

Brochure Supplement

April 20, 2012

MICHAEL C. BREE

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This Brochure Supplement provides information about Michael C. Bree 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 Michael C. Bree 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 1968

Post-Secondary Education

Widener University | B.S., Finance | 1990

Recent Business Background

Pillar Wealth Advisors, LLC | Managing Member | December 2011 – Present

Honor Townsend & Kent, Inc. | Financial Adviser | December 2011 – Present

Penn Mutual Life Insurance Company | Agent | December 2011 – Present

Advisornet Financial, Inc. | Investment Adviser Representative | March 2009 – Present

Financial Network Investment Corporation | Registered Representative | May 2008 – December 2011

Union Central | Second Line Manager | June 2008 – December 2011

Delaware Valley Financial Group | Sales | June 2002 – December 2011

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

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

Professional Designations

Michael C. Bree holds the professional designations of CERTIFIED FINANCIAL PLANNER™ (“CFP®”), Chartered Financial Consultant (“ChFC®”) and Chartered Life Underwriter (“CLU®”).

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are required to have either five years of work experience in the financial planning industry or, in the alternative, three years of related experience and a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a 10-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

The ChFC® designation is a financial planning credential awarded by the American College to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the ChFC® certification have completed at least seven mandatory college-level courses in the areas of financial, insurance, retirement and/or estate planning, as well as income taxation and/or investments. Additionally,

recipients have completed at least two elective courses on the financial system, estate planning applications, executive compensation, and/or retirement decisions. In order to maintain the designation, ChFC® holders must satisfy the ongoing requirements of the Professional Achievement in Continuing Education (“PACE”) Recertification Program, which includes 30 hours of continuing education at least every two years.

The CLU® designation is an insurance credential awarded by the American College to individuals who meet its educational, work experience and ethical requirements. Recipients of the CLU® designation have completed five required college-level core courses and three electives, covering all aspects of insurance planning, estate and retirement issues, taxation, business insurance and risk management. Recipients are further required to have three years of full-time business experience and must adhere to the American College Code of Ethics and Procedures. In order to maintain the designation, CLU® holders must satisfy the ongoing requirements of the PACE Recertification Program, which includes 30 hours of continuing education at least every two years.

For additional information about any of these credentials, please refer directly to the website of the issuing organization.

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 Michael C. Bree. Pillar Wealth Advisors has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Registered Representative of a Broker-Dealer

Michael C. Bree is a registered representative of Hornor Townsend & Kent, Inc. (“HTK”), an SEC registered broker-dealer and member of FINRA. In this capacity, Michael C. Bree may provide securities brokerage services and implement securities transactions under a commission based arrangement. Michael C. Bree 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 Michael C. Bree 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 Michael C. Bree in his individual capacity as a registered representative of *HTK*.

Dually-Registered Investment Adviser Representative

Michael C. Bree 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

Michael C. Bree 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 Michael C. Bree 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 Michael C. Bree 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

While Michael C. Bree is a Managing Member of the firm and generally responsible for his own supervision, James J. Meehan periodically reviews his advisory activities on behalf of Pillar Wealth Advisors. The phone number to reach James J. Meehan is (610) 771-0800. Michael C. Bree seeks to ensure that investments are suitable for his individual clients and consistent with their individual needs, goals, objectives and risk tolerance, as well as any restrictions requested by Pillar Wealth Advisors' clients.

Item 7. Requirements for State Registered Advisers

Pillar Wealth Advisors is required to disclose information regarding Michael C. Bree'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.