

Part 3 of Form ADV: Form CRS

Item 1: INTRODUCTION

Date: June 24th, 2020

Pillar Pacific Capital Management (aka Pillar Point Equity Management) is a registered investment adviser with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships & Services

What investment services and advice can you provide me?

Pillar Pacific Capital Management, LLC (PPCM) provides investment advisory services for institutional and private client accounts. All services are furnished on a continuous basis, taking into account the individual needs of each client. Advice is generally furnished on a discretionary basis, where PPCM is authorized by the client to make all investment decisions for the account. Ancillary to and in conjunction with providing such investment advice, PPCM may provide financial planning services. In general, financial planning includes estate planning, investment planning, education planning, tax planning, retirement planning, and risk management. Investment offerings utilized by PPCM are limited to U.S. publicly traded securities of both equity and fixed income instruments. Minimum initial account size is \$1,000,000.

For more detailed information, please refer to our Form ADV Part 2A, Item 4, Advisory Business, Item 7, Types of Clients, and Item 13, Review of Accounts.

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?

Item 3: Fees, Conflicts, & Standard of Conduct

What fees will I pay?

PPCM is an asset-based fee-only wealth management firm. Fees are billed quarterly in arrears based on the market value of the account on the last day of the billing period. Please note a possible conflict of interest that as more assets in account means more fees, thus incentivize PPCM to encourage client to increase assets in account. In addition to our advisory fees, clients are also responsible for other fees including, but not limited to, transaction charges, fees related to mutual funds and variable annuities, and custodian account maintenance fees.

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, please refer to our Form ADV Part 2A, Item 5, Fees and Compensation.

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 our interest ahead of yours. At the same time, the way we make money create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.”

PPCM does not receive any commissions from investment companies. PPCM is only paid by its clients. PPCM invests its own Cash Balance Plan/Defined Benefit Plan account. Potential conflict of interest could arise when PPCM sell to or purchase from a client any security. To prevent this from happen, PPCM’s Personal Trading Policy prohibits sell to or purchase from a client any security.

For more detailed information, please refer to our Form ADV Part 2A, Item 11, Code of Ethics, Participation or Interest in Client Transactions.

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

How do your financial professionals make money?

PPCM’s employees are paid a salary and bonus and in addition, PPCM has agreements with certain of its employees whereby PPCM will pay the individual a fee consisting of a specified percentage of investment management fees paid to PPCM from clients who were solicited by the individual, subject to certain thresholds or to other requirements. Please note a possible conflict of interest that more assets brought in means more fees for the staffs, thus incentivize staffs to encourage client to increase assets in account.

For more detailed information, please refer to our Form ADV Part 2A, Item 14, Client Referrals and Other Compensation.

Item 4: Disciplinary History

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

No. Please utilize the free and simple search tool at [Investor.gov/CRS](https://www.investor.gov/CRS) to research our firm and our financial professionals.

As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5: Additional Information

For additional information and copy of our Form ADV, including Form CRS, please contact us at 888-295-4419 or info@PillarPacific.com.

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?