

**Form CRS (Client Relationship Summary)  
January 31, 2023**

## Introduction

Pile Wealth Management is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important 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?

We offer wealth management services to retail investors, which include financial planning and portfolio management services. We provide periodic advice and reviews regarding your investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning. In our portfolio management, we will continuously monitor your investment accounts over which you provide us with such authority and provide advice. We follow a fiduciary standard of care in providing investment, financial, tax and retirement advice. We do not take custody or possession of your assets. We most often use Charles Schwab to hold assets while we maintain discretionary trading authority with your permission. We require a minimum initial and ongoing account size for wealth management services, including the management of your portfolio. We do not recommend any proprietary products and our investment advice is not limited to a menu of products or types of investments.

Ask us questions to help you better understand our services: *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?*

**Please refer to our [Form ADV Part 2A](#), particularly Items 4 and 7, for more detailed information about our services.**

## What fees will I pay?

We charge a percentage of assets under management for wealth management services. These fees are assessed on a quarterly basis, in advance or in arrears. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. In addition to our fees, you will incur additional fees and costs related to the investments in your account, as applicable, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and variable annuities, and other product related fees such as redemption fees.

Ask us questions to help you better understand the impact of fees and costs on investments: *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?*

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. Please make sure you understand what fees and costs you are paying.

**Please refer to our [Form ADV Part 2A](#), particularly Item 5, for more detailed information about our fees and your investment costs.**

## 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. For example, because our fee is based upon the value of your account, we have an incentive to recommend that you increase the level of assets in your account.*

We are fiduciaries to you. That means we are required to act in your best interest throughout our entire advisory relationship.

Ask us questions to help you better understand our conflicts of interest: *How might your conflicts of interest affect me, and how will you address them?*

**Please refer to our [Form ADV Part 2A](#), particularly Items 10, 11, and 12.**

## How do your financial professionals make money?

Our financial professionals receive a percentage of the revenue from the portfolios that they manage. This is a conflict of interest because our financial professionals have an incentive to encourage a retail investor to increase the assets in a retail investor's accounts.

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

No, none of our financial professionals, nor our firm, have legal or disciplinary histories. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

*Ask us questions to help you better understand our disciplinary history: As a financial professional, do you have any disciplinary history? For what type of conduct?*

## Additional Information

**You can find additional information about our services in our [Form ADV Part 2A](#). You may request updated information and a copy of our Form CRS Relationship Summary by contacting us at (317) 269-3454 or [nclements@pilewealth.com](mailto:nclements@pilewealth.com) .**

*Ask us questions to help you better understand who to contact with any questions or complaints: 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?*

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