

Pioneer Wealth Management Group, Inc. is a registered investment adviser with the U.S. Securities and Exchange Commission (“SEC”). Clients and prospective clients should be aware that services and fees differ between investment advisers and broker/dealers, and it is important for investors to understand the differences. Free and simple tools are available to research firms and financial professionals at <https://investor.gov/CRS>, which also provides educational materials about broker/dealers, investment advisers, and investing.

## What investment services and advice can you provide me?

We offer financial planning and investment advisory services on a discretionary basis with no non-discretionary client assets. We may invest in equities, mutual funds, bonds, cash-equivalents, private funds, private equity funds, exchange traded funds, and other instruments and/or third-party investment managers. We also provide consulting services for small businesses and on non-traditional investments such as direct owned real estate or small businesses. Portfolios are usually reviewed as frequently as weekly, and not less than monthly. We provide clients with investment analysis including asset allocation, holdings, investment income and expenses, as well as realized gains and losses. We do not have any affiliated products and therefore our advice is not limited to any products or types of investments. We have no minimum account size or investment amount requirements.

**Additional information:** You may review our Form ADV, Part 2A (items 4-7) at <https://adviserinfo.sec.gov/>.

Questions to ask your advisor:

1. Given my financial situation, should I choose an investment advisory service? Why or why not?
2. How will you choose investments to recommend to me?
3. What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

## What fees will I pay?

The specific manner in which fees are charged is established in a client’s engagement contract with us. These fees are variable and depend on a client’s complexity. In general, we get paid in 3 ways.

- a. Hourly fee. Our hourly rates differ based on advisor but range between \$200 to \$500 per hour.
- b. Financial Planning fee. Many of our clients pay a flat fee for ongoing financial planning and consulting services. This fee is typically billed one time or on a monthly or annual basis.
- c. Assets Under Management fee. Many of our clients decide that they want us to manage their investments for them. In this case, we charge a fee for that. The fee depends on how large a portfolio is. In this type of relationship, the more assets you have, including cash, the more you will pay. We therefore have an incentive to help you increase the assets in your accounts to increase our fees. You pay our fee monthly even if you do not buy or sell anything in that month.

You may incur additional costs related to investment advisory services and investments, including custodian fees, fees related to mutual funds, transaction fees, and ongoing fund management expenses.

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.

Questions to ask your advisor:

5. Help me understand how these fees and costs might affect my investments.
6. If I give you \$10,000 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?

When we act as your investment adviser, we must 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 to you. For example, if we structure an Asset Management Fee relationship, we make more money as your investment accounts grow. Therefore, we have an incentive to encourage you to save more into those accounts and invest in securities that grow.

Questions to ask your advisor:

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

## How else does your firm make money and what conflicts of interest do you have?

Often investments will have their own internal fees and custodians such as Schwab, Fidelity, TD Ameritrade, or Etrade will have transactional fees.

**Additional Information:** Our fees are not tied to investment performance. You will pay some fee whether investments make or lose money. Fees and costs will reduce your investment return over time. Please make sure you understand what fees and costs you are paying. For additional information about fees and costs, including our full fee schedule, see Form ADV, Part 2A brochure (Items 5 and 6) which is accessible at <https://adviserinfo.sec.gov/>.

## How do our financial professionals get paid?

Our team members are all paid a salary. We do not earn commissions or kickbacks from any third party, and we do not pay employees via any commission structure.

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

No. Visit <https://investor.gov/CRS> for a simple search tool to research firms and financial professionals.

Questions to ask your advisor:

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

## Compare with Typical Brokerage Accounts

Instead of working with us as an Investment Adviser, you could open a brokerage account with a broker/dealer where you might pay a transaction-based fee, generally referred to as a commission. This fee is generally charged when you buy or sell an investment or product.

Features of a typical brokerage account include:

- When working with a broker/dealer, you may select investments or the broker/dealer may recommend investments for you. The ultimate decision for your strategy and the purchase and sale of investments is yours.
- If you pay transaction-based fees, then the more trades in your account, the more fees the broker/dealer charges you. The broker/dealer has an incentive to encourage you to trade or exchange products often.
- You can receive advice in either type of account, but you may prefer paying a
  - Transaction-based fee if you do not trade often or if you plan to buy and hold investments or products for longer periods of time; or
  - An asset-based fee if you want ongoing advice or want help making investment decisions.

Questions to ask your advisor:

9. Who is my primary contact person?
10. Is he or she a representative of an investment advisor or broker/dealer?
11. Who can I talk to if I have concerns about how this person is treating me?

## Additional Information

You may contact us to discuss your financial needs, request current or additional information or to obtain a copy the client relationship summary at [info@pioneerwealth.com](mailto:info@pioneerwealth.com) or 512.334.6800.