

## Item 1 - Cover Page

Pioneer Wealth Management Group

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**Milad Taghehchian, CPA, CFP®**

**Chris Cyndecki, CFA, CFP®**

**Ian Tennant, ChFC®, EA**

**Daphne Jordan, CFP®**

**Nicole Renaux, CFP®**

**Anthony Guzman, CFP®**

**April Busby, CPA, CFP®**

**Shirley Sanchez, MS, CFP®**

This brochure supplement provides information about our advisors that supplements the Pioneer Wealth Management Group brochure. You should have received a copy of that brochure. Please contact us at (512) 334-6800 if you did not receive Pioneer Wealth Management Group's brochure or if you have any questions about the contents of this supplement.

Additional information about our advisors is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Designations held by Investment Advisor Representatives of Pioneer Wealth Management Group are as follows:

### Certified Public Accountant (CPA)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. To maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

### Certified Financial Planner (CFP®)

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 several 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:

1. Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary.
2. Examination – Pass the comprehensive CFP® Certification Examination, a 6-hour exam.
3. Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
4. 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 to maintain the right to continue to use the CFP® marks:

1. Continuing Education – Complete 30 hours of continuing education hours every two years.
2. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

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.

### Chartered Financial Analyst (CFA)

The Chartered Financial Analyst (CFA) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### Chartered Financial Consultant® (ChFC)

The Chartered Financial Consultant® (ChFC) designation program focuses on the comprehensive financial planning process as an organized way to collect and analyze information on a client's total financial situation; to identify and establish specific financial goals; and to formulate, implement, and monitor a comprehensive plan to achieve those goals.

The ChFC program provides financial planners and others in the financial services industry with in-depth knowledge of the skills needed to perform comprehensive financial planning for their clients.

To earn this designation, an eight-course examination must be passed. Designations are usually attained within 15-24 months. Three years of business experience immediately preceding the date of use of the designation is required. Each designee must also complete 30 hours of continuing education every two years.

### Enrolled Agent

An enrolled agent has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years.

## **Item 2 – Educational Background and Business Experience**

### *Milad Taghehchian, CPA, CFP®, born 1981*

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 LLCs as part of his family's investment portfolio.

#### *Business Experience*

Director of Wealth Management, Pioneer Wealth Management Group – 2005-Present  
Wealth Advisor, American Express Financial Advisors – 2002-2004

#### *Educational Background*

The University of Texas at Austin – B.S. Economics  
Certified Public Accountant (CPA)  
CERTIFIED FINANCIAL PLANNER™ Professional

## **Item 3 – Disciplinary Information**

There are no legal, civil, or disciplinary events to disclose regarding Milad Taghehchian. Milad has never been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Milad.

## **Item 4 – Other Business Activities**

Registered investment advisers are required to disclose all material facts regarding business activities. Milad is involved in the following activities:

- Xylem Finance LLC. This organization was started in 2022 in anticipation of building a tax preparation business separate from Pioneer Wealth Management Group.
- Xylem Properties LLC. This entity has owned private family real estate in the past. It is not currently in operation.
- Menna Properties LLC. This entity 100% owned and controlled by Milad owns property and is currently in operation.
- Westgate First. This entity serves as a management company for several of Milad's family properties.

Milad has had several business ventures in the past but none of these were or are currently operational.

## **Item 5 – Additional Compensation**

Registered investment advisers are required to disclose all material facts regarding additional compensation for providing advisory services from someone who is not a client. Milad receives no additional compensation from non-clients for advisory services.

## **Item 6 – Supervision**

Milad serves as Director of Wealth Management at Pioneer Wealth Management Group and is supervised by Nicole Renaux, Chief Compliance Officer. Nicole can be reached at (512) 334-6800.

## **Item 2 – Educational Background and Business Experience**

*Chris Cyndecki, CFA, CFP®, born 1990*

After joining Pioneer Wealth Management Group in 2011, Chris completed the Chartered Financial Analyst® designation and CERTIFIED FINANCIAL PLANNER™ certification. Chris specializes in working with families that have complexity tied to employer stock compensation. In his free time, Chris enjoys playing music, skiing, basketball, and reading. He is passionate about financial literacy, education, and Texas Longhorns athletics.

### *Business Experience*

Wealth Advisor, Pioneer Wealth Management Group – 2011-Present

### *Educational Background*

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

## **Item 3 – Disciplinary Information**

There are no legal, civil, or disciplinary events to disclose regarding Chris Cyndecki. Chris has never been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Chris.

