



Item 1-Cover Page

Pioneer Wealth Management Group

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This Brochure provides information about the qualifications and business practices of Pioneer Wealth Management Group. If you have any questions about the contents of this Brochure, please contact us at (512) 334-6800. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Pioneer Wealth Management Group is a Registered Investment Adviser. Registration as an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you can determine to hire or retain an Adviser.

Additional information about Pioneer Wealth Management Group is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 4 Advisory Business

Pioneer Wealth Management Group has been a registered investment advisor since February of 2005 and provides the following services:

Asset Management:

Advisor provides asset management services defined as giving continuous investment advice to a client and making investments for the client based on the individual needs of the client. Through this service, Advisor offers a highly customized and individualized investment program for clients. A specific asset allocation strategy and investment policy is crafted to focus on the specific client's goals and objectives. Advisor typically constructs portfolios consisting of securities and investments, equity securities, corporate debt securities, certificates of deposit, municipal securities, mutual funds, exchange-traded funds, government securities, option contracts, real estate and oil and gas interests.

As part of its asset management services, Advisor provides clients with financial planning services that may be specific or modular in their preparation (unique to each client in their depth of preparation). Topics included as part of the financial planning services may include the following: organization and assessment, retirement planning, education planning, long-term care, insurance planning, debt management, investments, tax planning, estate planning, and life events.

Advisor may provide its clients with investment advisory and consultation services on a "fee for service" basis. In order to determine a suitable course of action for an individual client, Advisor shall perform a review of the variables that are presented. Such review may include, but would not necessarily be limited to, investment objectives, consideration of the client's overall financial condition, income and tax status, personal and business assets, risk profile, and other factors unique to the client's particular circumstances.

Advisor offers a customized and individualized investment program for clients. A specific asset allocation strategy and investment policy is crafted to focus on the specific client's goals and objectives. Advisor manages client assets on a discretionary basis with no non-discretionary client assets. The Advisor's assets under management as of November 2017 are as follows:

Discretionary Assets ~ \$110,000,000

Non-Discretionary Assets ~ \$1,000,000

Number of Accounts ~ 850

Financial Planning:

Advisor also provides financial planning advice. The service includes but is not limited to planning in topics of cash flow, retirement, real estate, insurance, tax, estate, investments, etc.

Item 5 Fees and Compensation

Asset Under Management Fee

Clients are charged for Advisor's asset management services based on a percentage of assets under management. Fees are negotiable based on factors such as, but not necessarily limited to, the number of accounts being managed, the amount of assets under management and the overall complexity of the client's financial situation. There is a minimum fee of \$1 per account. The following is a sample fee schedule provided for illustrative purposes:

Total Assets	Annual Fee	Monthly
\$2,000,000 or less	1.00%	0.0833%
\$2,000,001 - \$4,000,000	0.85%	0.0708%
\$4,000,001 - \$6,000,000	0.55%	0.0458%
\$6,000,001 - \$10,000,000	0.25%	0.0208%
10,000,001 +	0.10%	0.0083%

The exact services and fees will be agreed upon and disclosed in the agreement for services prior to services being provided. The annual fee is divided and billed monthly in arrears at the beginning of each calendar month and will be based on the amount of assets under management at the end of the previous calendar month. Advisor prefers to have its advisory fees deducted directly from the client's account. In these cases, clients must provide the custodian (e.g. Fidelity, E*Trade, Schwab, or TD Ameritrade) with written authorization to have fees deducted from the account and paid to Advisor. Upon discretion of Advisor, clients may pay fees directly to Advisor. For clients that pay directly, payment is due upon receipt of a billing statement from Advisor. The custodian delivers quarterly or monthly account statements to clients. Among other details, account statements list disbursements for the account including the amount of the advisory fee when deducted directly from the account.

Hourly Fee Service

To the extent so engaged by Client, the Advisor will charge an hourly fee for investment advisory and consultation services. Advisor's hourly investment advisory fees are negotiable, but generally range from \$250 to \$300 on an hourly basis, depending upon the level and scope of the services required. Advisor's hourly rate is determined based on anticipated work to be done. Since Advisor cannot accurately determine the hourly fee amount until learning about Client's financial circumstances, it is Advisor's practice to provide an initial, no obligation, no cost meeting in order to become familiar with Client's circumstances.

Advisor will obtain information from the Client verbally and on any current information gathering documents approved for use by Advisor. The information gathered during this session will assist Advisor in determining the most appropriate course of action for its Clients' financial and investment activity. Hourly fee(s) will be billed in arrears, at the end of the calendar month in which Advisor performed investment advisory services for Client, calculated by multiplying the number of hours of service performed during that calendar month by the designated hourly rate (i.e. # of hours multiplied by designated hourly rate).

