

FORM ADV**Part II - Page 1****Uniform Application for Investment Adviser Registration****OMB APPROVAL**

OMB Number 3235-0049
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Name of Investment Adviser:

Premier Investment Advisory Services, Inc.

Address: (Number and Street)

(City)

(State)

(Zip Code)

Area Code: Telephone Number:

2801 Arlington**Ada****OK****74820****(580) 332-6908**

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any government authority.**

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

**Potential persons who are to respond to the collection of information contained in this form
are not required to respond unless the form displays a currently valid OMB control number.**

FORM ADV**Part II - Page 2**

Applicant:

Premier Investment Advisory Services, Inc.

SEC File Number:

801-70185

Date:

7/21/09**1. A. Advisory Services and Fees.** (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service.

(See instruction below.)

Applicant:

- | | | | |
|-------------------------------------|-----|---|------|
| <input checked="" type="checkbox"/> | (1) | Provides investment supervisory services | 100% |
| <input type="checkbox"/> | (2) | Manages investment advisory accounts not involving investment supervisory services | % |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above | 0% |
| <input type="checkbox"/> | (4) | Issues periodicals about securities by subscription | % |
| <input type="checkbox"/> | (5) | Issues special reports about securities not included in any service described above | % |
| <input type="checkbox"/> | (6) | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities | % |
| <input checked="" type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities | 0% |
| <input type="checkbox"/> | (8) | Provides a timing service | % |
| <input checked="" type="checkbox"/> | (9) | Furnishes advice about securities in any manner not described above | 0% |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

B. Does the applicant call any of the services it checked above financial planning or some similar term?

Yes	No
<input checked="" type="checkbox"/>	<input type="checkbox"/>

C. Applicant offers investment advisory services for: (check all that apply):

- | | |
|---|---|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management | <input type="checkbox"/> (4) Subscription fees |
| <input checked="" type="checkbox"/> (2) Hourly charges | <input checked="" type="checkbox"/> (5) Commissions |
| <input type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input checked="" type="checkbox"/> (6) Other |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of Clients - Applicant generally provides investment advice to: (check those that apply)

- | | |
|---|---|
| <input checked="" type="checkbox"/> A. Individuals | <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> B. Banks or thrift institutions | <input type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies | <input type="checkbox"/> G. Other (describe on Schedule F) |
| <input checked="" type="checkbox"/> D. Pension and profit sharing plans | |

FORM ADV**Part II - Page 3**

Applicant:

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801- **70185**

Date:

4/6/01**3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- | | |
|--|--|
| <input checked="" type="checkbox"/> A. Equity Securities | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities | |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | <input type="checkbox"/> I. Options contracts on: |
| <input type="checkbox"/> (3) foreign issues | <input type="checkbox"/> (1) securities |
| | <input type="checkbox"/> (2) commodities |
| <input type="checkbox"/> B. Warrants | |
| <input checked="" type="checkbox"/> C. Corporate debt securities | <input type="checkbox"/> J. Futures contracts on: |
| (other than commercial paper) | <input type="checkbox"/> (1) tangibles |
| | <input type="checkbox"/> (2) intangibles |
| <input checked="" type="checkbox"/> D. Commercial paper | |
| <input checked="" type="checkbox"/> E. Certificates of deposit | <input type="checkbox"/> K. Interests in partnerships investing in: |
| <input checked="" type="checkbox"/> F. Municipal securities | <input type="checkbox"/> (1) real estate |
| | <input type="checkbox"/> (2) oil and gas interests |
| <input type="checkbox"/> G. Investment company securities | <input type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (1) variable life insurance | <input checked="" type="checkbox"/> L. Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (2) variable annuities | |
| <input checked="" type="checkbox"/> (3) mutual fund shares | |

4. Methods of Analysis, Sources of Information, and Investment Strategies.**A.** Applicant's security analysis methods include: (check those that apply)

- | | |
|---|---|
| (1) <input type="checkbox"/> Charting | (4) <input checked="" type="checkbox"/> Cyclical |
| (2) <input type="checkbox"/> Fundamental | (5) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|--|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input checked="" type="checkbox"/> Inspections of corporate activities | (6) <input type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (8) <input checked="" type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input type="checkbox"/> Option writing, including covered options,
uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days) | (7) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

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Applicant:

Premier Investment Advisory Services, Inc.

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801-70185

Date:

2/20/08**5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients?

Yes No
☒ ☐

(If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- | | |
|-----------------|--|
| • name | • formal education after high school |
| • year of birth | • business background for the preceding five years |

7. Other Business Activities. (check those that apply)

- ☐ A. Applicant is actively engaged in a business other than giving investment advice.
- ☐ B. Applicant sells products or services other than investment advice to clients.
- ☐ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- | | |
|--|--|
| <input type="checkbox"/> (1) broker-dealer | <input type="checkbox"/> (7) accounting firm |
| <input type="checkbox"/> (2) investment company | <input type="checkbox"/> (8) law firm |
| <input type="checkbox"/> (3) other investment adviser | <input checked="" type="checkbox"/> (9) insurance company or agency |
| <input type="checkbox"/> (4) financial planning firm | <input type="checkbox"/> (10) pension consultant |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer |
| <input type="checkbox"/> (6) banking or thrift institution | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?