## **Item 4 – Other Business Activities**

Registered investment advisers are required to disclose all material facts regarding business activities. Chris serves as the Treasurer for Austin Kids Can!, a nonprofit organization focused on providing access to afterschool programs to disadvantaged youth in the Austin area.

## **Item 5 – Additional Compensation**

Registered investment advisers are required to disclose all material facts regarding additional compensation for providing advisory services from someone who is not a client. Chris receives no additional compensation from non-clients for advisory services.

## **Item 6 – Supervision**

Chris serves as a Wealth Advisor at Pioneer Wealth Management Group and is supervised by Nicole Renaux, Chief Compliance Officer, and Milad Taghehchian, Director of Wealth Management. Nicole and Milad can be reached at (512) 334-6800.

## **Item 2 – Educational Background and Business Experience**

*Ian Tennant, ChFC®, EA, born 1990*

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.

### *Business Experience*

Wealth Advisor, Pioneer Wealth Management Group – 2012-Present

### *Educational Background*

The University of Texas at Austin – Engineering

Chartered Financial Consultant®

Enrolled Agent

Investment Advisor Representative (Series 65)

## **Item 3 – Disciplinary Information**

There are no legal, civil, or disciplinary events to disclose regarding Ian Tennant. Ian has never been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Ian.

## **Item 4 – Other Business Activities**

Registered investment advisers are required to disclose all material facts regarding business activities. Ian serves as Treasurer for the Chamonix Owners Association. Ian is involved in the following activities:

Cyntennial Ventures LLC: Ian is a 50% owner in this entity, which was formed in 2018 to serve as an eventual investment vehicle for personal private equity investments. The entity's status is active, but with no current business activities.

## **Item 5 – Additional Compensation**

Registered investment advisers are required to disclose all material facts regarding additional compensation for providing advisory services from someone who is not a client. Ian receives no additional compensation from non-clients for advisory services.

## **Item 6 – Supervision**

Ian serves as a Wealth Advisor at Pioneer Wealth Management Group and is supervised by Nicole Renaux, Chief Compliance Officer, and Milad Taghehchian, Director of Wealth Management. Nicole and Milad can be reached at (512) 334-6800.

## Item 2 – Educational Background and Business Experience

### *Daphne Jordan, CFP®, born 1969*

Daphne was listed in *Investopedia's 100 Top Financial Advisors of 2021*, received a 2019 Rising Star Award from InvestmentNews' *Excellence in Diversity* program and has been featured in a 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 Nerd Wallet's online magazine.

As a previous Austin FPA 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!

#### *Business Experience*

Wealth Advisor, Pioneer Wealth Management Group – 2017-Present

Wealth Planning Manager, Austin Asset – 2016-2017

Wealth Planning Senior Associate, Austin Asset – 2015-2016

Wealth Planning Associate, Austin Asset – 2013-2015

Business Manager, PromiseLand Church – 2002-2013

Teacher - Round Rock ISD – 1994 -2002

#### *Educational Background*

The University of Texas at Austin – Bachelors Mathematics

CERTIFIED FINANCIAL PLANNER™ Professional

## Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Daphne Jordan. Daphne has never been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Daphne.

## Item 4 – Other Business Activities

Registered investment advisers are required to disclose all material facts regarding business activities. Daphne volunteers as a director for the National Association of Personal Financial Advisors (NAPFA).

## **Item 5 – Additional Compensation**

Registered investment advisers are required to disclose all material facts regarding additional compensation for providing advisory services from someone who is not a client. Daphne receives no additional compensation from non-clients for advisory services.

## **Item 6 – Supervision**

Daphne serves as a Wealth Advisor at Pioneer Wealth Management Group and is supervised by Nicole Renaux, Chief Compliance Officer, and Milad Taghehchian, Director of Wealth Management. Nicole and Milad can be reached at (512) 334-6800.

## **Item 2 – Educational Background and Business Experience**

*Nicole Renaux, CFP®, born 1988*

Nicole Renaux joined Pioneer Wealth Management Group and completed her CERTIFIED FINANCIAL PLANNER™ certification in 2019. As a Wealth Advisor, Nicole excels in helping folks 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. In her free time, Nicole enjoys traveling with her Airstream and wrangling her chicken flock out of her garden.

### *Business Experience*

Wealth Advisor, Pioneer Wealth Management Group – 2019-Present  
Wealth Advisor Associate, Morgan Stanley – 2017-2019  
Business Administrator, Black Star Co-op – 2011-2017

### *Educational Background*

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

## **Item 3 – Disciplinary Information**

There are no legal, civil, or disciplinary events to disclose regarding Nicole Renaux. Nicole has never been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Nicole.

