

# Hall Consulting, LLC DBA Pace Wealth Advisors

## Form ADV Part 2A - Firm Brochure

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This brochure provides information about the qualifications and business practices of Hall Consulting, LLC DBA Pace Wealth Advisors ("PWA"). If you have any questions about the contents of this brochure, please contact us at the number or email above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration as an investment adviser does not imply a certain level of skill or training.

Additional information about Hall Consulting, LLC DBA Pace Wealth Advisors is also available on the SEC's website at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov). Hall Consulting, LLC Pace Wealth Advisor's CRD number is listed above.

## **Item 2: Material Changes**

This brochure reflects a comprehensive update to better align PWAs disclosures with our actual business practices and current regulatory requirements. Material revisions include clarification that PWA primarily provides non-discretionary advisory services; refinement of custodial, billing, and fee disclosure language; clarification of PWA's use of model portfolios, tax-aware portfolio construction, and limited use of third-party managers; and updates to outside business activity disclosures.

## **Item 3: Table of Contents**

Item 4: Advisory Business

Item 5: Fees and Compensation

Item 6: Performance-Based Fees and Side-By-Side Management

Item 7: Types of Clients

Item 8: Methods of Analysis, Investment Strategies & Risk of Loss

Item 9: Disciplinary Information

Item 10: Other Financial Industry Activities and Affiliations

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Item 12: Custodial Practices

Item 13: Review of Accounts

Item 14: Client Referrals and Other Compensation

Item 15: Custody

Item 16: Investment Discretion

Item 17: Voting Client Securities (Proxy Voting)

Item 18: Financial Information

Item 19: Requirements for State-Registered Advisers

## Item 4: Advisory Business

### A. Description of the Advisory Firm

Hall Consulting, LLC DBA Pace Wealth Advisors ("PWA," "Firm," "we," "us," and "our") is a Washington limited liability company formed in September 2009 and registered as an investment adviser in April 2021. The principal owner and management person providing investment advice is Jacob E. Hall.

### B. Types of Advisory Services

PWA provides non-discretionary, planning-driven investment advisory services designed to align each client's portfolio with the client's broader financial objectives. PWA emphasizes a high level of client involvement and requires client authorization for material investment decisions, including portfolio changes and distributions.

#### Financial Planning

Financial planning may include advice regarding retirement income, risk management, tax reduction strategies, investment strategy, insurance analysis, debt and cash flow planning, education planning, estate coordination, and other planning topics based on client needs. Planning may be delivered in the form of a written financial plan, a shorter report or checklist, or through meetings, calls, or secure electronic communications as agreed in the planning engagement.

The majority of clients receive financial planning in conjunction with ongoing advisory services. In those circumstances, the client retains sole discretion to accept or reject any planning recommendation, in whole or in part, and remains responsible for implementation and monitoring of investments or strategies held away from accounts covered by our ongoing advisory relationship. On a limited basis, clients may engage PWA for stand-alone planning services. Unless otherwise agreed, stand-alone planning recommendations are not automatically updated after initial delivery.

#### Portfolio Management and Portfolio Construction

PWA constructs portfolios based on each client's goals, objectives, time horizon, liquidity needs, tax considerations, and risk tolerance. PWA uses investment policy, risk-profile, and client-specific information gathering to guide recommendations and ongoing reviews.

For qualified accounts, PWA generally utilizes model portfolios composed of exchange-traded funds (ETFs), mutual funds, and similar investment vehicles. In constructing these portfolios, PWA emphasizes operational efficiency, cost efficiency, and the use of investments with competitive expense ratios.

For non-qualified accounts, PWA may implement tax-sensitive investment strategies, including tax-efficient portfolios, asset location considerations, tax-loss harvesting, and the use of individual securities where appropriate to support client objectives.

#### Custodian Relationships and Account Implementation

PWA maintains relationships with qualified custodians and platform providers, including SEI and Altruist. The custodian or platform provider selected for a client account is the custodian PWA believes best fits the client's account structure, service needs, and overall objectives. Clients are not required to use any specific custodian recommended by PWA and may maintain accounts at other qualified custodians.

Client assets are held at the qualified custodian. PWA does not take custody of client funds or securities and does not have authority to withdraw or transfer client funds or securities. All transactions, including reallocations and distributions, require prior client authorization. Distributions require client instruction and are processed directly through the custodian. PWA does not have the ability to independently initiate or complete such transactions.