Yes No
☐ ☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

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Applicant:

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801- **70185**

Date:

4/25/06**9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☒ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account?

Yes



No



(If yes, describe on Schedule F.)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

See response on Schedule F

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

See response on Schedule F

Applicant:

Premier Investment Advisory Services, Inc.

SEC File Number:

801-70185

Date:

11/12/08

12. Investment or Brokerage Discretion.

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

(1) securities to be bought or sold?

Yes No

☒ ☐

(2) amount of the securities to be bought or sold ?

Yes No

☒ ☐

(3) broker or dealer to be used ?

Yes No

☐ ☒

(4) commission rates paid?

Yes No

☐ ☒

B. Does applicant or a related person suggest brokers to clients?

Yes No

☒ ☐

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients?

Yes No

☒ ☐

B. directly or indirectly compensates any person for client referrals?

Yes No

☒ ☐

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

Has applicant provided a Schedule G balance sheet?

Yes No

☐ ☒

**Schedule F of
Form ADV**

Applicant: Premier Investment Advisory Services, Inc.	SEC File Number: 801-70185	Date: 11/23/2010
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Continuation Sheet for Form ADV Part II

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Premier Investment Advisory Services, Inc.		IRS Empl. Ident. No.: 73-1328523										
Item of Form (identify)	Answer											
Part II, Page 2, #1A	<p>Premier Investment Advisory Services, Inc. (the applicant) is an investment advisor registered with the SEC. The applicant offers advice to clients in the form of financial planning services, asset management services and referrals to third party money managers. These services are described in more detail below. Fees for advisory services will be disclosed to clients prior to any services being provided. The applicant will not require payment of more than \$500 in fees more than six months in advance. In addition, fees charged will never be based on the capital gains or the capital appreciation of any client's account.</p> <p>The applicant's investment advisor representatives (IARs) are also licensed as registered representatives with Securities America, Inc. (SAI), a full service broker/dealer and member FINRA/SIPC. They may also be independently licensed as insurance agents with various insurance companies.</p> <p style="text-align: center;">ASSET MANAGEMENT</p> <p><u>Charles Schwab & Company, Inc.</u></p> <p>The applicant offers investment management services, which includes giving continuous advice to a client based on the client's individual needs. These services are provided on the discretionary basis. The applicant's president will assist the client in establishing an account (the Account) at through Charles Schwab & Company, Inc. through which the applicant's president will execute client transactions. Charles Schwab & Company, Inc. will maintain custody of all funds and securities, and neither the applicant nor the applicant's president will have direct access to client funds and securities.</p> <p>The applicant requires a minimum of \$25,000 to establish and maintain an Account. However, exceptions may be granted to the minimum amount in the Account at the discretion of the applicant's president.</p> <p>The applicant will manage client assets for an annual fee based on a percentage of assets under management. The fee will be payable quarterly in arrears based on the value of the account at the end of the previous calendar quarter. If the Account is opened mid-quarter, the applicant will charge an initial management fee that is prorated for the number of days that the Account is open in the initial quarter.</p> <p>Fees will be charged based on the following fee schedule:</p> <table border="0" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;"><u>Assets Under Management</u></th> <th style="text-align: center;"><u>Annual Fee</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$ 25,000 - \$100,000</td> <td style="text-align: center;">1.000%</td> </tr> <tr> <td style="text-align: center;">\$100,001 - \$250,000</td> <td style="text-align: center;">0.750%</td> </tr> <tr> <td style="text-align: center;">\$250,001 - \$500,000</td> <td style="text-align: center;">0.625%</td> </tr> <tr> <td style="text-align: center;">\$500,001 +</td> <td style="text-align: center;">0.500%</td> </tr> </tbody> </table> <p>In some instances, multiple family accounts may be combined to allow for a reduced annual fee rate for all combined accounts.</p> <p>The client may elect to have fees automatically deducted from the Account or pay fees directly to the applicant. The client will be required to provide the custodian with written authorization to have</p>		<u>Assets Under Management</u>	<u>Annual Fee</u>	\$ 25,000 - \$100,000	1.000%	\$100,001 - \$250,000	0.750%	\$250,001 - \$500,000	0.625%	\$500,001 +	0.500%
<u>Assets Under Management</u>	<u>Annual Fee</u>											
\$ 25,000 - \$100,000	1.000%											
\$100,001 - \$250,000	0.750%											
\$250,001 - \$500,000	0.625%											
\$500,001 +	0.500%											

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV**

Applicant: Premier Investment Advisory Services, Inc.	SEC File Number: 801-70185	Date: 11/23/2010
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Continuation Sheet for Form ADV Part II

