



July 21, 2025

Client Relationship Summary

Pitcairn Wealth Advisors (“we”, “us” or “our”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at www.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 provide investment advisory services to retail investors, including discretionary and non-discretionary investment management services, and administrative services such as portfolio reporting and bill payment, to individuals and trusts and estates.

When a retail investor engages us to provide investment advisory services, we continuously and regularly monitor the investments under our management. Further, when you engage us to manage your assets on a discretionary basis, we have the authority to buy, sell, trade and allocate the investments within your account(s), consistent with your investment objectives and any agreed-upon restrictions, without prior consultation with you. We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment.

For more detailed information about our advisory business and the *types of clients* we generally service, please see Items 4 and 7 in our [ADV Part 2A](#).

Conversation starters:

- *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?

When you engage us to provide investment advisory services, we generally charge a fee calculated as a percentage of the value of your assets under our management (our “AUM Fee”). Our annual AUM Fee is negotiable but does not generally exceed 1.25%. We generally require a minimum annual fee of \$150,000 per family relationship for our services.

Unless we agree otherwise, we deduct our AUM Fee from one or more of your accounts, in arrears, on a monthly basis. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your accounts that we manage.

You will also pay other fees and costs, including custodian fees, account maintenance fees, brokerage commissions and/or transaction fees to third parties for effecting certain securities transactions, service fees, and if you hold mutual fund or exchange traded funds, their internal fees (e.g., management fees and other fund expenses).

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.

For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [ADV Part 2A](#).

Conversation starter:

- *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. As an example, we may recommend a particular custodian to custody your assets, and we may receive support services and/or products from that same custodian, some of which assist us to monitor and service your account and some of which are for the benefit of our firm.

Conversation starter:

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

For more detailed information about our conflicts of interest, please review our [ADV Part 2A](#).

How do your financial professionals make money?

Our financial professionals are generally compensated on a salary basis. Some of our financial professionals receive a performance bonus from time to time. Further, we offer incentive compensation based upon new business introduced to the firm, generally calculated as a percentage of the revenues derived from the relationship. You should discuss your financial professional's compensation directly with your financial professional.

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

No. Visit www.investor.gov/CRS to research our firm and our financial professionals

Conversation starter:

- *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at 215.887.6700 to request up to date information or a copy of this *relationship summary*.

Conversation starter:

- *Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*