

Item 1 - Cover Page

Pioneer Wealth Management Group

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This Disclosure Brochure provides information about the qualifications and business practices of Pioneer Wealth Management Group (“Advisor” or “Firm”). If you have any questions about the contents of this Brochure, please contact us at (512) 334-6800.

Pioneer Wealth Management Group is a Registered Investment Adviser located in the State of Texas. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration of an investment advisor does not imply any special level of skill or training. This Disclosure Brochure provides information about Pioneer Wealth Management Group to assist you in determining whether to hire or retain the Advisor.

Additional information about Pioneer Wealth Management Group is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 - Material Changes

The following changes have been made to this Disclosure Brochure:

- The Advisor has updated Item 5 – Fees and Compensation to include more pricing information for Financial Planning and Asset Management Services.
- The Advisor has updated Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss to provide additional detail about investment strategy and investment-related risks.
- The Advisor has updated Item 12 – Brokerage Practices to provide required disclosures regarding broker/dealer selection, best execution, and trade aggregation.
- The Advisor has updated Item 15 – Custody to provide required disclosures regarding advisory fee deductions and standing letters of authorization.

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, regulations, and updates required by securities regulators. This complete Disclosure Brochure of Summary or Material Changes shall be provided to each client annually and if a material change occurs.

At any time, you may view the current Disclosure Brochure on-line at the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching our firm name or our CRD# 133429. You may also request a copy of this Disclosure Brochure at any time by contacting us at (512) 334-6800.

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Item 4 - Advisory Business

Pioneer Wealth Management Group (“Advisor” or “Firm”) is an SEC-registered investment advisor incorporated in Texas since 2005. Pioneer Wealth Management is a fiduciary and is required to always act in its client’s best interest. Pioneer Wealth Management provides the following services to its clients:

Financial Planning

Pioneer Wealth Management Group provides financial planning services to clients. The Firm recommends each new client engage in financial planning services or as part of its asset management services. Financial planning evaluates a client’s present and future financial situation, using known variables and reasonable assumptions to predict future cash flow, investment returns, and distributions. Financial planning may encompass several areas of financial need, including any or all of the following:

- **Data Gathering:** Advisor gathers required information through requests for client’s documents and conversations with the client. The information gathered during this engagement will assist Advisor in determining the most appropriate course of action for a client’s financial and investment activity.
- **Cash Flow:** Advisor compares client’s current and future income flows with outflows to taxes, savings, liability payments, and other expenses. Cash flow helps to determine needed cash reserves, insurance needs, future expenses, and income needed from investments.
- **Tax Planning:** Advisor reviews prior years’ taxes and projects current and future tax liabilities from investment accounts, sales transactions, and business income. Advisor may recommend strategies to improve tax situation going forward.
- **Retirement:** Advisor analyzes savings and investment plans to help client feel secure about retirement decision. Advisor may simulate scenarios to evaluate the strengths of a client’s retirement plan.
- **Education:** Advisor analyzes existing education savings, works with client to define goals for education funding, and creates a savings plan to help the client achieve their stated goals.
- **Investments:** Advisor analyzes current investments for alignment with client’s objectives, risk, and expected returns. Advisor evaluates the impact of investment alternatives on client’s portfolio.
- **Insurance:** Advisor reviews existing policies to ensure adequate coverage for life, health, disability, long-term care, liability, and property & casualty.
- **Estate:** Advisor assists in assessing and developing long-term strategies that align with their family situation and goals. Advisor reviews client’s needs concerning care and support to family members, instructions on end-of-life care or financial management, and recommendations for estate planning documents.

The Firm may offer referrals for service providers who can help client implement recommendations. A financial plan or services rendered to the client will usually include general recommendations for a course of action to be taken by the client.

Asset Management

Pioneer Wealth Management provides ongoing investment advice based on the individual needs of the client. To determine a suitable investment recommendation for an individual client, Advisor shall review the client's situation. Such review may include, but would not necessarily be limited to, investment objectives, consideration of the client's overall financial condition, income and tax status, personal and business assets, risk profile, and other factors unique to the client's particular circumstances.

Following this review, Advisor will create an asset allocation recommendation and an investment policy statement. The investment policy statement guides portfolio management of client's investments.