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Premier Investment Advisory Services, Inc.		IRS Empl. Ident. No.: 73-1328523
Item of Form (identify)	Answer	
Part II, Page 2, #1A (continued)	<p>fees deducted from the Account and paid to the applicant. Prior to any fees being deducted from the Account, the applicant will provide the client with a fee notification. This fee notification will show the amount of fees for the quarter, the manner in which the fees were calculated and any adjustment to the fee and an explanation of any adjustments. For direct payment, the client will have 30 days from the date of billing to make payment. If not paid within that time period, the fees will automatically be deducted from the Account.</p> <p>Client may terminate services at any time by submitting written notice. If services are terminated within five business days of executing a contract with the applicant, services will be terminated without penalty. After the initial five business days, 30 days advance notice is required and the client will be responsible for fees due on a prorated basis based on the number of days services are provided prior to the effective date of the termination.</p> <p><u>Financial Advisors Program and LifeGuide Program</u></p> <p>The applicant provides investment management services, including giving continuous advice to a client based on the individual needs of the client, through Securities America Advisors, Inc.'s (SAA) Financial Advisors Program (FAP) and/or LifeGuide Program (LifeGuide). SAA is an SEC registered investment advisor. SAA's FAP and/or LifeGuide are wrap-fee programs providing investment advisory services and execution of client transactions for which the specified fee (or fees) is not based directly upon transactions in a client's account. Under FAP and LifeGuide, the applicant will assist the client in establishing an FAP or LifeGuide Account (the Account) with SAA. All brokerage transactions in the Account will be processed by SAI and then cleared through National Financial Services LLC (NFS) pursuant to a clearing arrangement established by SAI with NFS. SAA has also entered into agreements with various insurance companies that allow for the management and valuation of client variable annuity accounts within SAA's FAP and/or LifeGuide. The custody of all funds and securities will be maintained by NFS, insurance companies or other custodians. At no time will SAA, SAI, the applicant or its IAR act as custodian of the Account or have direct access to the client's funds and/or securities.</p> <p>The annual management fee charged for this service will be negotiated with each client, with 3% being the maximum management fee that may be charged to clients, unless the Account only has mutual funds and then the maximum will be 2.25%. SAA retains up to 20 basis points (0.20%) of the annual management fee for FAP accounts and up to 15% of the annual management fee for LifeGuide accounts.</p> <p>A complete description of FAP and related fees and charges are described in SAA's Financial Advisors Program Schedule H Disclosure Brochure, which will be given to all clients prior to or at the time an FAP Account is established. A complete description of LifeGuide and related fees and charges are described in SAA's LifeGuide Program Schedule H Disclosure Brochure, which will be given to all clients prior to or at the time a LifeGuide Account is established.</p> <p><u>SEI Asset Management Program</u></p> <p>The SEI Asset Management Program (SEI Program) is an institutional asset allocation program that the applicant uses in the management of the client account assets. The applicant assists client in the establishment of a SEI Program Account (the Account) at SEI Trust Company (SEI). All Account transactions are processed and cleared through SEI. The SEI Program uses asset allocation</p>	

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV**

Applicant: Premier Investment Advisory Services, Inc.	SEC File Number: 801-70185	Date: 11/23/2010
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Continuation Sheet for Form ADV Part II

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Premier Investment Advisory Services, Inc.		IRS Empl. Ident. No.: 73-1328523
Item of Form (identify)	Answer	
Part II, Page 2, #1A (continued)	<p>portfolios developed by SEI Investments. The portfolios consist of SEI Family of Institutional Mutual Funds (Mutual Funds) and other securities approved by SEI to be held in an Account. The applicant provides SEI with the asset allocation policy that the client selects for the Account. The applicant directs SEI to reallocate the client's investments in accordance with the client's Asset Allocation Policy. In addition, the applicant directs SEI to rebalance the investments within the Account at least quarterly so that the market value of the shares of each mutual fund held in the Account is the same percentage of the total market value of the Account as required by the client's Asset Allocation Policy. Custody of all SEI Program Client Account assets is held at SEI.</p> <p>SEI Program Management Fees (management fees) are payable quarterly, in arrears, based on assets under management at the end of the quarter. Management Fees are automatically deducted from the client's Account. Each quarter, SEI sends clients an account statement that includes a management fee notification which shows the computed fee, any adjustments to the fee, an explanation of any adjustment and the net management fee to be deducted later in the period from client's Account. Management fees are paid to the applicant. Up to 5% of the management fees may be paid to SAA, a registered investment advisor, for marketing and administrative services SAA provides to the applicant. Clients may terminate the SEI Program Account at any time by notifying the applicant. Termination will be effective upon receipt of such notice. If services are terminated within five business days of executing the client agreement, services will be terminated without penalty. After the initial five business days, the client may be responsible for payment of fees for the number of days services were provided by the applicant prior to receipt of the notice of termination.</p> <p>The maximum total advisory fees charged by the applicant will not exceed 1.75% annually. SEI may charge a separate custodial fee for the custody services it provides the Account. Mutual Funds held in the Account pay their own advisory fees and other expenses, which are explained in each Mutual Fund's prospectus. These fees and expenses are separate charges from the Account Management Fees.</p> <p><u>Genworth Program</u></p> <p>The Genworth Program (Genworth) is sponsored by Genworth Financial Wealth Management, Inc., a registered investment advisor. Genworth has two components. The first is an Asset Allocation System Program that the applicant may use to manage client assets made up of model portfolios provided by a number of institutional investment strategists, which are based on the information, research, asset allocation methodology and investment strategies of these investment strategists. The second component is the private managed account program where the applicant introduces clients to investment managers who provide discretionary management of individual portfolios of equity and/or fixed income securities.</p> <p>Genworth client fees are payable quarterly, in advance, based on the average assets under management during the previous quarter. Included, as part of the client fee paid to the applicant is an amount to be re-allowed to Genworth Financial Wealth Management, Inc., SAA, investment strategists and others as the Genworth Program fee.</p> <p>The maximum total advisory fees charged to the client will not exceed 2.25%. Custodian fees may be charged separately from Genworth client fees.</p> <p>the applicant does not act as custodians for any Genworth accounts. The custody of all funds and</p>	

