

Introduction

PIN Wealth, LLC ("PIN") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

PIN Wealth, LLC ("PIN") provides investment advisory services to individuals, pension and profit-sharing plans, trusts, estates, charitable organizations, corporations and other business entities. PIN does not have a specified minimum account size. Some clients who wish to access multiple asset management styles, specifically third-party managers, may be required to have an account minimum. Please refer to the Form ADV Part 2A for more information regarding these services.


Asset Management

Investment advisory services may be provided on either a "discretionary" or "non-discretionary" basis. When a client engages the firm to provide asset management services on a discretionary basis, we will monitor your accounts to ensure that they are meeting your investment objectives. If any changes are needed to your investments, we will make the changes. These changes may involve selling a security or group of investments and buying others, utilizing a separate account (third party) manager or keeping the proceeds in cash. You may at any time place reasonable restrictions on the types of investments we may use on your behalf, or on the allocations to each security type, though such restrictions may limit the potential performance of your portfolio. You will receive at your request written or electronic confirmations from your account custodian after any changes are made to your account. You will also receive statements directly from your account custodian. Clients engaging us on a discretionary basis will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as a written agreement that outlines the responsibilities of both the client and the firm.


Financial Planning

As part of the portfolio management process, we develop financial plans for its clients at no additional cost. In most cases, the client will supply us with information including income, investments, savings, insurance, age, the values the client would like to see advanced as part of their planning process, and many other items that are helpful to the firm in assessing financial goals. The information is typically provided during personal interviews and supplemented with written information. Once the information is received, we will discuss your financial needs and goals with you and compare your current financial situation with the goals you state. Once these are compared, we will create a financial and/or investment plan to help you meet your goals, and work with you to educate you about household finances and investments.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business.

 ***"Given my financial situation, should I choose an investment advisory service? Why or why not?"***

 ***"How will you choose investments to recommend to me?"***

 ***"What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"***

What fees will I pay?**Asset Management**

Generally, fees may vary from 0.30% to 1.50% per annum of the market value of a client's assets managed by PIN. The fee range stated is a guide. Fees are negotiable, and may be higher or lower than this range, based on the nature of the account. We have a Proprietary Fund Fee Schedule as well as a Third-party Asset Manager Fee Schedule. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. For clients whose assets are managed directly by the firm, investment advisory fees will be debited directly from each client's account. The advisory fee is paid quarterly, in advance, and the value used for the fee calculation is the net value as of the last market day of the previous quarter.


Financial Planning

Financial planning fees can be hourly, fixed fee basis (which may be per project or per month), or included with asset management services. Our hourly charge is between \$100 and \$500 per hour, depending on the professional working on the project. Fixed fees will typically be between \$3,500 and \$10,000, and in special circumstances, can be greater than \$10,000. The fee range stated is a guide. Fees may be higher or lower than this range, based on the nature of the engagement. Fees are negotiable and will depend on the anticipated complexity of your plan and the professional(s) working on the plan.

Other Fees

There are no additional fees payable to PIN. Clients referred to an Investment Manager will pay fees to that Investment Manager. There may or may not be additional fees or expenses to third parties or Investment Managers, depending on the Investment Manager and the agreement between that Investment Manager and their client. Clients should thoroughly and carefully review all materials from any Investment Manager prior to executing or otherwise entering into any agreement with an Investment Manager. Clients may incur other expenses with the implementation of advice provided such as commissions, custodian fees, ETF or mutual fund expenses. None of these fees ARE payable to PIN.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. A conflict of interest exists where PIN has an incentive to encourage you to place more assets under management with them as they will receive more compensation from advisory fees. Please make sure you understand what fees and costs you are paying. For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation.

 ***"Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?"***

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

PIN Wealth, LLC has contracted with OneAscent Investment Solutions, LLC (OAS) to provide a Unified Managed Account or "UMA", which is a single portfolio with a mix of asset classes and investment positions through the use of model portfolios, which may consist of third-party managers, and to a lesser extent, other investment options such as mutual funds and exchange traded funds. This is accomplished with the use of an Overlay Manager. The Overlay Manager that OneAscent has selected is Adhesion Wealth Advisors Solutions ("Adhesion"), which provides portfolio trading, re-balancing, reporting and other administrative services. Each UMA is designed to meet a specific goal, while maintaining diversification to mitigate short term risk, and at the same time positioned to appreciate and create income for the investor. UMAs are created by OAS and accessed by other advisors for their clients. The owners of OAS, are also indirect owners of OneAscent Financial Services LLC. OneAscent Financial Services LLC ("OAFS") provides investment advice to clients, but does not perform investment advisory services for PIN Wealth, LLC. It does, however, provide back-office services to OneAscent. "back office" services include compliance, trading and trade reconciliation, billing, marketing, technology and business continuity. In addition, the errors and omissions insurance for OneAscent is purchased through OneAscent Financial Services LLC. OAFS is also set up as a Turnkey Asset Management Platform which will bill client accounts on behalf of PIN, and will also have the authority to affect trades.

Certain professionals of PIN are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for PIN clients, in their capacity as licensed insurance agents, and will receive customary commissions for these transactions in addition to any compensation received in this capacity as employees of PIN. These professionals therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. Clients should be aware of this conflict when considering whether to engage PIN or utilize these professionals to implement any insurance recommendations.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation.


 ***"How might your conflicts of interest affect me, and how will you address them?"***

How do your financial professionals make money?

Financial professionals of PIN are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses.

Do you or your financial professionals have legal or disciplinary history?


Yes. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS).

 ***"As a financial professional, do you have any disciplinary history? For what type of conduct?"***

Additional Information

Additional information about our investment advisory services can be found at www.pinboston.com. A copy of our *relationship summary* can also be requested by calling (781) 239-1187.

 ***"Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?"***

 ***"Who can I talk to if I have concerns about how this person is treating me?"***