Investment recommendations are not limited to a specific product or service. Advisor typically constructs portfolios consisting of securities and investments, equity securities, corporate debt securities, certificates of deposit, municipal securities, mutual funds, exchange-traded funds, government securities, option contracts, real estate and oil and gas interests. Advisor will only recommend products consistent with the client's stated objectives, risk tolerance, liquidity needs, and suitability.

Advisor manages client assets on a discretionary basis with no non-discretionary client assets.

Item 5 - Fees and Compensation

The following details the fee structure and compensation for services provided by the Advisor. It is customary for Advisor to provide an initial, no obligation, no cost meeting to become familiar with client's circumstances before recommending a fee structure. Each client is required to enter into a written agreement with the Advisor for services.

Financial Planning Services

Advisor provides clients with financial planning services that may be specific or modular in their preparation (unique to each client in their depth of preparation). Topics included as part of the financial planning services may include the following: organization and assessment, retirement planning, education planning, long-term care, insurance planning, debt management, investments, tax planning, estate planning, and life events.

Financial planning services may be billed annually, monthly, hourly, or by fixed fee. Fees vary based on scope of services and complexity. An estimate of financial planning fees will be provided to the client prior to engaging the client for financial planning services.

One-Time Onboarding Fee

A one-time setup payment may be billed at contract signing to reflect the work required during a new client's initial onboarding. The Advisor may reduce or waive this fee at their discretion.

Annual Wealth Planning

An annual wealth planning engagement includes comprehensive financial planning services for a full year. Annual fees are billed at a fixed price that varies depending on the scope of services and the complexity of the client's situation. An estimate for total costs will be provided to the client prior to engaging in annual wealth planning. Annual wealth planning services are eligible for renewal annually based on the service agreement contract date. Clients may request a payment schedule.

Hourly Planning

In certain instances, the Advisor may offer its financial planning services as an hourly engagement at an hourly rate up to \$500 per hour. Hourly fees are billed in arrears based on hours worked, including preparation, meeting time, and correspondence. Advisor and client must agree on scope of work upon engagement.

Ad Hoc Consulting

The Advisor may offer its financial planning services as a flat fee for an agreed-upon scope of work. Payment is due at engagement.

Advisory Subscription

An Advisory Subscription engagement may be appropriate for clients with simpler financial planning needs. Advisory Subscription includes two 1-hour meetings per year, phone and email consultations as necessary, and full access to Pioneer360, the Firm's financial planning portal. Fees are assessed monthly with a minimum 12-month commitment. Subscription services auto-renew until canceled.

Asset Management

Advisor may provide its clients with investment advisory and consultation services on a "fee for service" basis.

Clients are charged for Advisor’s asset management services based on a percentage of assets under management. Fees are based on the following incremental fee schedule.

Annual Fee	Assets Under Management	Monthly
1.00%	On the first \$2,000,000	0.0833%
0.85%	On the next \$2,000,000	0.0708%
0.55%	On the next 2,000,000	0.0458%
0.25%	On the next \$4,000,000	0.0208%
0.10%	10,000,001 +	0.0083%

For clients who engage Pioneer Wealth Management Group to provide asset management services, the Advisor may waive or reduce the Financial Planning Services fee, up and to the point that only the asset management fee applies. Clients may sign a service agreement that combines financial planning and asset management services.

Fees may be negotiable at the sole discretion of the Advisor. Unless otherwise instructed, the client’s fees are based on the aggregate assets under management for the client’s household for fee billing purposes. All securities held in accounts managed by Pioneer Wealth Management Group will be independently valued by the Custodian.

The exact services and fees will be agreed upon and disclosed in the agreement for services prior to services being provided. The annual asset management fee is divided and billed monthly in arrears at the beginning of each calendar month and will be based on the amount of assets under management at the end of the previous calendar month. Advisor prefers to have its advisory fees deducted directly from the client’s account. In these cases, clients must provide the Firm’s custodian with written authorization to have fees deducted from the account and paid to Advisor. Upon discretion of Advisor, clients may pay fees directly to Advisor. For clients that pay directly, payment is due upon receipt of a billing statement from Advisor. The custodian delivers quarterly or monthly account statements to clients. Among other details, account statements list disbursements for the account including the amount of the advisory fee when deducted directly from the account. Relationship is valid until terminated.