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV**

Applicant: Premier Investment Advisory Services, Inc.	SEC File Number: 801-70185	Date: 11/23/2010
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Continuation Sheet for Form ADV Part II

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Premier Investment Advisory Services, Inc.		IRS Empl. Ident. No.: 73-1328523
Item of Form (identify)	Answer	
Part II, Page 2, #1A (continued)	<p>securities are maintained by NFS, Pershing or other custodians. Custodian fees may be charged separately from the Genworth client fees, internal mutual fund and variable annuity expenses are separate from fees charged by Genworth.</p> <p>A complete description of Genworth's Programs and related fees and charges are described in Genworth Financial Wealth Management, Inc.'s Schedule H Disclosure Brochure, which will be given to all clients prior to or at the time an account is established.</p> <p style="text-align: center;">THIRD PARTY MONEY MANAGERS</p> <p><u>Independent Managed Assets Program</u></p> <p>The Independent Managed Assets Program (IMAP) is a program through which SAA selects, through its own due diligence, a group of money managers that are registered as investment advisors and sponsor turn-key wrap programs offering a wide range of advisory services including asset allocation, market timing and portfolio management. One or more of these money managers may be affiliated entities of SAA. The applicant may allow IARs to enter into solicitation agreements with third party investment advisors for which SAA Representatives may act as a solicitor. The applicant and its IARs solicit the services of the recommended money managers and sponsor turn-key wrap programs or offer third party money manager services on a consulting basis. A third party investment advisor manages client accounts in accordance with the disclosures set forth in the third party investment advisor's disclosure documents. The third party investment advisor typically assumes discretionary authority over the account. The applicant and its IARs do not manage or obtain discretionary authority over the assets in accounts participating in these programs. The applicant assists the client with the selection of a recommended money manager or turn-key wrap program based upon the individual needs of the client. IMAP clients execute an agreement directly with the outside money managers or program sponsors providing the recommended programs/services.</p> <p>Various investment strategies are used in the management of client accounts. The applicant is responsible for determining the management style based on each clients individual financial situation, goals and objectives. The applicant typically: gathers information from the client about the client's financial situation, investment objectives, risk tolerance and investment time horizon and any reasonable restrictions the client wants imposed on the management of the account; periodically reviews reports provided to the client and consults with the client; contacts the client at least annually to review with the client the client's financial situation; and objectives; communicates information to the third party investment advisor as warranted; and assists the client in understanding and evaluating the services provided by the third party investment advisor. Clients must notify the applicant of any changes in their financial situation, investment objective or account restrictions. Clients may also directly contact the third party advisor managing the account.</p> <p>Client reports depend upon the money manager selected. The applicant are available to meet with the client on a regular basis. The applicant does not act as a custodian for any client account. Custody of all funds and securities are maintained by an outside custodian.</p>	

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of
Form ADV**

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Continuation Sheet for Form ADV Part II

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1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Premier Investment Advisory Services, Inc.	IRS Empl. Ident. No.: 73-1328523
Item of Form (identify)	Answer
Part II, Page 2, #1A (continued)	<p style="text-align: center;">FINANCIAL PLANNING</p> <p>The applicant offers financial planning services in the forms of comprehensive and modular financial planning and individual consultations. A comprehensive plan can include, but will not be limited to, the areas of risk management, budget and cash flow analysis, investment analysis, retirement planning, college funding and estate planning. A modular plan will cover any one or more of the areas as selected by the client. The applicant's president will have an initial conference with the client to gather information and develop a preliminary worksheet for use with plan development. Should the client elect to proceed with preparation of a written plan, additional conferences may be needed to complete the gathering of information and supporting documentation.</p> <p>There is no charge for the client conference(s) needed to gather information and documentation necessary to prepare the written plan. Fees for this financial planning service are based solely on the number of hours necessary to prepare a written comprehensive or modular plan and are billed at the rate of \$100 per hour. An estimate of the total number of hours needed to prepare a written plan is provided to the client at the time the contract for services is signed. Fees are due and payable upon completion and presentation of the plan.</p> <p>The applicant's president will also meet with clients for financial consultations and investment advice. Fees for these services are billed at an hourly rate of \$100 per hour. Fees are due and payable upon completion of the services.</p> <p>The client may terminate financial planning or consultation services at any time by submitting written notice. If services are terminated within five business days of executing a contract with the applicant, services will be terminated without penalty. After the initial five business days, 30 days advance notice is required and the client will be responsible for time expended to the date termination is effective.</p> <p>The applicant's president sells insurance and securities products in her separate capacities as an independently licensed insurance agent and a registered representative. If the client chooses to implement the advice of applicant's president through her in these separate capacities, she may earn commissions in addition to the fees charged for advisory services. In this case, applicant's president may waive or reduce the amount of the financial service fee by the amount of commissions received. The amount of commissions received by the applicant's president will be the maximum amount that the financial planning fee will be adjusted. Any adjustment to the financial planning fee is at the discretion of the applicant's president, is based upon the services being provided and will be disclosed to the client prior to transactions being implemented. Clients are not obligated to implement transactions through the applicant's president in these separate capacities. Clients are free to select any broker/dealer they wish to implement the advice of the applicant's president.</p> <p style="text-align: center;">SEMINARS</p> <p>The applicant provides seminars to employees of telecommunications companies about the specific employer's qualified plan benefits. There is no charge for these seminars.</p> <p style="text-align: center;">GENERAL FEE DISCLOSURE INFORMATION</p> <p>The fees charged may be higher or lower than the cost of similar services offered through other</p>

