Item 1: Introduction
Pillar Wealth Management, LLC is a SEC registered Investment Adviser headquartered in the state of California. Pillar Wealth Management, LLC main office is located at: 1255 Treat Boulevard, Ste 300, Walnut Creek, CA 94597. Pillar Wealth Management, LLC investment advisory services include financial planning and ongoing discretionary investment management. Pillar Wealth Management, LLC clients may include individuals, high net worth individuals, families, business entities, trusts, and estates. Additional information regarding our services can be found in Item 4 and Item 7 on our ADV Part 2A.

Brokerage and investment advisory services and fees differ and that it is important for the retail investor to understand the differences. There are free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationship and Services
What investment services and advice can you provide me?
Pillar Wealth Management offers financial planning and continuous financial advice and guidance to retail investors on a Discretionary basis.

Account Monitoring. Client portfolios are monitored on an ongoing basis. The frequency of a portfolios rebalancing takes place when we at Pillar Wealth Management feel that there is an opportunity to sell into strength and buy into weakness.

Investment Authority. We manage investment accounts on a discretionary basis. Discretionary investment management means that the Advisor makes the ultimate decision to invest in a specific investment.

Investment Offerings. We provide advice on various types of investments. Our services are not limited to a specific type of investment and/or product.

Account Minimums and Other Requirements. In general, unless negotiated otherwise, we require a minimum household dollar amount of $5,000,000.00 to open and maintain advisory accounts.

Additional Information: More detailed information about our services can be found in our firm brochure. (ADV Part 2A Items 4 & 7) To view our form ADV click this link: https://adviserinfo.sec.gov/firm/brochure/147837.

Conversation Starters & Key Questions to Ask Your Investment Advisor:
- 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
At this time, Pillar Wealth Management has chosen to work with the following custodians: Charles Schwab and Fidelity. Pillar Wealth Management’s advisory fees are separate from the fees charged by Charles Schwab and Fidelity. Pillar Wealth Management’s annual advisory fee schedule(s) and details are as follows:

Pillar Wealth Management’s advisory fees, are negotiated, and will not exceed 1.6% of Assets Under Management (AUM) and are based on complexity and guided by the total market value of the assets under advisory. Pillar Wealth Management does not charge additional fees over and above our agreed to advisory fee. Mutual funds and ETFs have internal fees and expenses, in which Pillar Wealth Management does not receive or share in these fees. Pillar Wealth Management, LLC clients may incur brokerage and other transaction costs by the custodian. Pillar Wealth Management does not receive these fees nor do we share in these fees; see ADV 2A Item 12 for additional information. Additional information regarding our services can be found in Item 5 on our ADV Part 2A. https://adviserinfo.sec.gov/firm/brochure/147837.

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.
Conversation Starters & Key Questions to Ask Your Investment Advisor:

- Help me understand how these fees and costs might affect my investments. If I give you $5,000,000 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 adviser? How else does your firm make money and what conflicts of interest do you have?

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. An example of a conflict is Pillar Wealth Management receives additional compensation when a client adds money to increase the accounts value.

Conversation Starters & Key Questions to Ask Your Investment Advisor:

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

How do your financial professionals make money?
Pillar Wealth Management, LLC investment advisory representatives are compensated based on the amount of client assets (i.e. Cash & Securities) under management in which they service.

Additional Information: Additional information regarding our services can be found in Item 5 on our ADV Part 2A.

Item 4: Disciplinary History
Do you or your financial professionals have a legal or disciplinary history?
Yes, we have a disciplinary history. Pillar Wealth Management and its investment adviser representatives disciplinary history can be found on the firms ADV 2A and the specific individuals ADV 2B. A free and simple tool you can use to research Pillar Wealth Management and/or investment advisor representatives can be found at Investor.gov/CRS

Conversation Starters & Key Questions to Ask Your Investment Advisor:

- As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Item 5: Additional Information
Primary Contact Information
Pillar Wealth Management is located at 1255 Treat Boulevard, Ste 300, Walnut Creek, CA 94597. Mr. Haitham E. Ashoo is the Chief Compliance Officer of Pillar Wealth Management, LLC. Clients can call him at (925) 407-0320 or reach him by email at: pwm@pillarwm.com to request additional up-to-date information and/or to request the latest copy of the firms form CRS (ADV Part 3) and/or our firm brochure ADV Part 2A.

Conversation Starters & Key Questions to Ask Your Investment Advisor:

- Who is my primary contact person?
- Is my primary contact person 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?