



Hillcrest Wealth Advisors is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Financial Planning Services; Portfolio Management Services; Selection of Other Advisers; Asset Allocation Services; Advisory Consulting Services.** Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, 13 and 16 and Form ADV Part 2 Appendix 1 Brochures Items 4 and 5 by clicking this link: [Hillcrest Wealth Advisors Form ADV Part 2 Brochure](#)

Account Monitoring If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and send you reports on a quarterly basis. Our monitoring of your investment accounts is limited by the availability of outside assets

Investment Authority We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

Investment Offerings We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements In general, we require a minimum account size of \$ 2,000,000.00 to open and maintain an advisory account, which may be waived in our discretion.

Key Questions to Ask Your Financial Professional

- **Given my financial situation, should I choose an investment advisory service? Why or Why Not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications?**
- **What do these qualifications mean?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A and Form ADV Part 2 Appendix 1 Brochures by clicking this link: [Hillcrest Wealth Advisors Form ADV Part 2 Brochure](#)

- **Asset Based Fees** - Payable quarterly in arrears.
- **Financial Planning Fees** - Payable upon the completion of the Financial Plan.
- **Hourly Fees** - Payable In arrears;
- **Fixed Fees** - Payable As invoiced;
- **Custodial and Product-Level Fees** - see below for detail

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Fees related to non-networked mutual funds; and
- Other product-level fees associated with your investments

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Key Questions to Ask Your Financial Professional

- **Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours.

- In the event of any conflicts of interest, we would fully disclose to you in our Form ADV Brochure.
- We do not make any money from our investment advisory services except as described above.
- We do not engage in soliciting proprietary products or affiliate products, lessening any potential conflicts of interest.
- We do not have any employees who are Registered Representatives of a Broker Dealer or Insurance Agency.

Refer to our Form ADV Part 2A and Form ADV Part 2 Appendix 1 Brochures by clicking the following link to help you understand what conflicts exist: [Hillcrest Wealth Advisors Form ADV Part 2 Brochure](#)

Key Questions to Ask Your Financial Professional

- **How might your conflicts of interest affect me, and how will you address them?**

How do your financial professionals make money?

Our Company and the financial professional servicing your account(s) are compensated in the following ways: Salary and Discretionary Bonus.

Do you or your financial professionals have legal or disciplinary history?

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose.

Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

You can find additional information about your investment advisory services and request a copy of the relationship summary at 732-837-4455 or on our website: <https://www.hcwadvisors.com/>

Key Questions to Ask Your Financial Professional

- **Who is my primary contact person?**
- **Is he or she a representative of an investment adviser or a broker-dealer?**
- **Who can I talk to if I have concerns about how this person is treating me?**