



IAPD Report

WILLIAM HARTWELL COX

CRD# 2143012

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4
Disclosure Information	5

i When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.
Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

WILLIAM HARTWELL COX (CRD# 2143012)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **07/16/2021**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WEALTHCARE CAPITAL MANAGEMENT LLC	CRD# 111119	07/20/2021

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration. Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	ELITE INVESTMENT TEAM LLC	296922	North Chesterfield, VA	04/23/2019 - 01/06/2021
IA	NEXT FINANCIAL GROUP, INC.	46214	GLEN ALLEN, VA	04/01/2010 - 06/28/2010
IA	CBS ADVISORS, LLC	134922	SCHAUMBURG, IL	11/28/2006 - 03/31/2010

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Criminal	1
Customer Dispute	3



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **WEALTHCARE CAPITAL MANAGEMENT LLC**
Main Address: 2 JAMES CENTER
1021 EAST CARY STREET, #702
RICHMOND, VA 23219
Firm ID#: 111119

Regulator	Registration	Status	Date
IA Virginia	Investment Adviser Representative	Approved	07/20/2021

Branch Office Locations

WEALTHCARE CAPITAL MANAGEMENT LLC
2 JAMES CENTER
1021 EAST CARY STREET, #702
RICHMOND, VA 23219



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 0 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.

General Industry/Product Exams

Exam	Category	Date
------	----------	------

No information reported.

State Securities Law Exams

Exam	Category	Date
------	----------	------

IA Uniform Investment Adviser Law Examination (S65)	Series 65	04/06/2019
--	-----------	------------

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	04/23/2019 - 01/06/2021	ELITE INVESTMENT TEAM LLC	CRD# 296922	North Chesterfield, VA
IA	04/01/2010 - 06/28/2010	NEXT FINANCIAL GROUP, INC.	CRD# 46214	GLEN ALLEN, VA
IA	11/28/2006 - 03/31/2010	CBS ADVISORS, LLC	CRD# 134922	SCHAUMBURG, IL
IA	10/20/2003 - 11/27/2006	ING FINANCIAL PARTNERS, INC	CRD# 2882	RICHMOND, VA
IA	04/12/2002 - 07/21/2003	SECURITIES AMERICA ADVISORS INC	CRD# 110518	RICHMOND, VA

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2021 - Present	Wealthcare Capital Management LLC	Financial Advisor	Y	Richmond, VA, United States
08/2010 - Present	Self Employed	Insurance Agent	Y	North Chesterfield, VA, United States
04/2019 - 01/2021	Elite Investment Team, LLC	Investment Adviser Representative	Y	San Diego, CA, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

1) FINANCIAL CONSULTANTS OF EASTERN VA, INC. (DBA, S-CORP); PASSIVE OWNER; NO TIME SPENT; 100% OWNERSHIP; TERM BEGAN 04/07/2010; TERM EXPIRES 08/07/2010; NO COMP

2) Roberts-Funai Insurance Agency, investment related, North Chesterfield, VA, Insurance Agency, Insurance Agent, Start Date 1990,), approximately 5 hours/month, all during securities trading hours



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Criminal	1
Customer Dispute	3

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	COUNTY Court
Name of Court:	Chesterfield County General District Court
Location of Court:	Chesterfield, VA
Docket/Case #:	VACASE # 0342978
Charge Date:	09/30/2003
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Felony Hit and Run
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	Not guilty
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	01/07/2004
Disposition Date:	09/30/2003
Sentence/Penalty:	FELONY DISMISSED. CONVICTED OF MISDEMEANOR HIT AND RUN. 6 MONTH SUSPENDED SENTENCE.
Broker Statement	I HAD NO IDEA I WAS ORIGINALLY CHARGED WITH A FELONY. MY LAWYER HAD TAKEN CARE OF ALL THE DETAILS. NO ONE WAS HURT AND PROPERTY DAMAGE WAS MINIMAL AND ALL TAKEN CARE OF BY MY INSURANCE BEFORE I EVEN KNEW ABOUT THE CHARGES.