Advisor shall bill in increments of fifteen (15) minutes, however the minimum fee amount charged by Advisor will be \$100 per calendar quarter. (Minimum amount may be waived at the sole discretion of Advisor.) Advisor prefers to have its advisory fees deducted directly from the client's account. In these cases, clients must provide the custodian written authorization to have fees deducted from the account and paid to Advisor. Upon discretion of Advisor, clients may pay fees directly to Advisor. For clients that pay directly, payment is due upon receipt of a billing statement from Advisor. The custodian delivers quarterly or monthly account statements to clients. Among other details, account statements list disbursements for the account including the amount of the advisory fee when deducted directly from the account.

Financial Planning

Advisor and Client may agree on a financial planning relationship. This relationship is annually renewed but can be cancelled at any time.

In addition to Advisor's investment advisory fee(s), Client may be assessed other fees by parties independent from Advisor. The client may also incur, relative to certain investment products (such as mutual funds), charges imposed directly at the investment product level (e.g. advisory fees, administrative fees, and other fund expenses). Brokerage fees/commissions charged to Client for securities trade executions may be billed to the Client by the broker-dealer or custodian of record for the Client account, not Advisor.

Advisor does not accept or require prepayment of advisory fees.

From time to time, associated persons of Advisor may recommend that clients buy or sell securities or investment products that the Advisor also owns. In such circumstances, Advisor shall institute the following policies and procedures:

Firm Procedures

In order to implement Advisor's investment policy, the following procedures have been put into place with respect to Advisor and its associated persons:

- (1) If Advisor is recommending for purchase by any of its clients, any security, no associated person may affect personal transactions in that security prior to the client purchase having been completed, or until the client has made the decision not to purchase the security; and
- (2) If Advisor is recommending that any of its clients sell any security, no associated person may affect personal transactions in that security prior to the client's sale of that security, or until the client has made the decision not to sell the security. Clients have the option to purchase investment products recommended by Advisor through other brokers or agents that are not affiliated with Advisor.

Item 6-Performance Based Fees and Side By Side Management

Advisor does not participate in performance-based fees or side by side management.

Item 7- Types of Clients

The types of clients the Advisor generally provides investment advice to includes, but is not limited to, individuals, high net worth individuals, trusts, estates, corporate retirement plans, charitable organizations, corporations or businesses. The Advisor does not currently have a minimum account size.

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

The Advisor may use some or all of the following methods of analysis: Fundamental, Technical, or Cyclical in formulating its investment strategies for giving investment advice or managing client assets. Each client should be aware that securities investing involves risk of loss and should be prepared to bear any such loss of that investment.

The Advisor does not recommend any one particular type of security in its underlying investment portfolio.

Item 9-Disciplinary Information

There is no disciplinary history to disclose on the Advisor.

Item 10-Other Financial Industry Activities and Affiliations

Neither Pioneer Wealth Management Group nor any of its Supervised Persons are affiliated with any other Investment Advisor or Broker/Dealer.

Neither Pioneer Wealth Management group nor any of its Supervised Persons have any relationships or arrangements with other firms in the financial industry that are material to Pioneer Wealth Management Group's advisory business. However, there may occasionally be board members that are involved in legal or financial fields. These relationships do not have any material impact on the advisory business of the firm.

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

Pioneer Wealth Management Group has adopted a Code of Ethics for all supervised persons describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Pioneer Wealth Management Group must acknowledge the terms of the Code of Ethics annually, or as amended.

Our officers, directors, employees or affiliates may, from time to time, invest their own assets with the same Investment Advisers or in the same mutual funds or other securities in which our clients' assets may have been invested.

We have instituted procedures for monitoring securities transactions of our associated persons, which include a quarterly review of reports of personal securities transactions effected by our associated persons and their immediate families during the preceding quarter. In addition, if an associated person

maintains a securities trading account at another broker-dealer that is directly managed by the employee, the other broker-dealer will provide a copy of the employee's statement to a manager who reviews it for compliance purposes.

We have also adopted policies and procedures to prevent the misuse of “insider” information (material, non-public information). A copy of such policies and procedures is available to any person upon request.

Item 12-Brokerage Practices

We do not select brokers for clients, but in an effort to achieve best execution we do recommend brokers based on the following factors:

- Execution capability; • Order size and market depth; • Availability of competing markets;
- Trading characteristics of the security; • Availability of accurate information comparing markets;
- Quantity and quality of research received from the broker/dealer;
- Financial responsibility of the broker/dealer; • Confidentiality; • Responsiveness;
- Ability and willingness to commit capital; • Availability of accurate information comparing markets;
- The technology to process such data; and
- Other factors that may bear on the overall evaluation of best price and execution.

Our team is responsible for continuously monitoring and evaluating the performance and execution capabilities of brokers that transact orders for our client accounts to ensure consistent quality execution. In addition, we periodically review our transaction costs in light of current market circumstances, available published statistical analysis as well as other relevant information.

