

## Premier Financial Group Form Customer Relationship Summary

### March 2024

#### **Item 1 Introduction**

Premier Financial Group is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs) which also provides information tailored to educate retail investors about financial professionals.

#### **Item 2 Relationships and Services**

##### **What investment services and advice can you provide me?**

Our firm offers the following principal investment advisory services to retail investors. As part of your relationship with Premier, we will be monitoring your accounts on a quarterly basis.

Our firm offers discretionary and non-discretionary services listed below, which means that you make the ultimate decision regarding the purchase or sale of investments.

- Portfolio Management/Financial Planning - PFG is in the business of managing and developing individually tailored investment portfolios on a continuous basis. Investment strategies for each client are based on individual goals and tax, insurance, and estate planning needs.
- Pension consulting – PFG consults with trustees and retirement plan sponsors about their plan, its investment options, and issues regarding compliance.
- Participation in American Retirement Trust "wrap fee" program for select retirement plans where appropriate.

Premier does not sell or provide services other than investment advice stated in the management agreement. Although our minimum is \$500,000, each engagement is negotiable on a case-by-case basis.

**For additional information including minimum investment amounts, please see:**

<https://www.adviserinfo.sec.gov/IAPD/default.aspx> for our Form ADV, 2A brochure Item 4

**Conversation Starter.** We encourage you to ask your financial professional:

- o *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- o *How will you choose investments to recommend to me?*
- o *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

#### **Item 3 Fees, Costs, Conflicts and Standard of Conflict**

***What fees will I pay?*** Our fees range from 0.40% to up to 2.00% annually. Fees are assessed and paid quarterly in advance. Our annual fee schedule is disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5.A., B., C., and D. When we act as your investment advisor, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts of interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what we mean. Additional details are located in our Firm's Part 2A.

- Our firm charges you asset-based fees; more assets in the account will cause you to pay more in fees and therefore we have an incentive to encourage you to increase the amount of money invested in those accounts. Fees can be negotiated under certain circumstances.
- Premier may act as an insurance agency and some of our principals and employees are insurance agents with PFG. A conflict of interest exists between the interests of these individuals and those of the advisory clients, creating an incentive for them to recommend investment and/or insurance products based on the compensation received, rather than on a client's needs. However, clients are under no obligation to act upon any recommendations of these individuals or to affect any transactions through them or through PFG if they decide to follow the recommendations.
- We participate in the institutional customer program offered by Charles Schwab, Inc. Our firm receives some benefits from Schwab through its participation in the program that are typically not available to Schwab retail

investors. Some of the products and services made available by Schwab through the program may benefit our firm but may not benefit our client accounts directly.

**Additional Information:** *You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.*

For more detailed information about our fees and costs please review our Form ADV, Part 2A Item 5 brochure at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

**Conversation Starter.** We encourage you to ask your financial professional:

- o *Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?** When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means: Our advisors have a monetary bonus incentive to bring in new assets under management.

**Conversation Starter.** We encourage you to ask your financial professional:

- o *Are you a fiduciary?*

For additional information, please see Item 5 of our Form ADV, 2A Brochure available at: <https://www.adviserinfo.sec.gov/IAPD/default.aspx>

**How do your financial professionals make money?** -Our professionals are compensated based on the amount of assets they service and therefore earn higher compensation for investing more of your money. When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. PFG endeavors at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment adviser. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you.

**Conversation Starter.** We encourage you to ask your financial professional:

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

For more detailed information about our fees and costs please review our Form ADV, Part 2A Item 5 brochure which can be found at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

**Item 4 Disciplinary History** - Do you or your financial professionals have legal or disciplinary history?

Yes. Charles Ross had disciplinary action based on a recommendation made in 1986, prior to employment with Premier Financial Group. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** We encourage you to ask your financial professional:

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

**Item 5 Additional Information** - You can find additional information about our services and request a copy of the relationship summary by visiting [www.premierfinancial.com](http://www.premierfinancial.com); emailing at [pfg@premierfinancial.com](mailto:pfg@premierfinancial.com) or calling us at (707) 443-2741.

**Conversation Starter. We encourage you to ask your financial professional:**

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