

Brochure Supplement

April 20, 2012

TREVIN J. PANAIA

161 Washington Street, Suite 700
Conshohocken, Pennsylvania 19428

(610) 771-1010

This Brochure Supplement provides information about Trevin J. Panaia that supplements the Disclosure Brochure of Pillar Wealth Advisors, LLC (hereinafter "Pillar Wealth Advisors"), a copy of which you should have received. Please contact Pillar Wealth Advisors' Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Trevin J. Panaia is available on the SEC's website at www.adviserinfo.sec.gov.

Pillar Wealth Advisors, LLC, a Registered Investment Adviser

161 Washington Street, Suite 700, Conshohocken, Pennsylvania 19428 | (610) 771-0800

Item 2. Educational Background and Business Experience

Born 1975

Post-Secondary Education

East Stroudsburg University of Pennsylvania | B.S., Economics | 1998

Recent Business Background

Pillar Wealth Advisors, LLC | Investment Adviser Representative | December 2011 – Present

Hornor Townsend & Kent, Inc. | Financial Adviser | October 2011 – Present

The Penn Mutual Life Insurance Company | Agent | October 2011 – Present

Union Central | Second Line Manager | May 2008 – October 2011

Financial Network Investment Corporation | Registered Representative | May 2008 – Sept. 2011

Princor Financial Services Corporation | Registered Representative | October 2002 – May 2008

Principal Life Insurance Company | Agent | October 2002 – May 2008

Item 3. Disciplinary Information

Pillar Wealth Advisors is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Trevin J. Panaia. Pillar Wealth Advisors has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Registered Representative of a Broker-Dealer

Trevin J. Panaia is a registered representative of Hornor Townsend & Kent, Inc. ("*HTK*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Trevin J. Panaia may provide securities brokerage services and implement securities transactions under a commission based arrangement. Trevin J. Panaia may be entitled to a portion of the brokerage commissions paid to *HTK*, as well as a share of any ongoing distribution or service ("*trail*") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Trevin J. Panaia recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client's needs. Pillar Wealth Advisors has procedures in place to ensure that all recommendations are

made in the best interests of clients regardless of any additional compensation earned. For accounts covered by ERISA (and such others that the firm deems appropriate), Pillar Wealth Advisors provides investment advisory services on a fee offset basis, whereby the firm offsets its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Trevin J. Panaia in his individual capacity as a registered representative of *HTK*.

Dually-Registered Investment Adviser Representative

Trevin J. Panaia is dually-registered as an investment adviser representative of *HTK*, which is also an SEC registered investment adviser. A conflict of interest exists to the extent that Pillar Wealth Advisors recommends clients utilize the investment advisory services of *HTK* where he is entitled to receive a portion of the investment advisory fees or other additional compensation.

Licensed Insurance Agent

Trevin J. Panaia is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Pillar Wealth Advisors recommends the purchase of insurance products where Trevin J. Panaia receives insurance commissions or other additional compensation. Pillar Wealth Advisors seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

Pillar Wealth Advisors is required to disclose information regarding any arrangement under which Trevin J. Panaia receives an economic benefit from someone other than a client for providing investment advisory services. Pillar Wealth Advisors has no information to disclose in relation to this Item.

Item 6. Supervision

James J. Meehan, Managing Member, is generally responsible for supervising Trevin J. Panaia's advisory activities on behalf of Pillar Wealth Advisors. The telephone number to reach James J. Meehan is (610) 771-1036.

Pillar Wealth Advisors supervises its personnel and the investments made in client accounts. Pillar Wealth Advisors monitors the investments recommended by Trevin J. Panaia to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Pillar Wealth Advisors periodically reviews the advisory activities of Trevin J. Panaia, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Trevin J. Panaia.

Item 7. Requirements for State Registered Advisers

Pillar Wealth Advisors is required to disclose information regarding Trevin J. Panaia's involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. Pillar Wealth Advisors has no information to disclose in relation to this Item.