

Brochure

Form ADV Part 2A

Item 1 - Cover Page



Pillar Financial Advisors, LLC CRD# 121880

3046 Breckenridge Lane, Suite 104
Louisville, Kentucky 40220

(502) 384-3890

www.Pillar.net

March 23, 2016

This brochure provides information about the qualifications and business practices of Pillar Financial Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at (502) 384-3890 or greg@pillar.net. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority. Registration as an Investment Adviser does not imply a certain level of skill or training.

Pillar Financial Advisors, LLC is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about Pillar Financial Advisors, LLC also is available on the SEC's website at **www.AdviserInfo.sec.gov**.

Item 2 - Material Changes

This Brochure is prepared in the revised format required beginning in 2011. Registered Investment Advisers are required to use this format to inform clients of the nature of advisory services provided, types of clients served, fees charged, potential conflicts of interest and other information. The Brochure requirements include providing a Summary of Material Changes (the "Summary") reflecting any material changes to our policies, practices, or conflicts of interest made since our last required "annual update" filing. In the event of any material changes, such Summary is provided to all clients within 120 days of our fiscal year-end. Our last annual update was filed on February 19, 2015. Of course the complete Brochure is available to clients at any time upon request.

Item 3 - Table of Contents

Page

Item 1 - Cover Page	1
Item 2 - Material Changes.....	1
Item 3 - Table of Contents	2
Item 4 - Advisory Business	3
Item 5 - Fees and Compensation	4
Item 6 - Performance-Based Fees and Side-By-Side Management	7
Item 7 - Types of Clients	7
Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss	7
Item 9 - Disciplinary Information	8
Item 10 - Other Financial Industry Activities and Affiliations	9
Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	9
Item 12 - Brokerage Practices	10
Item 13 - Review of Accounts	12
Item 14 - Client Referrals and Other Compensation	12
Item 15 - Custody.....	12
Item 16 - Investment Discretion.....	13
Item 17 - Voting Client Securities	13
Item 18 - Financial Information.....	13
Brochure Supplements.....	Exhibit A

Item 4 - Advisory Business

General Information

Pillar Financial Advisors, LLC ("PFA") was formed in 1997 and provides Comprehensive Wealth Management and Investment Focused Planning Services.

Gregory M. Curry is the sole principal owner of PFA. Please see ***Brochure Supplements, Exhibit A***, for more information on Mr. Curry and other individuals who formulate investment advice and have direct contact with clients, or have discretionary authority over client accounts.

As of December 31, 2015, PFA managed \$109,325,714 on a discretionary basis, and no assets on a non-discretionary basis.

SERVICES OFFERED

At the outset of each client relationship, PFA spends time with the client, asking questions, discussing the client's investment experience and financial circumstances, and reviewing options for the client. Based on its reviews, PFA generally develops with each client:

- a financial outline for the client based on the client's financial circumstances and goals (the "Financial Profile" or "Profile");
- the client's investment objectives and guidelines (the "Investment Plan" or "Plan").

The Financial Profile is a reflection of the client's current financial picture and a look to the future goals of the client. The Investment Plan outlines the types of investments PFA will make or recommend on behalf of the client to meet those goals. The Profile and the Plan are discussed regularly with each client, but are not necessarily written documents.

Comprehensive Wealth Management

Comprehensive Wealth Management service begins with an initial financial plan and is followed by continuous financial management, including portfolio management and ongoing financial planning.

Financial planning may include advice that addresses one or more areas of a client's financial situation, such as estate planning, risk management, budgeting and cash flow controls, retirement planning, education funding, and investment portfolio design. Depending on a client's particular situation, financial planning may include some or all of the following:

- Gathering factual information concerning the client's personal and financial situation;
- Assisting the client in establishing financial goals and objectives;
- Analyzing the client's present situation and anticipated future activities in light of the client's financial goals and objectives;
- Identifying problems foreseen in the accomplishment of these financial goals and objectives and offering alternative solutions to the problems;
- Making recommendations to help achieve retirement plan goals and objectives;
- Designing an investment portfolio to help meet the goals and objectives of the client;
- Providing a review of estate planning;
- Assessing and identifying area of concern and management of non investment-related risk; or
- Reviewing goals and objectives and measuring progress toward these goals.