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Continuation Sheet for Form ADV Part II

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Item of Form (identify)	Answer	
Part II, Page 2, #1A (continued)	<p>registered investment advisors. At no time will fees of more than \$500 be charged more than six months in advance. Fees for investment supervisory services may be more than the cost of purchasing the same services separately. Clients may be able to obtain similar services for a lesser fee from other advisors. The fees charged vary among investment supervisory services. The amount of compensation the applicant may receive in a particular program may be more than would be received if the client participated in other SAA programs or paid separately for investment advice, brokerage and other services. These circumstances may result in the applicant having a financial incentive to recommend one Investment Supervisory Service program. The factors to be considered by clients in determining the reasonableness of the fees charged include, but may not be limited to, the following:</p> <ol style="list-style-type: none"> 1. The fee charged for development of an asset allocation study and/or development of an investment strategy. 2. Transaction and custody costs or other miscellaneous fees and taxes and/or charges, as well as commissions or mark ups and mark downs, on the purchase and/or sale of securities. 3. The cost of producing a quarterly performance report covering the managed assets. 4. The value of the consulting service provided by the applicant in designing and monitoring the client's managed assets. 5. The cost of investment advice provided by SAA, the applicant. 6. The cost of the additional administrative, marketing, asset management, and other support services that may be provided by SAA and (when applicable) any sub-advisors used in the management of a program account. 	
Part II, Page 3, #3L	When the applicant uses the private managed account program, the applicant introduces clients to investment managers who provide discretionary management of individual portfolios of equity and/or fixed income securities.	
Part II, Page 3, #4A(5), 4B(8) & 4B(7)	Model mutual fund and variable annuity asset allocation portfolio programs, provided by a number of institutional investment managers and strategists, may be used when managing client assets. The applicant may also use the Internet, Morningstar, fund and variable annuity home sites as sources of information.	
Part II, Page 4, #5	The applicant requires anyone providing advisory services to have obtained a Bachelor's Degree and have either attended or currently be attending post-graduate school for a business-related degree. The applicant also requires investment advisor representatives to have the necessary licenses or designations as required by the state(s) in which advisory services will be provided. Industry work-related experience is also preferred, and the applicant will take into account other factors when considering advisory candidates.	
Part II, Page 4, #6	<p>Patricia L. Laramore CFP® (Born 5/22/53). Ms. Laramore graduated from West Texas State University in 1974 with a Bachelor's Degree in Secondary Education. She has also taken graduate courses at Texas Women's University and East Central University. Ms. Laramore was a registered representative with Century Investment Group, Inc. from September 1994 through August 1997 and with MTL Equity Products, Inc. from July 1997 through June 2000. Since then, she has been a registered representative with Securities America, Inc. Ms. Laramore has been the President and an investment advisor representative of Premier Investment Advisory Services, Inc. since October 1992. She has been the President and sole owner of Premier Insurance Agency, Inc. since April 1993.</p>	

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Part II, Page 4, #8C(9)	The applicant's president is the president and sole owner of Premier Insurance Agency, Inc. She is independently licensed to sell insurance products through various insurance companies and does so through Premier Insurance Agency, Inc. When acting in this capacity, she will receive commissions for selling these products.	
Part II, Page 5, #9	<p>In their separate capacities as registered representatives, the applicant associated persons sell securities to any client for commissions. This could present a potential conflict of interest if the client elects to implement the associated persons' recommendations and also selects them to execute those transactions. In this case, the associated persons could receive both fees as advisor representatives and commissions as registered representatives. As registered representatives, they could also receive compensation from mutual fund sales loads, 12(b)-1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b)-1 distribution fees, sales charges and other fee arrangements will be disclosed upon the client's request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by the associated persons in their separate capacities as registered representatives will be received to the extent permitted by applicable law.</p> <p>Because of these compensation arrangements, a conflict of interest could exist in connection with the associated persons recommending particular investments for a client's account. Clients have sole discretion whether to implement any or all of the associated persons' recommendations. In addition, clients are free to select any broker/dealer they wish to implement recommendations.</p> <p><u>Trade Errors</u></p> <p>If a client chooses to implement transactions through the applicant associated persons, steps are taken to supervise trades and to prevent trade errors. The associated persons will implement trades in their separate capacities as registered representatives of SAI. SAI has execution and clearing arrangements with Fidelity Capital Markets (FCM), a division of National Financial Services, LLC (NFS).</p> <p>FCM will be contacted immediately about any trade error except those in mutual fund trades. SAI's Trade Department will be contacted to report and correct any error in a mutual fund trade. Trading errors are usually corrected after the trade settles and may take five to seven business days to finalize.</p> <p>If SAI, FCM, the applicant or other associated persons are responsible for making a trade error in the clients account the error will be corrected and the clients account will be restored to where it would have been had the trade error not occurred. Any profit from the trade correction will be retained by SAI or FCM. Neither the client nor the associated person will retain the profit from a trade correction.</p> <p><u>Agency Cross Transactions</u></p> <p>the applicant's associated persons are prohibited from engaging in agency cross transactions, meaning they cannot act as brokers for both the sale and purchase of a single security between two different clients and cannot receive compensation in the form of an agency cross commission or principal mark-up for the trades.</p>	