#### **Use of SEI and Altruist Platform and Model Portfolios**

PWA may utilize SEI and Altruist as a custodian and platform provider. Custodians provide access to model portfolios, investment products, and administrative services. PWA does not typically engage SEI, Altruists or their affiliated managers to provide discretionary investment management services for client accounts and instead utilizes SEI/Altruist primarily as a custodial/platform solution through which investment strategies may be implemented.

#### **Limited Use of Third-Party Investment Managers**

In limited and infrequent circumstances, PWA may recommend or engage a third-party investment manager when appropriate for a client's specific needs, such as unique ultra-high-net-worth circumstances or specialized retirement-plan arrangements. These arrangements are not a primary component of PWA's advisory services and are utilized on a case-by-case basis. When utilized, the third-party manager is responsible for discretionary portfolio management, and the client may be required to enter into a separate agreement with that manager. PWA continues to provide planning, oversight, and advice.

#### **Written Acknowledgement of Fiduciary Status for Retirement Accounts**

When PWA provides investment advice regarding a retirement plan account or an individual retirement account, PWA acts as a fiduciary under applicable law. PWA may recommend account transitions or rollovers, including from one ERISA-sponsored plan to another, from an ERISA plan to an IRA, from one IRA to another IRA, or from one account type to another. Such recommendations create a conflict of interest if PWA will earn a new advisory fee or increase its current advisory fee because of the recommendation. No client is under any obligation to roll over a retirement account to an account advised by PWA.

#### **C. Client Tailored Services and Client Imposed Restrictions**

PWA offers the same general suite of services to all clients, but each client's investment strategy and implementation are tailored to that client's circumstances, including income, tax status, objectives, liquidity needs, and risk tolerance. Clients may impose reasonable restrictions on investing in certain securities or categories of securities. If restrictions materially impair PWA's ability to service the account or would require PWA to deviate from its standard service model beyond what is practical or reasonable, PWA reserves the right to decline or terminate the relationship.

#### **D. Wrap Fee Programs**

PWA does not sponsor, offer or participate in wrap fee programs. This brochure describes PWA's standard non-wrap advisory services.

#### **E. Assets Under Management**

PWA has the following assets under management: \$0 in discretionary assets and \$24,330,572 in non-discretionary assets as of December 2025.

## Item 5: Fees and Compensation

### A. Fee Schedule

PWA's fee schedule is set forth in the client's written advisory agreement. Based on current direction, the intended updated schedule is as follows and should be confirmed before filing:

Total Assets Under Management	Annual Fee %
Up to \$1,000,000	0.96%
\$1,000,001 to \$2,000,000	0.88%
\$2,000,001 - \$5,000,000	0.76%
Over \$5,000,000	0.50%

The balance in the client's account on the last day of the billing period is used to determine the market value of the assets on which the advisory fee is based. On rare occasion, fees may be negotiated based on the needs of the client, the complexity of the relationship, household relationships, or other factors deemed relevant. The final fee schedule is memorialized in the client's written advisory agreement.

### Financial Planning Fees

Planning engagements may be structured as fixed fees or hourly fees. The negotiated fixed rate for creating client financial plans is generally between \$1,500 and \$10,000, depending on complexity, scope, and time expected to complete the engagement. The hourly rate used to calculate these services is \$250, unless otherwise agreed in writing.

PWA expects typical planning engagements to require approximately 10-20 hours depending on complexity, with narrower projects often falling below that range and more complex engagements above it.

Planning work may include, without limitation:

- Investment Analysis / Fund Selection: up to \$1,000
- Retirement Analysis / Early Retirement Analysis: up to \$1,000
- Investment Policy Statement: up to \$500
- Business / Real Estate Analysis / Profitability Analysis: up to \$1,000
- Investment Tracker: up to \$200
- Partnership and Business Integration: up to \$2,000
- Review of Wills, Trusts, and Estate Plans: up to \$1,200
- Tax Review and Analysis: up to \$500
- Education Analysis / Plan / Implementation: up to \$1,000
- Home Equity Analysis: up to \$500

Clients may terminate planning engagements without penalty within five business days of signing the agreement. Thereafter, planning engagements may generally be terminated upon written notice. Where fees have been collected in advance, PWA will refund unearned fees on a prorated basis as described below.

## **B. Payment of Fees**

Portfolio management fees are billed quarterly in arrears and are reflected on the client's custodial account statement.