Once financial planning advice is given, the client may choose to have PFA implement the client's financial plan and manage the investment portfolio on an ongoing basis. However, the client is under no obligation to act upon any of the recommendations made by PFA under a financial planning engagement and/or engage the services of any recommended professional.

To implement the client's Investment Plan, PFA will manage the client's investment portfolio on a discretionary basis. As a discretionary investment adviser, PFA will have the authority to supervise and direct the portfolio without prior consultation with the client.

Investment Focused Planning Services

Investment Focused Planning services begin with an initial investment plan and is followed by continuous portfolio management and ongoing investment planning.

The initial investment plan covers all areas typical to investment planning as pertinent to each client, including reviewing cash flow, long-term goal-based investment planning and investment strategy. Ongoing service offerings include discretionary investment management, periodic investment planning updates and providing general advice as requested by the client. Discretionary investment management includes continuous monitoring and adjusting portfolio allocations, selection of investments, and trade execution.

Once the initial investment plan is completed and presented, the client may elect to retain the ongoing services of PFA. These services include continuous portfolio management, general consulting as needed, and an annual update to the investment plan. To implement the client's Investment Plan, PFA will manage the client's investment portfolio on a discretionary basis. As a discretionary investment adviser, PFA will have the authority to supervise and direct the portfolio without prior consultation with the client.

As described above, at the beginning of a client relationship, PFA meets with the client, gathers information, and performs research and analysis as necessary to develop the client's Investment Plan. The Investment Plan will be updated from time to time when requested by the client, or when determined to be necessary or advisable by PFA based on updates to the client's financial or other circumstances.

Notwithstanding the foregoing, clients may impose certain written restrictions on PFA in the management of their investment portfolios. Each client should note, however, that restrictions imposed by a client may adversely affect the composition and performance of the client's investment portfolio. Each client should also note that his or her investment portfolio is treated individually by giving consideration to each purchase or sale for the client's account. For these and other reasons, performance of client investment portfolios within the same investment objectives, goals and/or risk tolerance may differ and clients should not expect that the composition or performance of their investment portfolios would necessarily be consistent with similar clients of PFA.

Item 5 - Fees and Compensation

General Fee Information

Fees paid to PFA are exclusive of all custodial and transaction costs paid to the client's custodian, brokers or other third party consultants. Please see ***Item 12 - Brokerage Practices*** for additional information. Fees paid to PFA are also separate and distinct from the fees and expenses charged by

mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). The client should review all fees charged by funds, brokers, PFA and others to fully understand the total amount of fees paid by the client for investment and financial-related services.

Comprehensive Wealth Management Fees:

PFA charges a separate, one-time flat fee for the initial financial planning. The minimum fee for this service is usually \$2,500; however, the fee may be higher based on the complexity of the client's financial situation (at PFA's sole discretion). The fee for this service is due in advance. Should a client elect to terminate the agreement before the initial plan is completed and presented, a pro-rata refund, reflecting the degree to which the plan is complete, will be returned to the client.

Once the initial plan is completed and presented, the client may elect to retain the ongoing services of PFA. A flat, annual retainer fee (payable in quarterly installments) is charged for these services. The initial retainer fee is based in part on the amount of the client's investment portfolio according to the schedule below. Other factors include the nature and complexity of the investments (taxable, tax-deferred, proprietary products, individual stocks, privately-held businesses, etc.) and the complexity of the overall financial situation (marital status, family situation, sources of income, etc.). Fees may be higher if the client is self-employed.