## **Item 4 – Other Business Activities**

Registered investment advisers are required to disclose all material facts regarding business activities. Nicole serves as Board President for Camp Fire Central Texas. Nicole volunteers to coordinate continued education opportunities for the National Association of Personal Financial Advisors (NAPFA).

## **Item 5 – Additional Compensation**

Registered investment advisers are required to disclose all material facts regarding additional compensation for providing advisory services from someone who is not a client. Nicole receives no additional compensation from non-clients for advisory services.

## **Item 6 – Supervision**

Nicole serves as a Wealth Advisor and Chief Compliance Officer at Pioneer Wealth Management Group and is supervised by Milad Taghehchian, Director of Wealth Management. Milad can be reached at (512) 334-6800.

## **Item 2 – Educational Background and Business Experience**

### *April Busby, CPA, CFP®, born 1970*

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.

#### *Business Experience*

Wealth Advisor, Pioneer Wealth Management – 2021-Present  
COO/CFO, Karisha Community Center for Wellness – 2020-2021  
Long Center for the Performing Arts – 2016-2019  
The University of Texas at Austin – 2005 – 2017

#### *Educational Background*

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

## **Item 3 – Disciplinary Information**

There are no legal, civil, or disciplinary events to disclose regarding April Busby. April has never been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against April.

## **Item 4 – Other Business Activities**

Registered investment advisers are required to disclose all material facts regarding business activities. No information is applicable for April.

## **Item 5 – Additional Compensation**

Registered investment advisers are required to disclose all material facts regarding additional compensation for providing advisory services from someone who is not a client. April receives no additional compensation from non-clients for advisory services.

## **Item 6 – Supervision**

April serves as a Wealth Advisor at Pioneer Wealth Management Group and is supervised by Nicole Renaux, Chief Compliance Officer, and Milad Taghehchian, Director of Wealth Management. Nicole and Milad can be reached at (512) 334-6800.

## **Item 2 – Educational Background and Business Experience**

### *Anthony Guzman, CFP®, born 1993*

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

#### *Business Experience*

Wealth Advisor Associate, Pioneer Wealth Management Group – 2020-Present  
Paraplanner/Client Service Associate at Lucien, Stirling and Gray - 2019-2020  
TeachforAmerica Corps Member and Bilingual Educator at Dallas ISD - 2017-2019

#### *Educational Background*

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

## **Item 3 – Disciplinary Information**

There are no legal, civil, or disciplinary events to disclose regarding Anthony Guzman. Anthony has never been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Anthony.

## **Item 4 – Other Business Activities**

Registered investment advisers are required to disclose all material facts regarding business activities.

Xylem Finance LLC. This organization was started in 2022 in anticipation of building a tax preparation business separate from Pioneer Wealth Management Group

## **Item 5 – Additional Compensation**

Registered investment advisers are required to disclose all material facts regarding additional compensation for providing advisory services from someone who is not a client. Anthony receives no additional compensation from non-clients for advisory services.

## **Item 6 – Supervision**

Anthony serves as a Wealth Advisor Associate at Pioneer Wealth Management Group and is supervised by Nicole Renaux, Chief Compliance Officer, and Milad Taghehchian, Director of Wealth Management. Nicole and Milad can be reached at (512) 334-6800.

## **Item 2 – Educational Background and Business Experience**

*Shirley Sanchez, MS, CFP®, born 1986*

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.

### *Business Experience*

Wealth Advisor Associate, Pioneer Wealth Management, 2021 - present  
Assistant Director of Undergraduate Services, UT Austin, 2015-2021  
Associate Advisor, UT Austin, 2012 - 2015

### *Educational Background*

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

## **Item 3 – Disciplinary Information**

There are no legal, civil, or disciplinary events to disclose regarding Shirley Sanchez. Shirley has never been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Shirley.

## **Item 4 – Other Business Activities**

Registered investment advisers are required to disclose all material facts regarding business activities. No information is applicable for Shirley.

## **Item 5 – Additional Compensation**

Registered investment advisers are required to disclose all material facts regarding additional compensation for providing advisory services from someone who is not a client. Shirley receives no additional compensation from non-clients for advisory services.

## **Item 6 – Supervision**

Shirley serves as a Wealth Advisor at Pioneer Wealth Management Group and is supervised by Nicole Renaux, Chief Compliance Officer, and Milad Taghehchian, Director of Wealth Management. Nicole and Milad can be reached at (512) 334-6800.