Fees are calculated and deducted by the qualified custodian or platform provider (e.g., SEI or Altruist), pursuant to the client's written authorization. PWA does not independently deduct advisory fees from client accounts and does not generate separate invoices for portfolio management fees deducted through the custodian.

Clients receive billing information directly from the custodian, including the fee amount, calculation, and applicable billing period, as reflected in the custodial account statement. PWA has a reasonable basis for believing that the qualified custodian provides account statements to clients at least quarterly that include all advisory fees deducted. PWA maintains records of advisory fees and related billing information in accordance with applicable regulatory requirements.

For transparency, PWA may periodically provide clients with a high-level summary of advisory fees. Clients should rely on custodial account statements as the official record of all fees charged and deducted.

Financial planning and hourly fees are separate from portfolio management fees and are charged directly by PWA. These fees are not deducted from client investment accounts. PWA provides the client with an invoice detailing the services provided and the amount due, and payment is made directly to PWA via check, electronic funds transfer, or a third-party payment processor. In certain cases, a portion of the fee may be collected in advance, with the remaining balance due upon completion or delivery of the agreed-upon services, as outlined in the planning agreement.

## **C. Client Responsibility for Third-Party Fees**

Clients are responsible for the payment of all third-party fees, including custodian fees, brokerage or transaction costs (if any), mutual fund and ETF expenses, platform fees, account fees, and other charges assessed by service providers or product sponsors. These fees are separate from and in addition to the fees charged by PWA.

Investments such as ETFs, mutual funds, and model portfolios carry internal expenses (expense ratios), which are paid to the investment sponsor and disclosed in the applicable prospectus or program materials. PWA does not receive any portion of these internal expenses.

Custodians and platform providers, including SEI and Altruist, may charge administrative or platform-related fees, which are separate from PWA's advisory fee and are disclosed to clients.

## **D. Prepayment of Fees**

Fixed planning fees and hourly fees collected in advance will be refunded on a prorated basis to the extent not yet earned. Refunds will generally be returned within fourteen days. For hourly fees collected in advance, the refunded amount will equal the balance of the advance payment minus the hourly rate times the number of hours worked through the termination date. For all such refunds, PWA will provide an invoice or statement describing the retained earned fees and the refunded amount.

## **E. Outside Compensation for the Sale of Securities to Clients**

Neither PWA's nor its supervised persons accept compensation for the sale of securities or investment products, including asset-based sales charges or service fees from mutual funds.

## **Item 6: Performance-Based Fees and Side-By-Side Management**

PWA does not accept performance-based fees or other fees based on a share of capital gains on, or capital appreciation of, a client's assets.

## **Item 7: Types of Clients**

PWA generally provides advisory services to individuals, families, trusts, and business owners. PWA's services are generally best suited to clients whose investable assets exceed \$500,000, although this minimum may be waived based on client needs, complexity, or other factors deemed relevant by PWA.

## **Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss**

### **A. Methods of Analysis and Investment Strategies**

PWA uses a combination of planning analysis, portfolio construction, cost-conscious fund and security selection, tax-aware strategy design, and general principles associated with diversified, long-term investing. PWA may use model portfolios, individual securities, and tax-aware account structuring as part of its recommendations.

PWA generally recommends long-term investing and portfolio construction designed to align with a client's risk profile, objectives, liquidity needs, and tax considerations. PWA may incorporate tax-loss harvesting, asset location, and account-specific implementation choices where appropriate.

### **B. Material Risks Involved**

Investing in securities involves risk of loss that clients should be prepared to bear. Material risks include market risk, interest rate risk, inflation risk, liquidity risk, economic risk, political and regulatory risk, manager/model risk, and tax risk. Tax-aware strategies may improve after-tax outcomes over time but cannot eliminate the possibility of loss or guarantee tax results.

### **C. Risks of Specific Securities Utilized**

**Mutual Funds:** Investing in mutual funds carries the risk of capital loss. Mutual funds also have internal costs and expenses that reduce investment returns.

**Equity Securities:** Equity securities fluctuate in value in response to company-specific developments, sector conditions, and general market and economic conditions.

**Exchange-Traded Funds (ETFs):** ETFs carry market risk, trading risk, liquidity risk, tracking error risk, premium/discount risk, and risks associated with the underlying investments held by the ETF. ETFs using leverage, derivatives, or concentrated sector exposure involve additional risk. Regular trading adds cost and can impair returns.