Other Fees

In addition to Advisor’s asset management fee(s), Client may be assessed other fees by parties independent from Advisor. The client may also incur, relative to certain investment products (such as mutual funds), charges imposed directly at the investment product level (e.g. advisory fees, administrative fees, and other fund expenses). Brokerage fees/commissions charged to client for securities trade executions may be billed to the client by the broker-dealer or custodian of record for the client account, not Advisor.

Item 6 - Performance Based Fees and Side By Side Management

Advisor does not participate in performance-based fees or side by side management.

Item 7 - Types of Clients

The types of clients the Advisor generally provides investment advice to includes, but is not limited to, individuals, high net worth individuals, trusts, estates, corporate retirement plans, charitable organizations, corporations, or businesses. The Advisor does not impose a minimum size for establishing a financial planning or asset management relationship.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Pioneer Wealth Management Group believes in long-term investing through a well-diversified portfolio consistent with the client's financial goals. Each client engagement entails a review of the client's investment goals, financial situation, time horizon, risk tolerance, and other factors to develop an appropriate strategy for managing a client's account(s). Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of the client's account(s). Client is responsible for informing Advisor of any changes in financial condition, goals, or other factors that may impact investment recommendations.

The Advisor may use some or all of the following methods of analysis: Fundamental, Technical, or Cyclical in formulating its investment strategies for giving investment advice or managing client assets. Research and analysis are derived from numerous sources, including financial media companies, third-party research materials, internet sources, and review of company activities.

The Advisor mainly recommends Exchange-Traded Funds (ETFs) and mutual funds within a globally-diversified portfolio. Clients may select a focus on keeping fees as low as possible, factor-based investing, or Environmental Social Governance (ESG) investing.

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Pioneer Wealth Management Group will assist clients in determining an appropriate strategy based on their risk tolerance and financial goals. There is no guarantee that a client will meet their investment goals. Following are some investment risks the client should understand and consider:

Market Risks

The value of a client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the US and abroad. This risk is linked to the performance of overall financial markets.

Exchange Traded Fund (ETF) Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low trading volume. The price of an ETF fluctuates based on market movements and may dissociate from an index tracked by the ETF or the price of underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

Mutual Fund Risks

The performance of open-end mutual funds is subject to market risk, including the possible loss of principal. The price of the open-end mutual funds will fluctuate with the value of underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later in the same day.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each client should understand and be willing to bear. Clients are encouraged to discuss these risks with the Advisor.

Item 9 - Disciplinary Information

There are no legal, regulatory, or disciplinary events involving the Advisor.

Item 10 - Other Financial Industry Activities and Affiliations

Neither Pioneer Wealth Management Group nor any of its Supervised Persons are affiliated with any other Investment Advisor or Broker/Dealer.

Neither Pioneer Wealth Management Group nor any of its Supervised Persons have any relationships or arrangements with other firms in the financial industry that are material to Pioneer Wealth Management Group's advisory business. However, there may occasionally be board members that are involved in legal or financial fields. These relationships do not have any material impact on the advisory business of the firm.

Item 11 - Code of Ethics, Participation or Interest in Client transactions and Personal Trading

Pioneer Wealth Management Group has adopted a Code of Ethics for all supervised persons describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Pioneer Wealth Management Group must acknowledge the terms of the Code of Ethics annually, or as amended.

Our officers, directors, employees or affiliates may, from time to time, invest their own assets with the same Investment Advisors or in the same mutual funds or other securities in which our clients' assets may have been invested.

We have instituted procedures for monitoring securities transactions of our associated persons, which include a quarterly review of reports of personal securities transactions effected by our associated persons and their immediate families during the preceding quarter. In addition, if an associated person maintains a securities trading account at another broker-dealer that is directly managed by the employee, the other broker-dealer will provide a copy of the employee's statement to a manager who reviews it for compliance purposes.

We have also adopted policies and procedures to prevent the misuse of "insider" information (material, non-public information). A copy of such policies and procedures is available to any person upon request.

Item 12 - Brokerage Practices

Best Execution

In an effort to provide the best services at the most reasonable commission rates possible, we do recommend brokers based on the following factors:

- Stability, reputation, and financial responsibility of the broker/dealer;
- Competitive commission rates and prices;
- Execution capability based on order size, market breadth, availability of accurate information, and other trading characteristics;
- Quantity and quality of research received from the broker/dealer;
- Confidentiality;
- Responsiveness;
- The technology and trading platforms of the broker/dealer

- Other factors that may be useful in providing investment management services to clients.