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Part II, Page 5, #9 (continued)	<p>the applicant and its associated persons may buy or sell securities for their own accounts that are recommended to clients. They may also recommend the purchase or sale of different securities for different clients at different times. This could result in contrary advice being given or action taken on behalf of clients and in the personal accounts of the applicant and its associated persons.</p> <p><u>Insider Trading Policy</u></p> <p>the applicant is and shall continue to be in compliance with <i>The Insider Trading and Securities Fraud Enforcement Act of 1988</i>. To prevent conflicts of interest, the applicant has developed policies and procedures that include personal investment and trading policies for its associated persons, employees and their immediate family members:</p> <ul style="list-style-type: none"> • Associated persons will not prefer their own interests to that of the client • Associated persons will not purchase or sell any security for their personal accounts prior to implementing transactions for client accounts • Associated persons will not buy or sell securities for their personal accounts when those decision are based on information obtained as a result of their employment, unless that information is also available to the investment public upon reasonable inquiry • Associated persons are prohibited from purchasing or selling securities of companies in which any client is deemed an “insider” • Associated persons are discouraged from frequent personal trading • Associated persons are generally prohibited from serving as board members of publicly-traded companies unless an exception has been granted by the applicant principal officer and/or Chief Compliance Officer <p>To the extent an associated person or the applicant maintains an outside account, the associated person must make arrangements to send quarterly statements to the Registered Investment Advisor (RIA), complete an annual certification concerning their personal securities activities and provide additional information about personal trading activities as may be required under the Insider Trading Policy and Code of Ethics. Any associated persons not observing the applicant policies may be subject to sanctions up to and including termination.</p> <p><u>Code of Ethics Summary</u></p> <p>According to the <i>Investment Advisers Act of 1940</i>, an investment advisor is considered a fiduciary and has a fiduciary duty to clients. The applicant has established a Code of Ethics to comply with the requirements of Section 204(A)-1 of the <i>Investment Advisers Act of 1940</i> that reflects fiduciary obligations and those of its supervised persons and requires compliance with federal securities laws. the applicant’s Code of Ethics covers all individuals that are classified as “supervised persons”. All employees, officers, directors and investment advisor representatives are classified as supervised persons. The applicant requires its supervised persons to consistently act in their clients best interests in all advisory activities. The applicant imposes certain requirements on its affiliates and supervised persons to ensure that they meet the firm’s fiduciary responsibilities to their clients. The standard of conduct required is higher than ordinarily required and encountered in commercial business.</p> <p>This section is only intended to provide current and potential clients with a description of the</p>	
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Part II, Page 5, #10	<p>applicant Code of Ethics. If current or potential clients wish to review the Code of Ethics in its entirety, clients requesting a copy in writing will be provided a copy promptly.</p> <p>The applicant requires a minimum of \$25,000 to establish an asset management account at Charles Schwab & Company Inc. Exceptions may be granted to this minimum at the discretion of the applicant's president.</p> <p>SAA's recommended minimum investment amount for establishing and maintaining an FAP Account is \$25,000 and \$50,000 for establishing and maintaining a LifeGuide Account. Exceptions may be granted to these minimums upon request.</p> <p>The minimum investment required for the SEI Program is \$100,000.</p> <p>The minimum investment required for Genworth asset allocation system program accounts is generally \$50,000 and \$250,000 for private managed accounts program. Exceptions may be granted to the minimums at the discretion of Genworth and the applicant.</p>	
Part II, Page 5, #11A	<p>Financial planning services terminate upon completion of the consultations or presentation of the written plan. Although no on-going reviews are performed, the applicant recommends that clients have their financial situation reviewed at least annually. A review and update may also be done at the request of the client. Any review and update of an account may require the client to execute a new agreement with additional fees charged.</p> <p>Managed accounts are reviewed monthly and/or quarterly, depending upon when statements are received from the account custodian. Clients may also request more frequent reviews on a reasonable basis. Accounts at other money managers will be reviewed when the applicant receives statements from the money managers, usually quarterly.</p> <p>The calendar is the main triggering factor for all account reviews, although client request and unusual market activity may also trigger a review. The applicant's president, Patricia Laramore, is responsible for all account reviews.</p>	
Part II, Page 5, #11B	<p>Clients will receive statements at least quarterly from the investment company, broker/dealer, clearing firm or money manager where their account is maintained.</p> <p>Clients participating in FAP and/or LifeGuide may receive quarterly, monthly or on-demand reports showing the investment performance of their accounts from SAA or the applicant.</p> <p>Clients participating in the SEI Program receive monthly account statements, transaction ledgers and quarterly reports showing the investment performance of their account from SEI.</p>	
Part II, Page 6, #12A(1) & 12A(2)	<p>Upon receiving written authorization from the client, the applicant's president may manage the client's assets in FAP, LifeGuide, SEI Program, Genworth and Schwab on a limited discretionary basis. When she does, her discretionary authority is limited by being prohibited from withdrawing funds and/or securities from client accounts except when written authorization has been provided to have fees automatically deducted from a clients account and paid directly to the applicant. When managing assets in the SEI Asset Program, her discretionary authority is limited to no-load mutual funds.</p>	