**Fixed Income Securities:** Fixed income investments are subject to interest rate risk, credit risk, issuer risk, and inflation risk.

**Digital Assets / Cryptocurrency:** Cryptocurrency and digital asset investing carries significant risk, including extreme volatility, market manipulation risk, regulatory risk, technical and cybersecurity risk, exchange failure risk, and the possibility of substantial or total loss. Such assets are not backed by a government or central bank and are not appropriate for all clients.

## **Item 9: Disciplinary Information**

There are no criminal, civil, administrative, or self-regulatory organization proceedings required to be disclosed.

## **Item 10: Other Financial Industry Activities and Affiliations**

### **A. Registration as a Broker/Dealer or Representative**

Neither PWA nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

### **B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor**

Neither PWA nor its representatives are registered as, or have pending applications to become, a futures commission merchant, commodity pool operator, commodity trading advisor, or associated person of those entities.

### **C. Other Financial Industry Activities and Possible Conflicts of Interest**

Jacob E. Hall is engaged in multiple business activities in addition to his role as an investment adviser representative. These include providing investment advisory services through PWA, insurance-related services, mortgage-related services, and consulting/business management services through Hall Consulting.

Mr. Hall is engaged in insurance-related activities, including the recommendation and implementation of fixed insurance and annuity products, and may receive commissions and/or fees in connection with those activities. He may also utilize third-party platforms, including Nationwide, to support fee-based insurance solutions.

Mr. Hall is also engaged in mortgage-related activities, including originating or facilitating residential mortgage loans through licensed entities, and may receive compensation in connection with mortgage transactions. The prior brochure should be updated from Prestige Home Mortgage to Canopy Mortgage if that is now the correct current affiliation before filing.

Clients may overlap across advisory, insurance, mortgage, and consulting activities. When this occurs, PWA seeks to clearly disclose the capacity in which it is acting and the nature of the compensation that may be received. These activities create potential conflicts of interest. Clients are under no obligation to engage PWA or any related person for insurance, mortgage, or consulting services.

Mr. Hall also holds minority, non-controlling ownership interests in certain private businesses unrelated to the advisory practice. These interests are passive in nature and do not involve day-to-day management.

### **D. Selection of Other Advisers or Managers**

PWA does not offer "Selection of Other Advisers" as a primary service. Any use of a third-party investment manager is incidental, limited, and disclosed to the client as applicable. PWA does not receive compensation for recommending a third-party manager unless otherwise disclosed in writing.

## **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

### **A. Code of Ethics**

PWA has adopted a written Code of Ethics covering fiduciary obligations, prohibited transactions, insider trading, personal securities transactions, gifts and entertainment, confidentiality, conflicts of interest, reporting, compliance procedures, annual review, and sanctions. A copy of the Code of Ethics is available upon request.

### **B. Recommendations Involving Material Financial Interests**

PWA does not recommend that clients buy or sell any security in which PWA or a related person has a material financial interest.

### **C. Investing Personal Money in the Same Securities as Clients**

From time to time, representatives of PWA may buy or sell securities for themselves that they also recommend to clients. This may create a conflict of interest. PWA documents conflicts and prohibits conduct that disadvantages clients, including trading ahead of client accounts.

### **D. Trading Securities At/Around the Same Time as Clients**

Representatives may buy or sell securities at or around the same time as clients. PWA will not engage in trading that operates to the disadvantage of clients when similar securities are being bought or sold.

## **Item 12: Custodial Practices**

### **A. Factors Used to Select Custodians and Platform Providers**

Custodians and platform providers may be recommended based on PWA's duty to seek best execution, service quality, trading and operational capabilities, platform functionality, reporting, account servicing, overall client fit, and other factors deemed relevant under the circumstances. The client will not necessarily pay the lowest possible cost, and PWA may consider operational and service benefits in selecting custodians or platforms.

PWA may recommend that clients establish accounts at SEI or Altruist. SEI and Altruist act as qualified custodians or platform providers for applicable accounts. PWA does not charge a premium or commission on transactions beyond the actual cost imposed by the custodian/platform provider.

#### **1. Research and Other Benefits**

PWA may have access to products, services, support, or other benefits made available through custodial or platform relationships. These may include technology, reporting, practice support, educational events, and similar resources that assist PWA in its operations. These benefits can create an incentive to use certain custodial or platform providers; however, PWA strives to put client interests first in selecting custodians or investment solutions.

