

Item 1: Cover Sheet

FORM ADV PART 2B

Joshua M. Wilson



PIN Wealth, LLC

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North Reading, MA 01864
781-239-1187

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This Brochure Supplement provides information about Joshua M. Wilson that supplements the PIN Wealth, LLC Brochure. You should have received a copy of that Brochure. Please contact Joshua M. Wilson at the number above if you did not receive the PIN Wealth, LLC Brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua M. Wilson is available on the SEC's website at www.adviserinfo.sec.gov.

Joshua M. Wilson

Born: 1983

Item 2: Educational Background and Business Experience

EDUCATION:

Valley Forge University, B.A., Psychology and Theology – 2007

BUSINESS EXPERIENCE:

PIN Wealth, LLC

Founding Partner and CCO, 2021 - Present

Purshe Kaplan Sterling Investments, Inc.

Registered Representative, 2021 - Present

Securities America

Investment Advisor Representative and Registered Representative, 2017 - 2021

National Planning Corporation

Registered Representative, 2013 - 2017

Item 3: Disciplinary Information

Mr. Wilson has never been involved in an arbitration claim of any kind or been found liable in a civil, self regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Mr. Wilson engages in other investment-related business away from PIN Wealth, LLC. Mr. Wilson is an owner of PIN Insurance, Inc. where he has the ability to write life, health, long-term care, disability, Medicare, and group plans. As such, Mr. Wilson may conduct insurance product transactions for PIN Wealth clients, and will receive customary commissions for these transactions in addition to any compensation received in his capacity as an employee of PIN Wealth. Commissions from the sale of insurance products will not be used to offset or as a credit against advisory fees. Mr. Wilson therefore has an incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. The receipt of additional fees for insurance commissions is therefore a conflict of interest, and clients should be aware of this conflict when considering whether to engage PIN Wealth or utilize Mr. Wilson to implement any insurance recommendations. PIN Wealth attempts to mitigate this conflict of interest by disclosing the conflict to clients, and informing the clients that they are always free to purchase insurance products through other agents that are not affiliated with PIN Wealth, or to determine not to purchase the insurance product at all. PIN Wealth also attempts to mitigate the conflict of interest by requiring employees to acknowledge in the firm's Code of Ethics, their individual fiduciary duty to the clients of PIN Wealth, which requires that employees put the interests of clients ahead of their own.

Mr. Wilson is also a registered representative of Purshe Kaplan Sterling Investments (“PKS”), a FINRA member broker-dealer. Because PKS supervises Mr. Wilson’s activities as a registered representative of PKS, the relationship may be deemed material. However, PKS is not affiliated with PIN Wealth, LLC (hereinafter “PIN”) or considered a related party. PKS does not make investment decisions for client accounts. Mr. Wilson’s status as a registered representative enables Mr. Wilson to receive customary commissions for the sales of various products, including variable annuity products. Mr. Wilson may receive such a commission on the sale of a product he recommends to clients.

Receipt of commissions for investment products that are recommended to clients gives rise to a conflict of interest for the representative, in that the individual who will receive the commissions is also the individual that is recommending that the client purchase a given product. This conflict is disclosed to clients verbally and in this brochure. Clients are advised that they may choose to implement any investment recommendation through another broker-dealer that is not affiliated with PIN. PIN attempts to mitigate this conflict by requiring that all investment recommendations have a sound basis for the recommendation, and by requiring employees to acknowledge their fiduciary responsibility toward each client.

Item 5: Additional Compensation

Please see response to Item 4 above.

Item 6: Supervision

Mr. Wilson, as Chief Compliance Officer of PIN Wealth, LLC, is responsible for supervision. He may be contacted at the phone number on this brochure supplement. All employees of PIN Wealth, LLC are required to follow the supervisory guidelines and procedures manual which are designed to ensure compliance with securities laws in the states where PIN Wealth, LLC is registered.

Item 7: Requirement for State Registered Advisers

Mr. Wilson has never been involved in an arbitration claim of any kind or been found liable in a civil, self regulatory organization, or administrative proceeding.