

# Archibald “Chip” Hardy IV, CBFA™

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## FinTrust Capital Advisors, LLC

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**This brochure supplement provides information about Archibald Hardy, IV that supplements the FinTrust Capital Advisors, LLC (“FCA”) brochure. You should have received a copy of that brochure. Please contact the Chief Compliance Officer at (864) 288-2849 if you did not receive FCA’s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Mr. Hardy is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### **Item 2 - Educational Background and Business Experience**

Archibald Hardy, IV, b. 1965

#### Educational Background

Hampden-Sydney College - BA, Management Economics

Certified Behavioral Finance Analyst (CBFA)

The Certified Behavioral Finance Analyst (CBFA) designation was created by the Allianz Global Investors Center for Behavioral Finance to identify an exclusive group of retirement-focused professionals who have undergone the training required to use the Center’s PlanSuccess System and perform PlanSuccess Behavioral Audits of retirement plans. Access to the complete PlanSuccess system will be provided exclusively to CBFA designees, who are certified to conduct Behavioral Audits to help their existing and prospective clients achieve more successful plans. PlanSuccess System consists of three components:

- Behavioral Audit - Using our online audit tool, plan advisors and plan sponsors respond to a series of questions to evaluate the behavioral health of the plan.
- Behavioral Toolbox - The audit shows how the plan stacks up against three key success measures – participation health, deferral health and investment-menu health – and delivers a tailored set of recommendations.
- PlanSuccess Monitoring - The financial advisor and plan sponsor discuss appropriate actions and then measure progress over agreed-upon time frames.

#### Business Experience

Dates	Position
2018 – Present	Sr. Vice President, Fiduciary Consultant
2022 – Present	Insurance Agent

Firm
FinTrust Capital Advisors, LLC
FinTrust Insurance and Benefits, Inc.

2017 – 2018	Sr. Vice President, Fiduciary Consultant	FinTrust Investment Advisory Services, LLC
2014 – 2017	Senior ERISA Consultant	FinTrust Investment Advisory Services, LLC
2006 – 2014	Principal	PrimeTrust Advisors, Inc.

### **Item 3 - Disciplinary Information**

Mr. Hardy has no information applicable to this Item.

### **Item 4 - Other Business Activities**

FCA is related due to the common ownership to FinTrust Insurance and Benefit, Inc. FinTrust Insurance and Benefit, Inc. is an insurance agency. FCA and FinTrust Insurance and Benefit, Inc. share office space, personnel and facilities, and on occasion serve the same clients.

Mr. Hardy is a licensed Insurance Agent of FinTrust Insurance and Benefit, Inc. In his capacity as an insurance agent he may be compensated through commissions based on the sale of insurance products. This additional compensation may present a conflict of interest because it creates an incentive to recommend products and services based upon compensation, rather than on your needs. However, Mr. Hardy is constrained by fiduciary principles to act in your best interest. Mr. Hardy will explain the costs associated with any recommendations he makes and you are under no obligation to purchase any recommended products.

### **Item 5 – Additional Compensation**

Mr. Hardy does not receive compensation for advisory services by anyone who is not a client.

### **Item 6 - Supervision**

Valerie Smithey serves as FCA's Chief Compliance Officer responsible for oversight and supervision. Mrs. Smithey can be reached at (864) 288-2849.

Mr. Hardy is required to adhere to FCA's processes and procedures as described in our Code of Ethics. FCA and its CCO monitor the advice that Mr. Hardy gives by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed periodically to ensure that trading is in line with your stated objectives. Following these reviews, reports are prepared to assist Mrs. Smithey in supervising and monitoring the accounts. Factors that are considered include, but are not limited to the following: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. Periodically, the members of FCA's investment committee meet to review portfolio holdings and suggest to the other members any changes that may need to be made.