Item 1. Introduction

A. Pillar Wealth Management, LLC is registered with the Securities and Exchange Commission as an investment advisor and we provide investment advisory services rather than brokerage services. Investment advisory services and brokerage services and fees differ and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.

B. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Services: We provide investment advisory services, consulting and financial planning services to retail investors.
Monitoring: We are responsible for the oversight of your account and will review your account on an annual basis as a part of our regular service. We may also review your account when there are major changes in the economy or in your financial circumstances.
Investment Authority: We buy and sell investments in your account without asking you in advance, this is called “discretionary authority.”
Limited Investment Offerings: Our investment advice will cover investments in mutual funds, stocks, bonds, fixed income, Exchange Traded Securities, real estate, hedge funds, real estate investment trusts, private placements and government securities.
Account Minimums: Our cumulative minimum account requirement for opening and maintaining an account is $5,000,000. This is negotiable.

Additional Information: Our firm has been in business since September 8, 2008. The principal owners are Haitham E. Ashoo and Christopher G. Snyder. We offer ongoing portfolio management services based on your individual goals, objectives, time horizon and risk tolerance. We offer a more limited consulting service on topics specific to your needs. Our financial planning services can be tailored to your needs. Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.

Questions you should 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?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Principal Fees and Costs: You will pay an on-going negotiable asset-based fee range from 1.60%-0.27% at the beginning of each quarter for our services, based on the value of the cash and investments in your advisory account. We are not compensated for the sale of securities or other investment products which may include asset-based sales charges or services fees from the sale of mutual funds. The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. Our consulting services fee ranges from $2,500 to $25,000 and our hourly fee ranges from $875-$675. For the creation of a financial plan our fixed fee ranges from $500 to $25,000. Fee minimums are required with each service, investment management $15,000 minimum, consulting, fixed and hourly fees $2,500 minimum.

Other Fees and Costs: You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.
**Additional Information:** 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. Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.

Help me understand how these fees and costs might affect my investments. If I give you $10,000,000 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 advisor? How else does your firm make money and what conflicts of interest do you have?

**B.(i) Standard of Conduct**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means. The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

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

**Additional Information:** We do not have any relationships or arrangements with any other entity.

**How do your financial professionals make money?**

We are paid from the asset-based fee that is charged to your investment account. The more assets you have in your advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. We are not compensated based on the product sold or by product sales commissions. We might also be compensated when you engage us for consulting and/or financial planning services.

**Item 4. Disciplinary History**

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

Yes we have a disciplinary history. A Settlement Agreement has been entered into between our firm and The Commissioner of Business Oversight, State of California, as of June 30, 2016 in relation to our not submitting the required notice filings of the firm since 2008. We paid a fine and submitted the required notice filing as well as updated our Form ADV for this matter. Search tools are available to retail investors who visit www.Investor.gov/CRS to research our firm and financial professionals.

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

**Item 5. Additional Information**

Contact Haitham E. Ashoo, Managing Member/Chief Compliance Officer, Phone: (925) 407-0320 for additional and up to date information.

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?