<u>Investment Assets</u>	<u>Fee Range</u>
Up to \$1,000,000	\$8,000 - \$10,000
\$1,000,000 - \$2,000,000	\$10,000 - \$20,000
\$2,000,000 - \$5,000,000	\$16,000 - \$30,000
\$5,000,000 or more	\$25,000 or more

After the initial year, the ongoing service fee will be increased by US inflation (Seasonally Adjusted CPI-U). The quarterly fee may also be adjusted to reflect a material change in the client's financial situation. PFA will provide a written notification of any fee changes which must be acknowledged in writing by the client. It is difficult to pinpoint the retainer fee a potential client will be charged based on just one or two factors. A single person may have a more complicated situation than a married couple with the same level of income. A person with a relatively low income level may have a more complicated situation, because of investments or family needs, than someone with a higher income. And a self-employed person may have greater needs and opportunities than an employed person with the same income. Therefore the fee schedule lists ranges which overlap as the investment brackets change.

The minimum portfolio value is generally set at \$600,000. The minimum annual fee for any account is \$8,000. PFA may, at its discretion, make exceptions to the foregoing or negotiate special fee arrangements where PFA deems it appropriate under the circumstances.

Portfolio management fees are generally payable quarterly, in advance. If management begins after the start of a quarter, fees will be prorated accordingly. With client authorization and unless other arrangements are made, fees are normally debited directly from client account(s).

Either PFA or the client may terminate their Wealth Management Agreement at any time, subject to any written notice requirements in the agreement. In the event of termination, any paid but unearned fees will be promptly refunded to the client based on the number of days that the account

was managed, and any fees due to PFA from the client will be invoiced or deducted from the client's account prior to termination.

Investment Focused Planning Services Fees:

PFA charges a separate, one-time flat fee for the initial investment planning. The minimum fee for this service is usually \$1,000; however, the fee may be higher based on the complexity of the client's financial situation (at PFA's sole discretion). The fee for this service is due in advance. Should a client elect to terminate the agreement before the initial plan is completed and presented, a pro-rata refund, reflecting the degree to which the plan is complete, will be returned to the client.

Once the initial investment plan is completed and presented, the client may elect to retain the ongoing services of PFA. The annual fee schedule, based on a percentage of assets under management, is as follows:

First \$1,000,000	1.00%
Next \$2,000,000	0.75%
Next \$2,000,000	0.50%
Next \$5,000,000	0.25%
Amounts over \$10,000,000	0.10%

The minimum portfolio value is generally set at \$200,000. The minimum annual fee for any account is \$2,500. PFA may, at its discretion, make exceptions to the foregoing or negotiate special fee arrangements where PFA deems it appropriate under the circumstances.

Portfolio management fees are generally payable quarterly, in arrears. Fees are rounded to the nearest whole dollar and are prorated for deposits to and withdrawals from the account. If management begins after the start of a quarter, fees will be prorated accordingly. With client authorization and unless other arrangements are made, fees are normally debited directly from client account(s).

Either PFA or the client may terminate their Investment Management Agreement at any time, subject to any written notice requirements in the agreement. In the event of termination, any paid but unearned fees will be promptly refunded to the client based on the number of days that the account was managed, and any fees due to PFA from the client will be invoiced or deducted from the client's account prior to termination.

Other Compensation

Gregory Curry, Principal of PFA, from time to time serves as an expert witness in litigation involving securities and investment issues. The fee for this service is \$250 per hour, payable in arrears.

Advisory Representatives of PFA may conduct seminars, workshops, or 401(k) and IRA educational services, which may include presentations on Investment Management, financial planning, various investment and risk management strategies, tax and estate planning, retirement and college planning. PFA may charge a seminar or workshop fee to those in attendances or to the companies sponsoring such programs. Fees vary depending upon the complexity of a particular seminar's content, the length of service and the materials provided. Fees are due prior to or on the day of the seminar or presentation and are as set forth in the seminar announcement or as prearranged with a company sponsor by Agreement. Cancellation and refund provisions are clearly disclosed in the seminar invitation or announcement. Attendees are under no obligation to do so, but are welcome to engage individualized services with PFA.

