTH ADVISORS does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Item 15 - Custody

Account Statements

Any investment advisor having custody or access to customer funds or securities must comply with certain rules and regulations designed to protect the clients' assets. Rule 206(4)-2 of the Investment Advisers Act of 1940 details strict requirements governing investment advisors that have "custody" over client securities or funds. HSC WEALTH ADVISORS meets the definition of having custody due to the following circumstances:

- HSC WEALTH ADVISORS directly debits fees from client accounts

- Some clients may execute limited powers of attorney or other standing letters of authorization that permit HSC WEALTH ADVISORS to transfer money from their account with the client's independent qualified Custodian to third-parties. This authorization to direct the Custodian may be deemed to cause our firm to exercise limited custody over your funds or securities and for regulatory reporting purposes, we are required to keep track of the number of clients and accounts for which we may have this ability.

HSC WEALTH ADVISORS does not have physical custody of any client funds and/or securities. Client funds and securities will be held with a bank, broker dealer, or other independent qualified custodian. The client will receive account statements from the independent, qualified custodian holding the funds at least quarterly. The account statement from the client's custodian will indicate the amount of advisory fees deducted from the client's account(s) each billing cycle. Clients should carefully review statements received from the custodian.

Performance Reports

Clients are urged to compare the account statements received directly from the custodian to the report statements provided by HSC WEALTH ADVISORS.

Net Worth Statements

Clients are provided net worth statements. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning and provide a picture of progress being made-growth in assets and decline in liabilities.

Item 16 - Investment Discretion

Discretionary Authority for Trading

HSC WEALTH ADVISORS accepts discretionary authority to manage securities accounts on behalf of clients. HSC WEALTH ADVISORS has the authority to determine, without obtaining client consent prior to each transaction, the securities to be bought or sold, and the amount of the securities to be bought or sold. HSC WEALTH ADVISORS may consult with the client when the investment managers decide to completely sell out of an existing investment.

Discretionary trading authority facilitates placing trades in client accounts on their behalf so that we may promptly implement the investment policy that they have approved in writing.

Limited Power of Attorney

A limited power of attorney is a trading authorization granted to HSC Wealth Advisors. In other words, the client signs a limited power of attorney so that we may execute the trades that we recommend for the client.

Item 17 - Voting Client Securities

Proxy Votes

HSC WEALTH ADVISORS does not vote proxies on securities. Clients may vote their own proxies if they wish.

When assistance on voting proxies is requested, HSC WEALTH ADVISORS will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Item 18 - Financial Information

Financial Condition

HSC WEALTH ADVISORS does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because HSC WEALTH ADVISORS does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

HSC WEALTH ADVISORS requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CPA, a CFA®, a CPA/PFS. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

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

Chartered Financial Analyst (CFA®)

The Chartered Financial Analyst (CFA®) Program is a graduate level, self-study program offered by the CFA Institute (CFAI, formerly AIMR) to investment and financial professionals. A candidate who successfully completes the program and meets other professional requirements is awarded a "CFA charter" and becomes a "CFA charter holder."

To become a charter holder, a candidate must satisfy the following requirements:

- Complete the CFA Program (mastery of the current CFA curriculum and passing a series of three, six-hour, proctored examinations);
- Possess a bachelor's degree (or equivalent) from an accredited institution;
- Have four years (48 months) of qualified work experience (or a combination of education and work experience acceptable by the CFA Institute);
- Become a member of the CFA Institute and apply for membership to a local CFAI member society, and Adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Certified Financial Planner (CFP®): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

CPA/PFS (Personal Financial Specialist): The requirements for the Personal Financial Specialist (PFS®) credential are established by the PFP staff at the AICPA, the National Accreditation Commission, along with the PFS® Credential Committee, and accurately reflect the depth and breadth of experience and technical expertise required to obtain this credential.

More information on each of these requirements is available in the PFS® Credential Application Kit. Completion of these five requirements allows a candidate to apply for the PFS® credential.

Upon approval, the candidate will become a member of an exclusive community of CPA financial planners: The PFS® credential holders. Initial certification is good for a three year period.

