

*This brochure supplement provides information about William Craig Walker that supplements the WC Walker & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact William Craig Walker if you did not receive WC Walker & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.*

*Additional information about William Craig Walker is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **WC Walker & Associates, Inc.**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

### **William Craig Walker**

Personal CRD Number: 1465509

Investment Adviser Representative

WC Walker & Associates, Inc.  
623 N. Harbor Blvd.  
Fullerton, CA 92832  
(714) 446-8750  
[craig@walkerwealth.com](mailto:craig@walkerwealth.com)

UPDATED: 10/02/2019

## Item 2: Educational Background and Business Experience

**Name:** William Craig Walker      **Born:** 1963

### **Educational Background and Professional Designations:**

#### **Education:**

Certificate Investment Management Analyst, University of Pennsylvania - 1997  
BA Legal Studies Criminal Justice, University of California Irvine - 1986

#### **Designations:**

##### **CFP® - Certified Financial Planner**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Business Background:**

10/2019 - Present	President & Chief Compliance Officer WC Walker & Associates, Inc.
05/1997 - Present	Branch Manager, Registered Principal Raymond James Financial Services
05/1997 - Present	President Walker Wealth

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

### **Item 4: Other Business Activities**

William Craig Walker is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. WC Walker & Associates, Inc. always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of WC Walker & Associates, Inc. in their capacity as a licensed insurance agent.

### **Item 5: Additional Compensation**

William Craig Walker does not receive any economic benefit from any person, company, or organization, other than WC Walker & Associates, Inc. in exchange for providing clients advisory services through WC Walker & Associates, Inc..

### **Item 6: Supervision**

As the Chief Compliance Officer of WC Walker & Associates, Inc., William Craig Walker supervises all activities of the firm. William Craig Walker's contact information is on the cover page of this disclosure document. William Craig Walker adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

*This brochure supplement provides information about Dawn Marie Bowman that supplements the WC Walker & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Dawn Marie Bowman if you did not receive WC Walker & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.*

*Additional information about Dawn Marie Bowman is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **WC Walker & Associates, Inc.**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Dawn Marie Bowman**

Personal CRD Number: 3082559

Investment Adviser Representative

WC Walker & Associates, Inc.  
623 N Harbor Blvd  
Fullerton, CA 92832  
(714) 446-8750  
[dawn@walkerwealth.com](mailto:dawn@walkerwealth.com)

UPDATED: 11/19/2019

## Item 2: Educational Background and Business Experience

**Name:** Dawn Marie Bowman      **Born:** 1974

### **Educational Background and Professional Designations:**

#### **Education:**

BA Business Finance, California State University at Long Beach - 1997

#### **Business Background:**

09/1998 - Present

Investment Adviser Representative  
WC Walker & Associates, Inc.

05/1998 - 03/2020

Financial Advisor  
WC Walker & Associates, Inc./Raymond James  
Financial

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## Item 4: Other Business Activities

Dawn Marie Bowman is not engaged in any investment-related business or occupation (other than this advisory firm).

### **Item 5: Additional Compensation**

Dawn Marie Bowman does not receive any economic benefit from any person, company, or organization, other than WC Walker & Associates, Inc. in exchange for providing clients advisory services through WC Walker & Associates, Inc..

### **Item 6: Supervision**

As a representative of WC Walker & Associates, Inc., Dawn Marie Bowman is supervised by William Craig Walker, the firm's Chief Compliance Officer. William Craig Walker is responsible for ensuring that Dawn Marie Bowman adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for William Craig Walker is (714) 446-8750.