Item 6 - Performance-Based Fees and Side-By-Side Management

PFA does not have any performance-based fee arrangements. "Side by Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because PFA has no performance-based fee accounts, it has no side-by-side management.

Item 7 - Types of Clients

PFA serves individuals, trusts, and estates. PFA may impose a minimum portfolio value and/or a minimum annual fee for conventional investment advisory services. Under certain circumstances and in its sole discretion, PFA may negotiate such minimums.

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

Methods of Analysis

In accordance with the Investment Plan, PFA will primarily invest in mutual funds, and some common stock at the request of clients.

PFA generally utilizes passively managed mutual funds for client accounts. Funds are generally evaluated and selected based on a variety of factors, including, without limitation, past performance, fee structure, portfolio manager, fund sponsor, overall ratings for safety and returns, and other factors.

Investment Strategies:

PFA's strategic approach is to invest each portfolio in accordance with the Plan that has been developed specifically for each client. This means that the following strategies may be used in varying combinations over time for a given client, depending upon the client's individual circumstances:

- **Long Term Purchases** – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.
- **Short Term Purchases** – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short term price fluctuations.

Risk of Loss

While PFA seeks to diversify clients' investment portfolios across various asset classes consistent with their Investment Plans in an effort to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that client investment portfolios will be able to fully meet their investment objectives and goals, or that investments will not lose money.

Below is a description of several of the principal risks that client investment portfolios face.

Management Risks. While PFA manages client investment portfolios based on PFA's experience, research and proprietary methods, the value of client investment portfolios will change daily based on the performance of the underlying securities in which they are invested. Accordingly, client investment portfolios are subject to the risk that PFA allocates client assets to individual securities

and/or asset classes that are adversely affected by unanticipated market movements, and the risk that PFA's specific investment choices could underperform their relevant indexes.

Risks of Investments in Mutual Funds, ETFs and Other Investment Pools. As described above, PFA will invest client portfolios in mutual funds, ETFs and other investment pools ("pooled investment funds"). Investments in pooled investment funds are generally less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds' success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.

Equity Market Risks. PFA may invest portions of client assets directly into equity investments, i.e., stocks, or into pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security's prospects.

Fixed Income Risks. PFA may invest portions of client assets directly into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

Foreign Securities Risks. PFA may invest portions of client assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of client investment portfolios, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security's underlying foreign currency.

Item 9 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of PFA or the integrity of PFA's management. PFA has no disciplinary events to report.

Item 10 - Other Financial Industry Activities and Affiliations

Neither PFA nor its Management Person has any other financial industry activities or affiliations to report.

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

Code of Ethics and Personal Trading

PFA has adopted a Code of Ethics (“the Code”), the full text of which is available to you upon request. PFA’s Code has several goals. First, the Code is designed to assist PFA in complying with applicable laws and regulations governing its investment advisory business. Under the Investment Advisers Act of 1940, PFA owes fiduciary duties to its clients. Pursuant to these fiduciary duties, the Code requires persons associated with PFA (managers, officers and employees) to act with honesty, good faith and fair dealing in working with clients. In addition, the Code prohibits such associated persons from trading or otherwise acting on insider information.

Next, the Code sets forth guidelines for professional standards for PFA’s associated persons. Under the Code’s Professional Standards, PFA expects its associated persons to put the interests of its clients first, ahead of personal interests. In this regard, PFA associated persons are not to take inappropriate advantage of their positions in relation to PFA clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time, PFA’s associated persons may invest in the same securities recommended to clients. Under its Code, PFA has adopted procedures designed to reduce or eliminate conflicts of interest that this could potentially cause. The Code’s personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading and pre-clearance of certain types of personal trading activities. These policies are designed to discourage and prohibit personal trading that would disadvantage clients. The Code also provides for disciplinary action as appropriate for violations.