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Part II, Page 6, #12A(1) & 12A(2) (continued)	<p>The applicant offers clients model portfolios composed by a group of independent investment strategists in the Genworth asset allocation system program. The independent investment strategists have no direct relationship with the applicant or the clients, make no analysis of the clients' circumstances or objectives and do not tailor the models portfolios to any specific client's needs. The applicant assists the client in selecting the model portfolio(s) that best suit the client's objectives. The client then specifically directs the account to be invested in accordance with the chosen model portfolio. When the client selects the model portfolio, the client further directs that the account be automatically adjusted to reflect any adjustment in the model portfolio by the investment strategist. This client authorization would result in the purchase and sale of certain mutual funds or transfers between variable annuity sub-accounts without further authorization by the client at such time as the investment strategist changes the composition of the selected model portfolio. The applicant has no authority to cause any purchase or sale of securities in any client account, to change the model portfolio or to direct the account to be invested in any manner other than as previously authorized by the client.</p>	
Part II-Page 6 #12B	<p>The applicant's president is a registered representative of SAI, a full service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in her capacity as a registered representative, she may earn sales commissions.</p> <p>Clients wishing to implement the applicant's advice are free to select any broker they wish and are so informed. If clients wish to have the applicant's president implement advice in her capacity as a registered representative, her broker/dealer, SAI, may be used. SAI has a wide range of approved securities products for which SAI performs due diligence in selecting. The registered representative is required to adhere to these products when implementing securities transactions. Commissions charged for these products may be higher or lower than commissions clients may be able to obtain if transactions were implemented through another broker/dealer.</p> <p><u>Best Execution</u></p> <p>Although the applicant does not allow directed brokerage, it must still use reasonable diligence to make certain that best execution is obtained for clients when implementing any transactions. Best execution does not necessarily mean that clients receive the lowest possible commission costs but that the qualitative execution is best. In other words, all conditions surrounding the transaction execution is in the best interests of clients. Associated persons will look at a number of factors besides prices and rates including, but not limited to:</p> <ul style="list-style-type: none"> • Execution capabilities (e.g., market expertise, ease/reliability/timeliness of execution, responsiveness, integration with existing systems of the applicant, ease of monitoring investments) • Products and services offered (e.g. investment programs, back office services, technology, regulatory compliance assistance, research and analytic services) • Financial strength, stability and responsibility • Reputation and integrity • Ability to maintain confidentiality <p>The applicant will exercise reasonable due diligence to make certain that best execution is obtained for all clients when implementing any client transaction by considering the back office services,</p>	

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Part II-Page 6 #12B (continued)	<p>technology and pricing of services offered.</p> <p>The applicant will perform periodic reviews to determine that the relationship with SAI, FCM and NFS is still in the best interests of its clients.</p> <p><u>Soft Dollar</u></p> <p>Investment advisors may direct portfolio brokerage commissions to a particular broker/dealer in return for services and research used in making investment decisions in client accounts. The commissions used to acquire these services and research is known as "soft dollars." Section 28(e) of the <i>Securities Exchange Act of 1934</i> provides a "safe harbor" that allows an investment advisor to pay more than the lowest available commission for brokerage and research services if it determines in good faith that the commission paid was reasonable in relation to the brokerage and research services provided.</p> <p>Although the applicant doesn't allow directed brokerage, it may still receive products and services from SAI, Securities America Advisors, Inc. (an affiliated investment advisor of SAI), or other program sponsors and product issuers. These products and services may be used for both research and non-research purposes and allows the applicant to supplement, at no cost, its own research and analysis activities. These products and services can include, but are not limited to:</p> <ul style="list-style-type: none"> • Reports, publications and data on matters such as the economy, industries, sectors and individual companies or issuers, statistical information, account and law interpretations, political analyses, legal developments affecting portfolio securities, technical market actions, credit analyses, risk management and analyses of corporate responsibility issues • On-line news services and financial and market database services • Information management systems integrating quotation and trading, performance management, accounting, recordkeeping and document retrieval and other administrative matters • Meetings, seminars, workshops and conferences with representatives of issuers, program sponsors and/or other analysts and specialists <p>Research obtained with soft dollars is not necessarily utilized for the specific account that generated the soft dollars. The applicant does not attempt to allocate the relative costs or benefits of research among clients because it believes that, in the aggregate, the research it receives benefits all clients and assists the applicant in fulfilling its overall duty to clients.</p> <p>These arrangements may be deemed to create a conflict of interest to the extent that the applicant would have to pay for some or all of the research and/or services with "hard dollars" if it were unable to obtain the research and services in exchange for commissions in connection with client transactions. Client trades will always be implemented based on the goals and objectives of the client and not on any research, products or other incentives available.</p>	
Part II, Page 6 #13A	<p>The applicant's president sells securities and insurance products in her separate capacities as a registered representative and independent insurance agent and receives commissions for these sales. Load and no-load mutual funds may pay annual distribution charges sometimes referred to as 12(b)-1 fees. The applicant's president may receive a portion of these 12(b)-1 fees from some investment companies in her separate capacity as a registered representative. Clients should be aware that these</p>	

