Pillar Financial Advisors, LLC

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Louisville, KY 40220
502-384-3890

Brochure

Form ADV Part 2A

Item 1 – Cover Page

CRD# 121880

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March 16, 2026

www.Pillar.net

This Brochure provides information about the qualifications and business practices of PFA 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 ("SEC") 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

Registered Investment Advisers are required to use the Brochure 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 March 3, 2025. The complete Brochure is available to clients at any time upon request.

Set forth below is the Summary of Material Changes made to the Pillar Financial Advisors, LLC ("PFA") Brochure since its last annual update on March 3, 2025:

Date of Change	Description of Item
March 16, 2026	***Item 5 – Fees and Compensation*** was updated to reflect the following: • Financial planning fees can be paid by check or via AdvicePay. With AdvicePay, Clients will be asked to set up their bank account or credit card at AdvicePay to enable credit card or ACH payments. This arrangement does not give PFA access to the bank account itself, nor to any of the client's credit card or bank account information. • When we charge a flat dollar fee for investment management services that is based in part on assets under management, the fee does not automatically adjust with fluctuations in the value of the account. As a result, if the value of a client's assets declines, the flat fee will represent a higher percentage of the client's assets. Conversely, if the value of assets increases, the flat fee will represent a lower percentage of assets under management. We periodically review our flat fee arrangements and when deemed warranted, we may adjust a client's fees to reflect the current amount of assets managed and scope of services provided.