Participation or Interest in Client Transactions

As outlined above, PFA has adopted procedures to protect client interests when its associated persons invest in the same securities as those selected for or recommended to clients. In the event of any identified potential trading conflicts of interest, PFA’s goal is to place client interests first.

Consistent with the foregoing, PFA maintains policies regarding participation in initial public offerings (“IPOs”) and private placements to comply with applicable laws and avoid conflicts with client transactions.

Finally, if associated persons trade with client accounts (i.e., in a bundled or aggregated trade), and the trade is not filled in its entirety, the associated person’s shares will be removed from the block, and the balance of shares will be allocated among client accounts in accordance with PFA’s written policy.

Item 12 - Brokerage Practices

Best Execution and Benefits of Brokerage Selection

When given discretion to select the brokerage firm that will execute orders in client accounts, PFA seeks “best execution” for client trades, which is a combination of a number of factors, including, without limitation, quality of execution, services provided and commission rates. Therefore, PFA may use or recommend the use of brokers who do not charge the lowest available commission in the recognition of research and securities transaction services, or quality of execution. Research services received with transactions may include proprietary or third party research (or any combination), and may be used in servicing any or all of PFA’s clients. Therefore, research services received may not be used for the account for which the particular transaction was effected.

PFA recommends that clients establish brokerage accounts with Charles Schwab & Co., Inc. (“Schwab”), a FINRA registered broker-dealer, member SIPC, as the qualified custodian to maintain custody of clients’ assets. PFA may also effect trades for client accounts at Schwab, or may in some instances, consistent with PFA’s duty of best execution and specific agreement with each client, elect to execute trades elsewhere. Although PFA may recommend that clients establish accounts at Schwab, it is ultimately the client’s decision to custody assets with Schwab. PFA is independently owned and operated and is not affiliated with Schwab.

Schwab Advisor Services provides PFA with access to its institutional trading, custody, reporting and related services, which are typically not available to Schwab retail investors. Schwab also makes available various support services. Some of those services help PFA manage or administer our clients’ accounts while others help PFA manage and grow our business. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them. These services are not soft dollar arrangements, but are part of the institutional platform offered by Schwab. Schwab’s brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For PFA client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts. Schwab Advisor Services also makes available to PFA other products and services that benefit PFA but may not directly benefit its clients’ accounts. Many of these products and services may be used to service all or some substantial number of PFA accounts, including accounts not maintained at Schwab.

Schwab’s products and services that assist PFA in managing and administering clients’ accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide pricing and other market data; (iv) facilitate payment of PFA’s fees from its clients’ accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Advisor Services also offers other services intended to help PFA manage and further develop its business enterprise. These services may include: (i) technology, compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and

insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to PFA. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to PFA. Schwab Advisor Services may also provide other benefits such as educational events or occasional business entertainment of PFA personnel. In evaluating whether to recommend that clients custody their assets at Schwab, PFA may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

Directed Brokerage

Clients may direct PFA to use a particular broker for custodial or transaction services on behalf of the client's portfolio. In directed brokerage arrangements, the client is responsible for negotiating the commission rates and other fees to be paid to the broker. Accordingly, a client who directs brokerage should consider whether such designation may result in certain costs or disadvantages to the client, either because the client may pay higher commissions or obtain less favorable execution, or the designation limits the investment options available to the client.

The arrangement that PFA has with Schwab is designed to maximize efficiency and to be cost effective. By directing brokerage arrangements, the client acknowledges that these economies of scale and levels of efficiency are generally compromised when alternative brokers are used. While every effort is made to treat clients fairly over time, the fact that a client chooses to use the brokerage and/or custodial services of these alternative service providers can in fact result in a certain degree of delay in executing trades for their account(s) and otherwise adversely affect management of their account(s).