Soft Dollars

Pioneer Wealth Management may recommend or use a broker who provides useful research and securities transaction services even though another broker may charge a lower commission and offer no research services or securities transaction assistance. Research received from a broker/dealer may be useful in servicing all our clients, and not all such research may be useful for a particular transaction or account.

In obtaining best execution for clients, Pioneer Wealth Management Group may direct brokerage transactions to brokers who provide research and execution services to the Advisor and indirectly to its clients. Research services obtained through the use of soft dollars may be developed by brokers to whom brokerage is directed or by third parties compensated by the broker. Advisor may not use each research service available to service each client. As a result, a client may pay brokerage commissions that are used to purchase research services that are not used to benefit that specific client. Broker/dealers may be paid commission for effecting transactions for our clients that are greater than amounts other broker/dealers would have charged for these same transactions. Pioneer Wealth Management determines in good faith that transaction costs are reasonable in relation to the value of brokerage and research services provided by those broker/dealers, either in terms of a particular transaction or our overall duty to its discretionary investment advisory clients.

When Pioneer Wealth Management uses client brokerage commissions to obtain research or brokerage services, we receive a benefit to the extent that Pioneer does not have to produce such products internally or compensate third parties with Advisor resources. Therefore, such use of client brokerage commissions results in a conflict of interest, because we have an incentive to direct client brokerage to brokers who provide research and services we utilize, even if these brokers do not offer the best price or commission rates for our clients.

Within the last year, we have obtained products and services described in this section that may be considered to have occurred on a soft-dollar basis.

Trade Allocation

Pioneer Wealth Management Group may block trades where appropriate. Blocking of trades permits trading of aggregate blocks of securities from multiple client accounts, so long as transaction costs are shared equally and on a pro-rata basis between all accounts included in any block. Block trading may allow us to execute equity trades in a timelier, more equitable manner, at an average share price.

Pioneer Wealth Management Group may execute client transactions separately for an individual account or client. Advisor may recommend a broker that offers automated rebalancing or a broker that requires manual rebalancing. Consequently, certain client trades may be executed before others, at a different price and/or commission rate. In these situations, clients may not receive volume discounts available to block trades.

Item 13 - Client Accounts

Account reviews are provided in connection with asset management accounts. For clients participating in this program, one of the Advisor's representatives will contact clients at least annually for the purpose of reviewing their account and to determine if there have been changes in their financial situation or investment objectives. The calendar is the main triggering factor, although more frequent reviews may also be triggered by changes in the client's circumstances, client request, or changes within the market.

The underlying investments held in client accounts are reviewed on a more frequent basis. Portfolios are usually reviewed as frequently as weekly, and not less than monthly. Triggering factors for changes to underlying portfolios include the relative valuation changes between asset classes, valuation of the individual security, or economic or political changes that change the perceived risk/reward ratio of a sector or sub-sector of the global or national economy.

Client investment portfolios are reviewed on an ongoing basis. For financial plans, the calendar is the main triggering factor, although more frequent reviews may also be triggered by changes in the client's circumstances, client request, or changes within the market.

Clients will receive account statements directly from the custodian. Statements will be delivered no less than quarterly but as frequent as monthly. In addition, Advisor may provide quarterly newsletter covering general financial and investment topics, explaining current views of the global economies and factors driving investment decisions.

Item 14 - Client Referrals and Other Compensation

Advisor does not compensate any person, directly or indirectly, for client referrals.

Advisor does not have arrangements with someone who is not a client that provides an economic benefit to Advisor for providing investment advice or other advisory services to its clients.

Item 15 - Custody

Advisor does not maintain physical possession of any client account assets. Clients' assets must be held by a bank, broker/dealer, mutual fund transfer agent, or other such institution deemed a 'qualified custodian' by the SEC.

Deductions for Advisory Fees

Clients electing Asset Management services may have advisory fees directly debited from their accounts. As part of this billing process, the client's custodian is advised of the fee amount to be deducted. At least quarterly, the custodian is required to send the client a statement showing all transactions within the account during the reporting period.

Because the custodian does not calculate the amount of the fee to be deducted, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation, among other things. Clients should contact Advisor directly if they believe there may have been an error in their statement.