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Part II, Page 6 #13A (continued)	<p>12(b)-1 fees come from fund assets, and thus, indirectly from client's assets. The receipt of these fees could represent an incentive for registered representatives to recommend funds with 12(b)-1 fees or higher 12(b)-1 fees over funds with no fees or lower fees, therefore creating a potential conflict of interest.</p> <p>The applicant or SAA may invest a portion of client's assets in mutual funds, variable annuities or Exchange Traded Funds (ETFs) and charges an investment management fee on client's assets invested in these securities. Therefore, clients may pay two levels of fees for the management of their assets, one directly to the applicant or SAA and one indirectly to the managers of the mutual funds or variable annuities held in their portfolios.</p> <p>The applicant does not have a related person that is an investment advisor. However, it may have relationships with non-affiliated investment advisors. the applicant may use the advisory, administrative and marketing services of SAA and SEI Investments, registered investment advisors, when managing client assets in the SEI Asset Management Program. When doing so, SAA will receive a portion of the fees charged to the client.</p> <p>The applicant uses the support services of SAA and Genworth Financial Wealth Management, Inc., registered investment advisor, when managing client assets in Genworth Program. When doing so, SAA and Genworth Financial Wealth Management, Inc. will receive a portion of the fees charged to the client.</p> <p>The applicant may select and monitor third party money managers to manage client assets, including money managers in SAA's IMAP. When soliciting for money managers, the applicant will receive a portion of the fees paid to the money manager. SAA may also receive a portion of the fee or a marketing override for fees paid to IMAP approved money managers.</p> <p>The applicant from time to time may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.</p> <p>Some IAR have established a relationship with Heartland Financial Network, LLC (HFN). In order for IAR to participate in this relationship, they must first obtain the Certified Financial Educator (CFEd®) designation through The Heartland Institute for Financial Education (HIFE). Once the CFEd® designation has been obtained, the CFEd® designee is certified to provide college sponsored financial education courses. The CFEd® designees may agree to participate in additional training through HFN from whom they will receive further instruction on leveraging the CFEd® designation to convert course attendees into advisory clients. In addition, HFN provides marketing assistance and may assist in establishing relationships with various institutions and businesses through which the CFEd® designee will provide financial training to individuals. However, HFN will not solicit or refer individual clients to IAR. After receiving the additional training, the CFEd® designee provides financial education courses to individuals. No specific products will be discussed or sold</p>	

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Part II, Page 6 #13A (continued)	<p>during these courses. However, individuals attending these courses receive an initial one-on-one consultation with the CFEd® designee at no charge to the individual attendee. If the attendee then wishes to become a client and work with the CFEd® designee in his/her separate capacity as an IAR, the client signs an agreement with the IAR for those services.</p> <p>In order to receive this additional training and assistance, each IAR must sign an agreement with HFN. HFN is owned by SAFC and Alan Gappinger. IAR participating in this program pays an annual fee of up to \$7,500 and a renewal fee for each subsequent year of up to \$4,000. In addition, IAR will pay a fee of \$150 for every HFN generated lead. This fee is paid regardless of whether a lead becomes a brokerage or advisory client and regardless of whether an account is established. Such fees are then used to pay expenses of HFN. While direct fees are not paid to Alan Gappinger as a result of this relationship, in addition to SAA/SAFC, Alan benefits from this relationship, in addition to SAA/SAFC, because he shares in a portion of any profits produced through HFN.</p> <p style="text-align: center;">OTHER BUSINESS ACTIVITIES AND FINANCIAL INDUSTRY AFFILIATIONS</p> <p>The applicant's president sells securities and insurance products to any client for commissions in her separate capacities as a registered representative and independently licensed insurance agent. Insurance products are sold through Premier Insurance Agency, Inc. which is wholly owned by the applicant's president. Approximately 80% of her workweek is spent on securities and 5% on insurance activities.</p> <p>the applicant may have relationships with non-affiliated investment advisors. the applicant may use the services of SAA, a registered investment advisor, through FAP and/or LifeGuide when managing assets and, when doing so, SAA will receive a portion of the fees.</p> <p style="text-align: center;">PROXY VOTING</p> <p>The applicant will not perform proxy voting services on a client's behalf. All proxy notices will be delivered directly to the clients. Clients are instructed to read through the information provided with the proxy voting documents and to make a determination based on the information provided. However, upon client request, the applicant will provide explanations and answer questions dealing with proxy issues based on her understanding of the proxy voting materials provided. Clients are solely responsible for all proxy voting decisions.</p>	

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