By directing PFA to use a specific broker or dealer, clients who are subject to ERISA confirm and agree with PFA that they have the authority to make the direction, that there are no provisions in any client or plan document which are inconsistent with the direction, that the brokerage and other goods and services provided by the broker or dealer through the brokerage transactions are provided solely to and for the benefit of the client's plan, plan participants and their beneficiaries, that the amount paid for the brokerage and other services have been determined by the client and the plan to be reasonable, that any expenses paid by the broker on behalf of the plan are expenses that the plan would otherwise be obligated to pay, and that the specific broker or dealer is not a party in interest of the client or the plan as defined under applicable ERISA regulations.

Aggregated Trade Policy

PFA typically directs trading in individual client accounts as and when trades are appropriate based on the client's Investment Plan, without regard to activity in other client accounts. However, from time to time, PFA may aggregate trades together for multiple client accounts, most often when these accounts are being directed to sell the same securities. If such an aggregated trade is not completely filled, PFA will allocate shares received (in an aggregated purchase) or sold (in an aggregated sale) across participating accounts on a pro rata or other fair basis; provided, however, that any participating accounts that are owned by PFA or its officers, directors, or employees will be excluded first.

Item 13 - Review of Accounts

Managed portfolios are reviewed at least quarterly, but may be reviewed more often if requested by the client, upon receipt of information material to the management of the portfolio, or at any time such review is deemed necessary or advisable by PFA. These factors generally include but are not limited to, the following: change in general client circumstances (marriage, divorce, retirement); or economic, political or market conditions. Gregory M. Curry, PFA's Principal, reviews all accounts.

For those clients to whom PFA provides Comprehensive Wealth Management and/or consulting services, reviews are conducted on an as needed or agreed upon basis. Such reviews are conducted by one of PFA's investment adviser representatives or principals.

Account custodians are responsible for providing monthly or quarterly account statements which reflect the positions (and current pricing) in each account as well as transactions in each account, including fees paid from an account. Account custodians also provide prompt confirmation of all trading activity, and year-end tax statements, such as 1099 forms. In addition, PFA provides at least a quarterly report for each managed portfolio. This written report normally includes a summary of portfolio holdings and performance results. Additional reports are available at the request of the client.

Item 14 - Client Referrals and Other Compensation

As noted above, PFA receives an economic benefit from Schwab in the form of support products and services it makes available to PFA and other independent investment advisors whose clients maintain accounts at Schwab. These products and services, how they benefit our firm, and the related conflicts of interest are described in ***(Item 12 - Brokerage Practices)***. The availability of Schwab's products and services to PFA is based solely on our participation in the program, and not on the provision of any particular investment advice.

From time to time, PFA may enter into arrangements with third parties ("Solicitors") to identify and refer potential clients to PFA. Consistent with legal requirements under the Investment Advisers Act of 1940, as amended, PFA enters into written agreements with Solicitors under which, among other things, Solicitors are required to disclose their compensation arrangements to prospective clients before they enter into an agreement with PFA.

Item 15 - Custody

Schwab is the custodian of nearly all client accounts at PFA. From time to time however, clients may select an alternate broker to hold accounts in custody. In any case, it is the custodian's responsibility to provide clients with confirmations of trading activity, tax forms and at least quarterly account statements. Clients are advised to review this information carefully, and to notify PFA of any questions or concerns. Clients are also asked to promptly notify PFA if the custodian fails to provide statements on each account held.

From time to time and in accordance with PFA's agreement with clients, PFA will provide additional reports. The account balances reflected on these reports should be compared to the balances shown on the brokerage statements to ensure accuracy. At times, there may be small differences due to the timing of dividend reporting and pending trades.