[Empty content area]



Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: ING FINANCIAL PARTNERS INC

Allegations: SEC FILED COMP CONCERNING FIRM'S REFUSAL TO PROCESS HER REQUESTED/PROPOSED TRANSFER OF FUNDS FROM ONE INVESTMENT (A TRANSAMERICA VA CONTRACT) TO ANOTHER INVESTMENT (PACIFIC LIFE VA CONTRACT) DUE TO "A LARGE SURRENDER (CHARGE) WHICH SHE CLAIMS TO HAVE TAKEN INTO CONSIDERATION. ALSO REQUESTING WRITTEN EXPLANATION REGARDING TRANSACTION NOT BEING APPROVED/EXECUTED.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 06/27/2006

Complaint Pending? No

Status: Withdrawn

Status Date: 09/25/2006

Settlement Amount:

Individual Contribution Amount:

Broker Statement COMPLAINT WITHDRAWAL NOTIFICATION/CONFIRMATION WAS RECEIVED FROM SEC ON 09/25/2006 WHICH AS EXPLAINED ABOVE UNDER SECTION 10 WAS SUBSEQUENT TO THE FIRMS 07/17/2006 DENIAL OF SAID COMPLAINT AND ITS NECESSARY FILING OF THE U4 AMENDMENT ON 07/24/2006. COMPLAINT WHICH INVOLVED THE TIME PERIOD OF AROUND THE BEGINNING OF MAY OF 2006 WAS DENIED ON 07/17/2006 AND THAT DENIAL LETTER EXPLAINED THE ROLE/OBLIGATIONS OF OUR FIRM AS A BROKER DEALER.

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: ING FINANCIAL PARTNERS INC

Allegations: SEC FILED COMP ALLEGING LOSS DUE TO FIRM'S REFUSAL TO PROCESS PROPOSED TRANSFERS OF FUNDS FROM TRANSAMERICA VAS TO PACIFIC LIFE VAS FOR HIM AND HIS SPOUSE DUE TO "SURRENDER CHARGES" TO BE INCURRED AS WELL AS NEW PRODUCTS "7 YEAR



SURRENDER PERIOD". ASSERTS BELIEF THAT NEW PRODUCTS WAS A "BETTER LONG TERM PRODUCT". HOWEVER, NO TRANSACTION PPWRK WAS RECEIVED BY THE FIRM.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$21,000.00

Customer Complaint Information

Date Complaint Received: 06/27/2006

Complaint Pending? No

Status: Withdrawn

Status Date: 09/21/2006

Settlement Amount:

Individual Contribution Amount:

Broker Statement

COMPLAINT WITHDRAWAL NOTIFICATION/CONFIRMATION RECEIVED FROM SEC ON 0921/2006 WHICH AS EXPLAINED ABOVE UNDER ITEM 10 WAS SUBSEQUENT TO THE FIRM'S 07/17/2006 DENIAL OF SAID COMPLAINT AND ITS NECESSARY FILING OF U4 AMENDMENT ON 07/24/2006. COMPLAINT WHICH INVOLVED THE TIME PERIOD OF AROUND "THE END OF APRIL" 2006 WAS DENIED ON 07/17/2006 BASED UPON A REVIEW WHICH REVEALED THAT NO PAPERWORK HAD BEEN RECEIVED FOR REVIEW BY THE FIRM WITH REGARD TO THE ALLEGEDLY REJECTED TRANSACTIONS.

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: ING FINANCIAL PARTNERS INC

Allegations: SEC FILED COMP ALLEGING LOSS DUE TO FIRM'S REFUSAL TO RPROCESS CLIENT'S PROPOSED TRANSFER OF FUNDS FROM A TRANSAMERICA VA TO A PACIFIC LIFE VA DUE TO "SURRENDER CHARGES" TO BE INCURRED AS WELL AS NEW PRODUCTS "7 YEAR SURRENDER PERIOD". ASSERTS BELIEF THAT NEW PRODUCT WAS A "BETTER LONG TERM PRODUCT." HOWEVER, NO TRASACTION PAPERWORK WAS RECEIVED BY THE FIRM.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$17,000.00

Customer Complaint Information

Date Complaint Received: 06/27/2006

Complaint Pending? No

Status: Withdrawn

Status Date: 09/21/2006

Settlement Amount:

Individual Contribution Amount:

Broker Statement

COMPLAINT WITHDRAWAL NOTIFICATION/CONFIRMATION RECEIVED FROM



SEC ON 09/21/2006 WHICH AS EXPLAINED ABOVE UNDER ITEM 10 WAS SUBSEQUENT TO THE FIRM'S 07/17/2006 DENIAL OF SAID COMPLAINT AND ITS NECESSARY FILING OF THE U4 AMENDMENT ON 07/24/2006. COMPLAINT WHICH INVOLVED THE TIME PERIOD OF AROUND "THE END OF APRIL" 2006 WAS DENIED ON 07/17/2006 BASED UPON A REVIEW WHICH REVEALED THAT NO PAPERWORK HAD BEEN RECEIVED FOR REVIEW BY THE FIRM WITH REGARD TO THE ALLEGEDLY REJECTED TRANSACTION.



End of Report

This page is intentionally left blank.