#### **2. Client Directed Custodian Relationships**

Clients may maintain accounts at custodians other than those recommended by PWA, subject to operational feasibility and any limitations described in the advisory agreement. Client direction regarding custodian use may result in differences in service, execution, reporting, or cost.

## **B. Aggregating (Block) Trading for Multiple Client Accounts**

Because PWA primarily operates on a non-discretionary basis and frequently requires client approval before implementation, block trading may be limited or unavailable. To the extent transactions are aggregated when permissible and practical, PWA will seek fair and equitable treatment among clients.

## **Item 13: Review of Accounts**

### **A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews**

All ongoing advisory accounts are reviewed at least quarterly by Jacob E. Hall with regard to the client's investment policy, risk tolerance, objectives, and account-specific circumstances.

All financial planning engagements are reviewed upon plan creation and delivery. Financial planning clients generally receive a one-time plan unless ongoing advisory services or an updated engagement has been agreed upon.

### **B. Factors That Will Trigger a Non-Periodic Review**

Reviews may be triggered by material market, economic, or political events, or by changes in the client's financial situation, tax posture, liquidity needs, family circumstances, employment status, retirement, or inheritance.

### **C. Content and Frequency of Regular Reports Provided to Clients**

Each client receiving ongoing advisory services will receive account statements from the custodian at least quarterly. Those statements will show assets held, asset values, transactions, and advisory fees charged. PWA does not provide a separate quarterly account statement, although it may periodically provide a high-level fee summary for transparency purposes. Financial planning clients will receive the agreed planning deliverables upon completion.

## **Item 14: Client Referrals and Other Compensation**

### **A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients**

PWA may have access to a variety of services, products, support, and other economic benefits in connection with its use of SEI, Altruist, or other custodial/platform relationships. These benefits help PWA conduct its advisory business but may create an incentive to use those service providers or product platforms. PWA nevertheless seeks to put client interests first when selecting custodial or investment solutions.

### **B. Compensation to Non-Advisory Personnel for Client Referrals**

PWA does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

## **Item 15: Custody**

PWA does not take custody of client funds or securities. Client assets are maintained with qualified custodians, including SEI and Altruist.

PWA does not have authority to withdraw or transfer client funds or securities. All transactions, including distributions, require client authorization and are processed directly through the custodian.

Portfolio management fees are calculated and deducted by the qualified custodian or platform provider pursuant to the client's written authorization and are reflected on the client's custodial statement. PWA does not independently deduct fees and does not send separate invoices for portfolio management fees deducted through the custodian. Clients are urged to review custodial statements carefully and compare them to the terms of their advisory agreement.

## **Item 16: Investment Discretion**

PWA provides non-discretionary investment advisory services to clients. PWA does not implement transactions without client authorization. Where non-discretionary advice is provided, it is the client's responsibility to approve recommendations before implementation.

## **Item 17: Voting Client Securities (Proxy Voting)**

PWA will not ask for, nor accept, authority to vote client securities. Clients will receive proxies directly from the issuer or the custodian and should direct proxy questions accordingly. Clients may contact PWA with questions about a particular solicitation.

## **Item 18: Financial Information**

### **A. Balance Sheet**

PWA neither requires nor solicits prepayment of more than \$500 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

### **B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients**

Neither PWA nor its management has any financial condition reasonably likely to impair PWA's ability to meet contractual commitments to clients.

### **C. Bankruptcy Petitions in Previous Ten Years**

PWA has not been the subject of a bankruptcy petition in the last ten years.

## **Item 19: Requirements for State-Registered Advisers**

### **A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background**

PWA currently has one management person providing advisory services: Jacob E. Hall. Additional education and business background information is provided in the Form ADV Part 2B brochure supplement.

## **B. Other Businesses in Which This Advisory Firm or its Personnel Are Engaged and Time Spent on Those (If Any)**

Other business activities for relevant individuals are described in the applicable Form ADV Part 2B brochure supplement and in Item 10 of this brochure.

## **C. Calculation of Performance-Based Fees and Degree of Risk to Clients**

PWA does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of client assets.

## **D. Material Disciplinary Disclosures for Management Persons of this Firm**

There are no civil, self-regulatory organization, or arbitration proceedings required to be reported under this section.

## **E. Material Relationships That Management Persons Have With Issuers of Securities**

Neither PWA nor its management persons have any material relationship or arrangement with issuers of securities beyond what has been disclosed elsewhere in this brochure.