Item 16 - Investment Discretion

As described above under ***Item 4 - Advisory Business***, PFA manages portfolios on a discretionary basis. This means that after an Investment Plan is developed for the client's investment portfolio, PFA will execute that plan without specific consent from the client for each transaction. For discretionary accounts, a Limited Power of Attorney ("LPOA") is executed by the client, giving PFA the authority to carry out various activities in the account, generally including the following: trade execution; the ability to request checks on behalf of the client, and the withdrawal of advisory fees directly from the account. PFA then directs investment of the client's portfolio using its discretionary authority. The client may limit the terms of the LPOA to the extent consistent with the client's investment advisory agreement with PFA and the requirements of the client's custodian. The discretionary relationship is further described in the agreement between PFA and the client.

Item 17 - Voting Client Securities

As a policy and in accordance with PFA's agreement, PFA does not vote proxies related to securities held in client accounts. The custodian of the account will normally provide proxy materials directly to the client. Clients may contact PFA with questions relating to proxy matters; however, PFA does not generally perform detailed research regarding proxy voting options.

Item 18 - Financial Information

PFA does not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore has no disclosure required for this item.

Exhibit A

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Gregory Michael Curry, CFA, CPA, PFS

CRD# 2824530

of

Pillar Financial Advisors, LLC

3046 Breckenridge Lane
Suite 104
Louisville, Kentucky 40220

(502) 384-3890

www.Pillar.net

March 23, 2016

This brochure supplement provides information about Greg Curry, and supplements the Pillar Financial Advisors, LLC ("PFA") brochure. You should have received a copy of that brochure. Please contact us at (502) 384-3890 if you did not receive PFA's brochure, or if you have any questions about the contents of this supplement.

Additional information about Greg is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Gregory Michael Curry (year of birth 1963) is the Owner and Principal of PFA. Greg graduated from the University of Louisville in 1986 with a BSBA in Accounting. After his graduation, Greg immediately began his career at Coopers & Lybrand (now PricewaterhouseCoopers), serving from January 1987 until October 1989. While employed at Coopers & Lybrand, he obtained his Certified Public Accounting* (CPA) certificate, passing all parts of the CPA examination on his first attempt. Greg has since been awarded the Personal Financial Specialist** (PFS) designation by the American Institute of Certified Public Accountants.

After leaving Coopers & Lybrand, Greg moved to Capital Holding (renamed Providian, then merged into Aegon, Inc.) as an internal auditor. He stayed with that position for about 2 ½ years until he accepted a position to move to the Institutional Investment Marketing and Management where he

was instrumental in managing and overseeing one of Aegon's largest and most profitable stable value product lines. Greg obtained his Chartered Financial Analyst® designation*** while at Providian. He decided to leave Aegon in November 1997 to pursue a career in personal financial planning.

In November 1997, Greg formed Pillar Financial Advisors to assist individuals plan and manage their finances.

* A CPA is a Certified Public Accountant. ALL CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license to practice public accounting. While the exam is the same regardless of where it is taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. However, most states require at least a bachelor's degree and a concentration in accounting, and at least one year of public accounting experience under the supervision of or verification by a CPA. Once the designation is attained, the CPA is required to meet continuing education requirements.

** The PFS designation is granted exclusively to CPAs with the combination of extensive tax expertise and comprehensive knowledge of personal financial planning. The requirements for the PFS credential are established by the PFP (Personal Financial Planning) staff at the AICPA (American Institute of CPAs), the National Accreditation Commission, along with the PFS Credential Committee, and accurately reflect the depth and breadth of experience and technical expertise required to obtain this credential. The 5 major requirements are: (1) Obtain CPA licensure (2) join the AICPA and be a member in good standing (3) complete a comprehensive PFP education, consisting of a minimum of 80 hours of PFP training and education within the five year period preceding the date of the PFS application (4) fulfill 3,000 hours of personal financial planning business experience and (5) pass a PFP examination. Disciplinary Information
There is no disciplinary information to report regarding Greg Curry.

*** The Chartered Financial Analyst® ("CFA®") designation is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management and security analysis. Before a candidate is eligible to become a CFA charterholder, he/she must meet minimum experience requirements in the area of investment/financial practice. To enroll in the program, a candidate must hold a bachelor's degree.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however Greg has no such disciplinary information to report.