Item 13-Client Accounts

Account reviews are provided in connection with asset management accounts. For clients participating in this program, one of the Advisor's representatives will contact clients at least annually for the purpose of reviewing their account and to determine if there have been changes in their financial situation or investment objectives. The calendar is the main triggering factor, although more frequent reviews may also be triggered by changes in the client's circumstances, client request, or changes within the market.

The underlying investments held in client accounts are reviewed on a more frequent basis. Portfolios are usually reviewed as frequently as weekly, and not less than monthly. Triggering factors for changes to underlying portfolios include the relative valuation changes between asset classes, valuation of the individual security, or economic or political changes that change the perceived risk/reward ratio of a sector or sub-sector of the global or national economy.

Client investment portfolios are reviewed on an on-going basis. For financial plans, the calendar is the main triggering factor, although more frequent reviews may also be triggered by changes in the client's circumstances, client request, or changes within the market.

Clients will receive account statements directly from the custodian. Statements will be delivered no less than quarterly but as frequent as monthly. In addition, Advisor may provide quarterly newsletters

covering general financial and investment topics, explaining current views of the global economies and factors driving investment decisions

Item 14-Client Referrals and Other Compensation

Advisor does not have arrangements with someone who is not a client that provides an economic benefit to Advisor for providing investment advice or other advisory services to its clients.

Advisor does not compensate any person, directly or indirectly, for client referrals.

Item 15-Custody

Advisor does not have custody of client funds or securities.

Item 16-Investment Discretion

Upon receiving written authorization from the client, Advisor provides discretionary investment advisory services for client accounts. Advisor's discretionary authority will be granted by the client in the client agreement. When discretionary authority is granted, it is limited in that Advisor will only be given discretionary trading authority. This authority will allow Advisor to determine the type of securities and the amount of securities that can be bought or sold for the client portfolio without obtaining the client's consent for each transaction.

Item 17-Voting Client Securities

Advisor does not perform proxy-voting services on a client's behalf. Clients are instructed to read through the information provided with the proxy-voting documents and to make a determination based on the information provided. Upon request from the client, Advisor may provide limited clarifications of the issues presented in the proxy voting materials based on Advisor's understanding of issues presented in the proxy-voting materials. However, the client will have the ultimate responsibility for making all proxy-voting decisions.

Item 18-Financial Information

Advisor does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance. Advisor is not organized as a sole proprietor. Advisor does not have any financial condition that is reasonably likely to impair its ability to meet contractual commitments to its clients. Advisor has not been the subject of a bankruptcy petition at any time during the past ten years.

Item 19-

Milad Taghehchian, CFP®

Milad has been a CFP® professional since 2005 and 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 LLC's as part of his family's investment portfolio.

Background:

University of Texas – B.S. Economics

CERTIFIED FINANCIAL PLANNER™ Professional

Born 1981

Chris Cyndecki, CFA, CFP®

After joining Pioneer Wealth Management Group in 2011, Chris completed the Chartered Financial Analyst® designation and CERTIFIED FINANCIAL PLANNER™ certification. Chris specializes in helping people understand their employer stock compensation packages. In his free time, he enjoys playing music, skiing, basketball, and reading. He is passionate about financial literacy, renewable energy, and the Texas Longhorns (Hook ‘em). There are no disciplinary actions, outside business activities, or disciplinary information for Chris.

Background:

University of Texas – BBA, Finance
 CERTIFIED FINANCIAL PLANNER™ Professional
 Chartered Financial Analyst (CFA®) Charterholder
 Series 65 License
 Born 1990

Ian Tennant, ChFC®

Ian’s passion for financial planning arises out of a desire to help people truly identify the purpose of their daily efforts and remove undue stress from their lives. He holds the ChFC® advanced financial planning designation and Enrolled Agent tax designation as awarded by the IRS. He previously served as a board member for 4.5 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. There are no disciplinary actions or information or any outside business activities for Ian

Background:

University of Texas at Austin– Engineering
 Chartered Financial Consultant®
 Enrolled Agent
 Series 65 License
 Born 1990

Daphne Jordan, CFP®

Daphne received a 2019 Rising Star Award from Investment News’ “Excellence in Diversity” program and has been featured in 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 Bustle online magazine.

As a previous Austin Financial Planning Association 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.

Background:

University of Texas – Bachelors Mathematics
CERTIFIED FINANCIAL PLANNER™ Professional
Born 1969

Nicole Renaux, CFP® Candidate

As a Wealth Advisor, Nicole Renaux helps people 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. Nicole leads the Camp Fire Central Texas Board of Directors, a non-profit that works to connect youth with nature. As a commitment to expanding her financial planning expertise, Nicole coordinates the Austin NAPFA Study Group, planning immersive sessions for financial planners to share best practices.

Background:

University of Texas at Austin - BBA, International Business
CERTIFIED FINANCIAL PLANNER™ Professional
Series 66
Born 1988