Account Statements

Advisor may send account statements directly to Asset Management clients in addition to the periodic statements clients may receive from their custodian. Pioneer Wealth Management Group urges clients to carefully compare the information provided on these statements to ensure all account transactions, holdings, and values are correct and current.

Standing Letters of Authorization

The Advisor's custodial agreement may enable the Advisor to withdraw, or transfer, client funds or securities upon instruction to the custodian. In most cases, Advisor only takes custody within the scope of fee withdrawal from a client's account.

Based on the No-Action Letter submitted by the Investment Adviser Association dated February 21, 2017, the SEC indicates that an adviser generally has custody where a client grants the adviser power in a standing letter of authorization ("SLOA") to conduct third party transfers (i.e. instruct the qualified custodian to accept the adviser's direction on the client's behalf to move money to a third party designated in the SLOA). These SLOAs have been put in place upon the client's written request and signature. For instance, the amount or timing of the transfers may not be on the SLOA submitted to the custodian. However, at a future date, a client will contact the Advisor requesting that the adviser submit instructions to the custodian to remit a specific dollar amount from the account to the designated third party, both of which are identified on the SLOA on file). As further outlined in the No-Action letter, the Advisor is exempt from certain ongoing requirements of the Custody Rule as we comply with the stated conditions of the letter.

Item 16 - Investment Discretion

Upon receiving written authorization from the client, Advisor provides discretionary investment advisory services for client accounts. Advisor's discretionary authority will be granted by the client in the client agreement. When discretionary authority is granted, it is limited in that

Advisor will only be given discretionary trading authority. This authority will allow Advisor to determine the type of securities and the amount of securities that can be bought or sold for the client portfolio without obtaining the client's consent for each transaction.

Item 17 - Voting Client Securities

Advisor does not perform proxy-voting services on a client's behalf. Clients are instructed to read through the information provided with the proxy-voting documents and to make a determination based on the information provided. Upon request from the client, Advisor may provide limited clarifications of the issues presented in the proxy voting materials based on Advisor's understanding. However, the client will have the ultimate responsibility for making all proxy-voting decisions.

Item 18 - Financial Information

Advisor does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance. Advisor is not organized as a sole proprietor. Advisor does not have any financial condition that is reasonably likely to impair its ability to meet contractual commitments to its clients. Advisor has not been the subject of a bankruptcy petition at any time during the past ten years.

Item 19 - Requirements for State-Registered Advisors

Milad Taghehchian, CPA, CFP®

Milad is a CFP® professional and has been an investment advisor since 2001. He volunteers for several organizations focused on education, financial literacy, and economic development. Milad is a firm believer in being a life-long learner and being eternally curious about all aspects of life. Milad has no outside business activities but does manage several LLC's as part of his family's investment portfolio.

Background:

The University of Texas at Austin – B.S. Economics
CPA
CERTIFIED FINANCIAL PLANNER™ Professional
Born 1981

Chris Cyndecki, CFA, CFP®

After joining Pioneer Wealth Management Group in 2011, Chris completed the Chartered Financial Analyst® designation and CERTIFIED FINANCIAL PLANNER™ certification. Chris specializes in helping people understand their employer stock compensation packages. In his free time, he enjoys playing music, skiing, basketball, and reading. He is passionate about financial literacy, renewable energy, and the Texas Longhorns (Hook 'em).

Background:

The University of Texas at Austin – BBA, Finance
CERTIFIED FINANCIAL PLANNER™ Professional
Chartered Financial Analyst (CFA®) Charterholder
Investment Advisor Representative (Series 65)
Born 1990

Ian Tennant, ChFC®, EA

Ian's passion for financial planning arises out of a desire to help people truly identify the deeper purpose of their daily efforts in this world and remove undue stress from their lives. He holds the ChFC® advanced financial planning designation and the Enrolled Agent tax designation. He previously served as a board member for 4 1/2 years with Please BE KIND To Cyclists, a local non-profit in Austin, TX. He volunteers with Foundation Communities as a financial coach, credit counselor, and tax preparer for the underprivileged, and is a former Big mentor with Big Brothers Big Sisters. He's an audiophile and musician, loves to explore the city via bicycle, and spend time immersed in nature. He yearns for a world filled with more peace, curiosity, and community.

