

Brochure Supplement

April 20, 2012

STEPHEN C. TARGET

161 Washington Street, Suite 700
Conshohocken, Pennsylvania 19428

(610) 771-1010

This Brochure Supplement provides information about Stephen C. Target 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 Stephen C. Target 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 1967

Post-Secondary Education

The Pennsylvania State University | B.S., Economics | 1989

Recent Business Background

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

Hornor Townsend & Kent, Inc. | Financial Adviser | September 2006 – Present

The Penn Mutual Life Insurance Company | Managing Director | September 2006 – Present

Professional Designation

Stephen C. Target holds the professional designation of Chartered Life Underwriter (“CLU®”).

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 this credential, 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 Stephen C. Target. Pillar Wealth Advisors has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Registered Representative of a Broker-Dealer

Stephen C. Target is a registered representative of Hornor Townsend & Kent, Inc. (“HTK”), an SEC registered broker-dealer and member of FINRA. In this capacity, Stephen C. Target may provide

securities brokerage services and implement securities transactions under a commission based arrangement. Stephen C. Target 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 Stephen C. Target 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 offset its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Stephen C. Target in his individual capacity as a registered representative of *HTK*.

Dually-Registered Investment Adviser Representative

Stephen C. Target is dually-registered as an investment adviser representative of *HTK* 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

Stephen C. Target 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 Stephen C. Target 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 Stephen C. Target 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 Stephen C. Target'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 Stephen C. Target 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 Stephen C. Target, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Stephen C. Target.

Item 7. Requirements for State Registered Advisers

Pillar Wealth Advisors is required to disclose information regarding Stephen C. Target'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.