

IMPORTANT DISCLOSURES

Effective September 15, 2026

This page sets forth important information regarding Pinkston Wealth, LLC and the use of this website. Please read it carefully. By accessing or using this website, you acknowledge that you have read and understand the information set forth below.

1. About Pinkston Wealth, LLC

Pinkston Wealth, LLC is an investment adviser registered with the state of Missouri. Registration as an investment adviser does not imply any certain level of skill or training, and it does not mean that the Missouri Securities Division or any other regulator has approved or endorsed the firm, its personnel, or the content of this website.

Pinkston Wealth is a fee-only firm. The only compensation the firm receives is paid by its clients. Pinkston Wealth does not sell insurance or securities products, does not receive commissions, and does not accept referral fees or any other compensation from third parties in exchange for recommending their products or services.

Additional information about Pinkston Wealth, LLC and about Jay Pinkston is available at no cost on the SEC's Investment Adviser Public Disclosure website at adviserinfo.sec.gov. The firm's identification number is 343974. Jay Pinkston's individual identification number is 7282307.

2. Information on This Website Is Educational, Not Personalized Advice

Everything published on this website, including articles, guides, calculators, videos, newsletters, and any book or other written material offered here, is general in nature and is provided for educational and informational purposes only.

None of it is personalized investment, financial planning, tax, legal, insurance, or accounting advice, and none of it should be relied on as the basis for any financial decision. General information cannot account for your income, assets, family situation, health, tax position, employment benefits, goals, risk tolerance, or any of the other facts that make your circumstances specific to you.

Personalized advice is provided only to clients of Pinkston Wealth under a written advisory agreement, after the firm has gathered and reviewed the information necessary to understand the client's situation. Reading this website, subscribing to a newsletter, downloading a resource, attending a presentation, or contacting the firm does not create an advisory relationship, and does not make you a client of Pinkston Wealth.

3. Not an Offer or Solicitation

This website is not an offer to sell, or a solicitation of an offer to buy, any security, and it is not an offer to provide advisory services in any jurisdiction where Pinkston Wealth is not registered, exempt, or excluded from registration.

Pinkston Wealth may transact business and provide personalized advice only in states where the firm is registered, where it qualifies for an exemption or exclusion from registration, or where it has satisfied applicable notice filing requirements. Nothing on this website should be read as a direct or indirect offer of advisory services to any person in a state where the firm is not permitted to provide them.

4. Investing Involves Risk

All investing involves risk, including the possible loss of principal. There is no guarantee that any investment strategy, asset allocation, financial plan, or recommendation will achieve its objectives or produce any particular result. Different types of investments carry different levels of risk, and no strategy can eliminate risk or guarantee against loss in a declining market.

Past performance is not indicative of future results. Historical returns, expected returns, projections, probability analyses, and hypothetical illustrations are for illustrative purposes only. They reflect assumptions that may not prove accurate, they do not reflect actual client results, and they should not be relied on as a promise of future performance. Actual results will differ, and they may differ substantially.

Any references to market conditions, economic data, tax law, or regulation reflect information available as of the date the material was written. Pinkston Wealth has no obligation to update any material on this website to reflect subsequent changes, and information may become outdated without notice.

5. Tax and Legal Information

Pinkston Wealth does not provide tax preparation, tax advice, or legal advice, and nothing on this website should be construed as either. Tax discussions on this website are general and are based on federal tax law and regulation as understood at the time of writing. Tax law changes, and its application depends heavily on individual circumstances.

You should consult a qualified tax professional or attorney regarding your specific situation before acting on any tax or estate planning information found here.

6. Services Offered to Members of The Church of Jesus Christ of Latter-day Saints

Pinkston Wealth offers financial planning services that address circumstances common among members of The Church of Jesus Christ of Latter-day Saints, including planning for full-time senior missionary service.

Pinkston Wealth is not affiliated with, sponsored by, endorsed by, or in any way officially connected to The Church of Jesus Christ of Latter-day Saints or any of its entities, affiliates, or subsidiaries. Any references to the Church, to Church teachings, or to Church programs are made solely to describe the circumstances the firm's services are designed to address, and do not imply any endorsement or approval.

Advisory services are available to all clients and prospective clients without regard to religious affiliation, and Pinkston Wealth does not condition services on membership in any religious organization.