Background:

The University of Texas at Austin – Engineering
Chartered Financial Consultant®
Enrolled Agent
Investment Advisor Representative (Series 65)
Born 1990

Daphne Jordan, CFP®

Daphne received a 2019 Rising Star Award from Investment News' "Excellence in Diversity" program and has been featured in Money Savage podcast on "Your Financial Road Map". She has also had an article published in the Austin Family magazine sharing tips with parents on saving for college and has been quoted in Bustle online magazine.

As a previous Austin Financial Planning Association President and current NAPFA Board Director, she enjoys serving in a thought leader capacity and wishes to make financial planning an approachable experience for consumers.

She is a career-changer and brings her experience of being a teacher and business manager of a large non-denominational church to the table when working with clients. Daphne believes in, "being relational" and feels "that investing in others reap the best benefits." It would be her delight to work with you.

Background:

The University of Texas at Austin – Bachelors Mathematics
CERTIFIED FINANCIAL PLANNER™ Professional
Born 1969

Nicole Renaux, CFP®

Nicole Renaux joined Pioneer Wealth Management Group and completed her CERTIFIED FINANCIAL PLANNER™ certification in 2019. As a Wealth Advisor, Nicole excels in helping people answer their tough money questions and accomplish their financial goals. In her previous career, she performed financial planning and analysis for a small cooperative brewery. Nicole currently leads the Board of Directors of Camp Fire Central Texas, a non-profit that works to connect youth with nature. As a commitment to expanding her financial planning expertise, Nicole coordinates the Austin NAPFA Study Group, planning immersive sessions for financial planners to share best practices. In her free time, Nicole enjoys traveling with her Airstream and wrangling her chicken flock out of her garden.

Background:

The University of Texas at Austin - BBA, International Business
CERTIFIED FINANCIAL PLANNER™ Professional
Series 66
Born 1988

Anthony Guzman, CFP®

Anthony joined Pioneer Wealth in 2020 after serving as a paraplanner at a local investment advisory firm. Anthony served as a bilingual elementary teach through Teach for America. Anthony is passionate for empowering families who are traditionally underserved by the financial services industry. He specializes in investment management and young families. Se Habla Español.

Background:

Texas A&M University – BBA, Accounting
CERTIFIED FINANCIAL PLANNER™ Professional
Investment Advisor Representative (Series 65)
Born 1993

April Busby, CPA, CFP®

April joined Pioneer Wealth in 2021 after an extensive career in public accounting, corporate finance, and non-profit/small business executive roles. She has been a licensed CPA since 1995 and specializes in helping clients understand their benefit packages, cash flows, investment portfolios and taxes. Previously, she was a 14-year volunteer for Boy Scouts of America, serving as Treasurer, Assistant Cubmaster and Den Leader positions and providing adult leadership during high-adventure treks, summer camps and scouts' advancement. In her free time, she enjoys hiking, camping, biking, fresh food, and coffee.

Background:

University of Southern California - Masters of Accounting (MAcc)
University of Alabama – BS, Business Administration | Accounting
CPA
CERTIFIED FINANCIAL PLANNER™ Professional
Investment Advisor Representative (Series 65)
Born 1970

Nikki Yates, CFP®

Nikki is passionate about helping people gain clarity and understanding about their financial pictures, empowering them to live their lives to the fullest. She studied Education at the University of Texas and put that knowledge towards the financial services industry. Nikki a co-chair for the Austin NAPFA Study Group, helping plan and coordinate sessions for financial advisors to share best practices, with the goal of not only expanding her knowledge, but also making education accessible to others. Nikki is also a member of Young Women's Alliance and volunteers with Girls Empowerment Network and other nonprofits in the Austin area.

Background:

University of Texas at Austin – BS in Kinesiology
CERTIFIED FINANCIAL PLANNER™ Professional
Series 65
Born 1994

Shirley Sanchez, MS, CFP® Candidate

Shirley Sanchez joined Pioneer Wealth Management Group in 2021 after a career in counseling and education. Shirley has a master's degree in counseling and brings this skill set to the finance profession, as she helps people gain clarity with their finances and navigate through the emotions around money. Previously, she volunteered for Foundation Communities as a financial coach, where she helped underserved communities reach their financial goals. In her free time, you can find her spending time with her two children and husband, drinking coffee, and enjoying new experiences around town and elsewhere.

Background:

California State University, Long Beach - MS Counseling
University of California Santa Barbara - BA Sociology | Applied Psychology | Education
Candidate for CFP® Certification
Born 1986