Item 4 - Other Business Activities

From time to time, Greg serves as an expert witness in litigation involving securities and investment issues. The fee for this service is \$250 per hour, payable in arrears.

Advisory Representatives of PFA may conduct seminars, workshops, or 401(k) and IRA educational services, which may include presentations on Investment Management, Financial Planning, various

investment and risk management strategies, tax and estate planning, retirement and college planning. PFA may charge a seminar or workshop fee to those in attendances or to the companies sponsoring such programs. Fees vary depending upon the complexity of a particular seminar's content, the length of service and the materials provided. Fees are due prior to or on the day of the seminar or presentation and are as set forth in the seminar announcement or as prearranged with a company sponsor by Agreement. Cancellation and refund provisions are clearly disclosed in the seminar invitation or announcement. Attendees are under no obligation to do so, but are welcome to engage individualized services with PFA.

Other than serving as an expert witness and conducting seminars and/or workshops, Greg is not engaged in any other investment-related business or occupation, and does not earn compensation for the sale of any other products or services.

Item 5 - Additional Compensation

Other than as stated above, Greg has no other income or compensation to disclose.

Item 6 - Supervision

As the majority owner of PFA, Greg supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Ben D. Allison, CFA

CRD# 2867393

of

Pillar Financial Advisors, LLC

3046 Breckenridge Lane
Suite 104
Louisville, Kentucky 40220

(502) 384-3890

www.Pillar.net

March 23, 2016

This brochure supplement provides information about Ben Allison, and supplements the Pillar Financial Advisors, LLC ("PFA") brochure. You should have received a copy of that brochure. Please contact us at (502) 384-3890 if you did not receive PFA's brochure, or if you have any questions about the contents of this supplement.

Additional information about Ben is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Ben D. Allison (year of birth 1963) is an Investment Adviser Representative with Pillar Financial Advisors, LLC. Ben graduated from Miami University, Oxford, OH in 1985 with a BS in Finance. After his graduation, Ben began his career with Citizens Fidelity Bank (now PNC Bank) as a commercial lender serving from May 1985 to September 1989. He then joined one of his clients and worked for the Los Angeles Kings as Director of Special Products working on the NHL expansion, retail stores and other business operations. Ben moved within the organization to become the Executive Director of MultiVision Marketing leading the implementation of the rotating advertising signage within professional and college sports arenas.

Ben next joined Providian (subsequently acquired by Aegon) in April 1994 as an underwriter within the Institutional Investment Marketing area analyzing the liquidity and investment needs of defined contribution plans. He then went on to become the Director of Stable Value Relationship

Management where he was responsible for three underwriters and all relationships with stable value managers representing over \$25 billion in assets. Ben obtained his Chartered Financial Analyst® designation* in 1998. Ben then joined INVESCO's stable value division in September 1999 as National Director of Marketing responsible for sales and product management of stable value management to institutional defined contribution plans. He then became the Senior Manager for Stable Value Portfolio Management responsible for over \$40 billion in stable value assets. In March 2007, Ben joined others in establishing a global fixed income operation in Louisville for DB Advisors a division of Deutsche Asset Management. As a Director, Product Specialist, he was responsible for communicating all fixed income investment strategies and performance to clients and consultants.

* The Chartered Financial Analyst® ("CFA®") designation is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management and security analysis. Before a candidate is eligible to become a CFA charterholder, he/she must meet minimum experience requirements in the area of investment/financial practice. To enroll in the program, a candidate must hold a bachelor's degree.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Ben has no such disciplinary information to report.

Item 4 - Other Business Activities

Ben is not engaged in any other business activities.

Item 5 - Additional Compensation

Ben has no other income or compensation to disclose.

Item 6 - Supervision

As the majority owner of PFA, Greg Curry supervises all duties and activities of the firm, and is responsible for supervising Ben and for reviewing accounts. His contact information is on the cover page of this disclosure document.