7. Fees

A full description of Pinkston Wealth's fees, including how they are calculated, billed, and terminated, is contained in Item 5 of the firm's Form ADV Part 2A. Fees are negotiable and the fee that applies to any particular client is stated in that client's written advisory agreement.

Pinkston Wealth's advisory fee does not include brokerage commissions, transaction charges, custodial fees, fund expense ratios, or other costs charged by third parties. Those costs are separate from and in addition to the firm's fee, and the firm receives no portion of them.

8. Custody of Client Assets

Pinkston Wealth does not hold client funds or securities. All client assets are held at a qualified custodian. The firm requires clients to custody their accounts at Altruist Financial LLC, an unaffiliated SEC-registered broker-dealer and member of FINRA and SIPC. Pinkston Wealth is not affiliated with Altruist and receives no compensation from Altruist for recommending it.

Because the firm requires the use of a single custodian, it may not always achieve the most favorable execution of client transactions, and this practice may cost clients more money than it would if they were free to select a different custodian. This is described further in Item 12 of the firm's Form ADV Part 2A.

Clients receive account statements directly from their custodian and should carefully review those statements. Clients should compare custodial statements against any invoice or report provided by Pinkston Wealth, and should promptly report any discrepancy.

9. Third-Party Links, Content, and Professionals

This website may contain links to third-party websites, or may reference third-party articles, research, data, tools, or media. Those links and references are provided for convenience and do not constitute an endorsement, recommendation, sponsorship, or verification of the third party, its content, or its services.

Pinkston Wealth does not control third-party content and is not responsible for its accuracy, completeness, availability, security, or privacy practices. Your use of any third-party website is subject to that site's own terms and privacy policy.

From time to time, Pinkston Wealth may suggest attorneys, accountants, tax preparers, insurance agents, or other professionals. Clients are never obligated to use anyone the firm suggests. Pinkston Wealth is not affiliated with these professionals and receives no compensation, directly or indirectly, for referring business to them. Any fees charged by those professionals are separate from and in addition to the firm's advisory fee.

10. Testimonials, Endorsements, and Third-Party Ratings

Pinkston Wealth does not currently publish client testimonials or endorsements on this website.

If the firm publishes a testimonial, an endorsement, or a third-party rating in the future, it will be accompanied by all disclosures required under SEC Rule 206(4)-1 and applicable Missouri regulation, including whether the person giving it is a current client, whether any compensation was provided, and a description of any material conflicts of interest arising from the relationship.

11. Professional Designations

The CFP® and CERTIFIED FINANCIAL PLANNER™ marks are professional certification marks owned by Certified Financial Planner Board of Standards, Inc. CFP Board owns these marks in the United States and awards them to individuals who successfully complete its education, examination, experience, and ethics requirements.

The CFP® certification is voluntary. No federal or state law or regulation requires a financial planner to hold it. CFP Board does not guarantee the services of any CFP® professional. More information is available at cfp.net.

12. Email and Electronic Communication

Email and other electronic communication are not secure and should not be treated as confidential. Do not send Social Security numbers, account numbers, passwords, or other sensitive personal information by unencrypted email. Pinkston Wealth provides a secure client portal for the exchange of sensitive documents and information.

Pinkston Wealth does not accept trade orders, transfer requests, or other time-sensitive instructions by email, text message, voicemail, or social media. Messages sent by these methods may not be received or acted on promptly. Clients should contact the firm directly to confirm that any instruction has been received.

Pinkston Wealth will never ask you to send money, disclose a password, or send account credentials by email or text. If you receive a communication that appears to come from the firm and asks for any of these, do not respond and contact the firm directly using contact information from this website.

13. Availability of Firm Documents

Pinkston Wealth's Form ADV Part 2A firm brochure, Form ADV Part 2B brochure supplement, and privacy policy are available on this website at no cost. The firm's Code of Ethics is available on request.

To request any of these documents, contact Pinkston Wealth using the contact information provided on this website.

14. Privacy

Pinkston Wealth's collection, use, and protection of personal information is described in the firm's Privacy Policy, available on this website.

15. Modification

Pinkston Wealth reserves the right to modify the content of this website and this page at any time and without notice.

Pinkston Wealth, LLC is an investment adviser registered in the state of Missouri. Registration does not imply a certain level of skill or training.