Brochure Supplement

APRIL 17, 2017

RICHARD C. CLARK, JR.

2751 Centerville Road, Suite 109
Wilmington, Delaware 19808

(302) 409-3502

This Brochure Supplement provides information about Richard C. Clark that supplements the Disclosure Brochure of Pillar Wealth Advisors, LLC (hereinafter "Pillar Wealth Advisors"), a copy of which you should have received. Please contact Pillar Wealth Advisors' Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Richard C. Clark is available on the SEC's website at www.adviserinfo.sec.gov.

Pillar Wealth Advisors, LLC, a Registered Investment Adviser

161 Washington Street, Suite 700, Conshohoken, Pennsylvania 19428 | (610) 771-0800

Item 2. Educational Background and Business Experience

Born 1964

Post-Secondary Education

University of Delaware │ B.S., Accounting │ 1996

Recent Business Background

Pillar Wealth Advisors, LLC │ Investment Adviser Representative, Chief Financial Officer, Chief Operating Officer, and Member │ December 2011 – Present

Hornor Townsend & Kent, Inc. │ Registered Representative │ December 2011 – Present

Penn Mutual Life Insurance Co. │ Agent │ December 2011 - Present

Professional Designations

Richard C. Clark holds the professional designations of CERTIFIED FINANCIAL PLANNER™ ("CFP®") and Chartered Financial Consultant ("ChFC®").

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the "CFP Board") to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor's degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

The ChFC® designation is a financial planning credential awarded by the American College to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the ChFC® certification have completed at least seven mandatory college-level courses in the areas of financial, insurance, retirement and/or estate planning, as well as income taxation and/or investments. Additionally, recipients have completed at least two elective courses on the financial system, estate planning applications, executive compensation, and/or retirement decisions. In order to maintain the designation, ChFC® holders must satisfy the ongoing requirements of the Professional Achievement in Continuing Education ("PACE") Recertification Program, which includes 30 hours of continuing education at least every two years.

For additional information about each of these credentials, please refer directly to the website of the issuing organization.

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Item 3. Disciplinary Information

Pillar Wealth Advisors is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Richard C. Clark. Pillar Wealth Advisors has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Registered Representative of a Broker-Dealer

Richard C. Clark is a registered representative of Hornor Townsend & Kent, Inc. ("*HTK*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Richard C. Clark may provide securities brokerage services and implement securities transactions under a commission based arrangement. Richard C. Clark may be entitled to a portion of the brokerage commissions paid to *HTK,* as well as a share of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Richard C. Clark recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client's needs. Pillar Wealth Advisors has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For accounts covered by ERISA (and such others that the firm deems appropriate), Pillar Wealth Advisors provides investment advisory services on a fee offset basis, whereby the firm offsets its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Richard C. Clark in his individual capacity as a registered representative of *HTK*.

Licensed Insurance Agent

Richard C. Clark is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Pillar Wealth Advisors recommends the purchase of insurance products where Richard C. Clark receives insurance commissions or other additional compensation. Pillar Wealth Advisors seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

Pillar Wealth Advisors is required to disclose information regarding any arrangement under which Richard C. Clark receives an economic benefit from someone other than a client for providing investment advisory services. Pillar Wealth Advisors has no information to disclose in relation to this Item.

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Item 6. Supervision

Michael C. Bree, Managing Member, is generally responsible for supervising Richard C. Clark's advisory activities on behalf of Pillar Wealth Advisors. The telephone number to reach Michael C. Bree is (302) 409-3501.

Pillar Wealth Advisors supervises its personnel and the investments made in client accounts. Pillar Wealth Advisors monitors the investments recommended by Richard C. Clark to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Pillar Wealth Advisors periodically reviews the advisory activities of Richard C. Clark, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Richard C. Clark.

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