The 5 major requirements are:

1. Obtain the CPA License
2. Join the AICPA and be a member in good standing
3. Complete comprehensive PFP Education
4. Attain a specified level of PFP Experience
5. Pass a PFP Examination

To maintain an active PFS® Credential, PFS® Credential holders must pay an annual renewal fee and meet the following PFS recertification requirements every three years:

- Regular membership in good standing in the AICPA
- A valid and unrevoked CPA certificate issued by a legally constituted state authority
- 60 hours of CPE related to the PFP Body of Knowledge (AICPA education options)
- Submission of a Statement of Intent to continue to comply with all recertification requirements

Fellow, Life Management Institute (FLMI®), LOMA: The FLMI Program is a ten-course, professional development program that provides a comprehensive business education in the context of the insurance and financial services industry. Established in 1932, according to LOMA (www.loma.org), the FLMI Program is the world's largest university-level education program in insurance and financial services. More than 80,000 students throughout the world have earned the FLMI designation. To earn the FLMI designation, students must successfully complete ten self-study courses and pass ten proctored examinations.

Accredited Investment Fiduciary®: AIF® designees are licensed by the Center for Fiduciary Studies, a part of the fi360 company. AIF certification requirements include:

- Successful completion of the 90-minute, closed-book, 60-question AIF exam, indicating at least 75% correct answers
- Successful completion of six hours of continuing professional education, four hours of which are fi360 Training continuing education.
- Sign and agree to abide by a code of ethics

Joel Bengds, CFP®, AIF® serves as partner and investment manager of the firm. Mr. Bengds is a Certified Financial Planner™ and an Accredited Investment Fiduciary®. The AIF® designation signifies training in fiduciary responsibility.

Maintaining the investment philosophy and methodology of the firm is a long-term objective. Through diversification, organization and monitoring of different asset classes the firm comes alongside clients in a fiduciary role to assist in reaching their goals.

Joel Erik Shaw Bengds was born in 1975

Work history and education:

06/05 – present Investment Manager - HSC Wealth Advisors

Mr. Bengds has not had a legal action brought against him by any regulatory agency or by any client in the past and there is no such action in place currently.

Mr. Bengds has no outside business activities or additional compensation other than his work with the firm.

Mr. Bengds is supervised by Joseph Eskridge, Chief Compliance Officer. He reviews Joel's work through frequent office interactions and through our client relationship management system. Joseph Eskridge can be contacted at (434) 316-9356 or joe@hscwa.com.

Joseph D. Eskridge, Jr., CFA, CFP®, FLMI, AIF® serves as a partner and investment manager for the firm and is also the Chief Compliance Officer. He has earned the right to use the Chartered Financial Analyst (CFA), Certified Financial Planner™ (CFP®), FLMI and AIF® designations.

Maintaining the investment philosophy and methodology of the firm is a long-term objective. Through diversification, organization and monitoring of different asset classes the firm comes alongside clients in a fiduciary role to assist in reaching their goals.

Joseph D. Eskridge, Jr. was born in 1969

Work history and education:

03/12 – present: Investment Manager, HSC Wealth Advisors

Chartered Financial Analyst (CFA)

Certified Financial Planner™ (CFP®)

Fellow, Life Management Institute (FLMI)

Accredited Investment Fiduciary (AIF®)

2000- Master of Business Administration (MBA), Wake Forest University

1991- Bachelor of Arts (A.B.), University of North Carolina at Chapel Hill

Mr. Eskridge has not had a legal action brought against him by any regulatory agency or by any client in the past and there is no such action in place currently.

Mr. Eskridge has no outside business activities or additional compensation other than his work with the firm.

Mr. Eskridge is supervised by Joel Bengds, Vice President. He reviews Joe's work through frequent office interactions and through our client relationship management system. Joel Bengds can be contacted at (434) 316-9356 or joel@hscwa.com.

Justin M. Victor CFP® serves as a partner and financial planner for the firm. Mr. Victor is a Certified Financial Planner™ and a Licensed Insurance Consultant in the state of Virginia.

Justin Miles Victor was born in 1982

Work history and education:

08/08 – present Assistant Financial Advisor - HSC Wealth Advisors

05/05 – 07/08 Financial Consultant – AXA Advisors LLC.

Mr. Victor has not had a legal action brought against him by any regulatory agency or by any client in the past and there is no such action in place currently.

Mr. Victor has no outside business activities or additional compensation other than his work with the firm.

Mr. Victor is supervised by Joseph Eskridge, Chief Compliance Officer. He reviews Justin's work through frequent office interactions and through our client relationship management system. Joseph Eskridge can be contacted at (434) 316-9356 or joe@hscwa.com.