



## Form ADV Part 2B – Brochure Supplement

for

**Charles D. Gray**  
**Financial Advisor**

**Eagle Financial**  
400 Travis St, #518, Shreveport, LA, 71101  
(318) 834-1757

**Effective: October 18, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Charles D. Gray (CRD# 4883101) in addition to the information contained in the Wealthcare Advisory Partners LLC (“WCAP” or the “Advisor”, CRD# 171976) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the WCAP Disclosure Brochure or this Brochure Supplement, please contact us at (804) 644-4711.

Additional information about Mr. Gray is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4883101.

**Wealthcare Advisory Partners LLC**  
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Phone: (804) 644-4711 \* Fax: (804) 433-1188  
[www.wealthcaregdx.com](http://www.wealthcaregdx.com)

## Item 2 – Educational Background and Business Experience

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Charles D. Gray, born in 1973, is dedicated to advising Clients of WCAP as a Financial Advisor. Mr. Gray earned a Master of Business Administration from University of Georgia in 2001. Mr. Gray also earned a Bachelor of Science from University of North Carolina at Chapel Hill in 1996. Additional information regarding Mr. Gray's employment history is included below.

### Employment History:

Financial Advisor, Wealthcare Advisory Partners LLC d/b/a Eagle Financial	10/2023 to Present
Financial Advisor, Prudential Advisors	11/2020 to 10/2023
Financial Advisor, Wells Fargo Advisors	9/2016 to 9/2020
Sales Representative, Millennium Medical Products	9/2006 to 8/2016

## Item 3 – Disciplinary Information

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**There are no legal, civil or disciplinary events to disclose regarding Mr. Gray.** Mr. Gray has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Gray.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Gray.**

However, we do encourage you to independently view the background of Mr. Gray on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4883101.

## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. Gray is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Gray's role with WCAP. As an insurance professional, Mr. Gray will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Gray is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Gray or the Advisor. Mr. Gray spends approximately 5% of his time per month in this capacity.

## Item 5 – Additional Compensation

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Mr. Gray has additional business activities where compensation is received that are detailed in Item 4 above.

## Item 6 – Supervision

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Mr. Gray serves as a Financial Advisor of WCAP and is supervised by James Krause, the Chief Compliance Officer. Mr. Krause can be reached at (804) 644-4711.

WCAP has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of WCAP. Further, WCAP is subject to regulatory oversight by various agencies. These agencies require registration by WCAP and its Supervised Persons. As a registered entity, WCAP is subject to examinations by regulators, which may be announced or unannounced. WCAP is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.