

Part 2A of Form ADV: Firm Brochure

Item 1: Cover Page

Premier Financial Partners, LLC
12655 Olive Blvd., Suite 300
St. Louis, MO 63141
(314) 576-1166
Fax: (314) 576-7611
Email: pmeier@premierfn.com
www.premierfn.com

Original Date: March 31, 2011
Reviewed Date: March 27, 2017

This brochure provides information about the qualifications and business practices of Premier Financial Partners, LLC. If you have any questions about the contents of this brochure, please contact us at 314-576-1166 ext. 217 or pmeier@premierfn.com. 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.

Premier Financial Partners, LLC is a registered investment adviser. Registration does not imply a certain level of skill or training. The oral and written communications of a registered investment adviser provide you with information about which you may determine to hire or retain an Adviser.

Additional information about Premier Financial Partners, LLC is also available on the United States Securities and Exchange website at www.adviserinfo.sec.gov.

Item 2: Material Changes

Pursuant to new SEC rules, we will now ensure that our clients receive a summary of any material changes to this Brochure and subsequent Brochures within 120 days of the close of our business' fiscal year, December 31st. We will provide our clients with a new Brochure as necessary based on changes or new information, at any time, without a charge.

Our current Brochure can be requested at any time by contacting our office at (314) 576-1166 ext. 217 or go to our website at www.premierfn.com. We are happy to answer any questions you may have regarding this Brochure.

Item 3: Table of Contents

TABLE OF CONTENTS

Item 1 - Cover Page	1
Item 2 - Material Changes from Previous Brochures	1
Item 3 - Table of Contents	2
Item 4 - About Our Advisory Business	3
Item 5 - Fees and Compensation.....	4
Item 6 - Performance-Based Fees and Side-by-Side Management	4
Item 7 - Types of Clients	4
Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss.....	5
Item 9 - Disciplinary Information.....	5
Item 10 - Other Financial Industry Activities and Affiliations.....	5,6
Item 11 - Code of Ethics	7,8
Item 12 - Brokerage Practices.....	9
Item 13 - Review of Accounts	9
Item 14 - Client Referrals and Other Compensation	9
Item 15 - Custody.....	9
Item 16 - Investment Discretion	9
Item 17 - Voting Client Securities	10
Item 18 - Financial Information.....	10
Item 19 - Requirements for State-Registered Advisers	10,11
Attachments - Brochure Supplement(s)	

Item 4: Advisory Business

Premier Financial Partners, LLC (“Premier”) is a financial services firm owned and operated by Mr. Ronald Martin, Jr.. Mr. Martin’s background can be found in our firm’s Brochure Supplement. We have been in business since 1997. We are registered as an investment adviser with the State of Missouri.

Premier provides investment advice through consultations with our clients as we assist them with their financial planning. Occasionally, we may furnish advice to our clients on matters that do not involve securities. Premier generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations or other business entities. Currently, Premier provides such investment advice regardless of account size. Premier, in providing comprehensive financial planning and consulting services to our clients, does offer advice pertaining to insurance and banking products.

Premier offers comprehensive and modular (non-comprehensive) financial planning services, either on a one-time or on an ongoing basis. An associated person (advisor representative) of the firm will conduct an initial consultation with each client and complete a comprehensive investor questionnaire to establish the client's goals, objectives, time horizon, and risk sensitivity. Based on this information, Premier will design a customized financial plan for the client tailored to meet the client's wealth management goals. Currently, Premier does not manage client funds, and had \$0 funds under management as of December 31, 2016.

Premier also offers business consulting services. When requested, Premier will provide financial advice with respect to specific matters. These matters may include college education funding, financial organization, or financial decision making/negotiation. A written financial plan will not be provided to the client for consulting services. The client will be asked to sign a consulting contract acknowledging that the Client only desires advice on the specific financial area agreed upon to be reviewed and/or analyzed.

If the client contracts for ongoing services, the client is responsible for notifying Premier of any changes in the client's financial situation, goals, or objectives. At the client's request, an advisory representative of Premier will conduct an annual review of the client's financial plan.

Clients may act on Premier's recommendations by placing securities transactions with any brokerage or investment advisory firm that the client chooses. The client is under no obligation to act on Premier's financial planning recommendations. An estimate for total hours and cost will be determined at the start of the financial planning relationship. Premier’s fees and compensation are discussed in detail in Item 4 of this Brochure.

Clients are expected to enter into a Financial Planning Agreement or Consulting Services Agreement with Premier prior to the provision of services by the firm. **Premier does not represent, warrant or imply that the services or methods of analysis used by the firm can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or crashes.** The Financial Planning Agreement may not be modified or amended except in writing and signed by both Premier and the Client. If the Client contracts for on-going financial planning, either party may terminate the agreement within five business days of the date of acceptance with no penalty to the client. After the five-day period, either party may terminate the agreement on 30 days written notice to the other party.

Item 5: Fees and Compensation

Premier offers our services at hourly and fixed rates. The fee charged for comprehensive financial planning will be determined based on the nature of a client's assets, the complexity and number of matters covered by the plan, the time involved, and the client's goals and objectives (\$1,500 up to \$10,000). Modular financial plans are generally less due to the fact they are not as inclusive as comprehensive plans. A determination will be made as to the applicable fee during the initial consultation. An estimate for total hours and cost will be determined at the start of the financial planning relationship. An initial deposit is due at the time of executing the agreement. The hourly rate is not negotiable. In all cases, the financial planning fee is due upon completion of the contracted services. When requested, Premier will provide financial advice with respect to specific matters. These matters may include college education funding, financial organization, or financial decision making/negotiation. Premier offers business consulting services, typically at an hourly rate of \$150, although fixed charges may be negotiated. A written financial plan will not be provided to the client for consulting services. The client will be asked to sign a consulting contract acknowledging that the client only desires advice on the specific financial area agreed upon to be reviewed and/or analyzed. Finally, Client may cancel without penalty by providing written notice of such cancellation to Advisor within five business days of the date Agreement is executed. Client may cancel after the after the five business days and prior to delivery of the Financial Plan to Client, in which event Client agrees to pay Advisor a reasonable fee in proportion to the work completed on Client's Financial Plan as determined by Advisor. Notice of cancellation should be sent to the President of Advisor.

Also, please see Item 10 of this brochure which describes commissions that Premier's Investment Advisor Representatives may receive while acting in different capacities for our clients.

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

Premier does not charge any performance based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). All fees are calculated and charged as described in this Brochure and are not charged on the basis of income or capital gains or capital appreciation of the funds or any portion of the funds of a client.

Item 7: Types of Clients

Premier provides services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other types of business entities. Premier does not require its clients to have a minimum net worth or account size.

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

Due to the fact that Premier does not have assets under management, we do not provide any type of analysis on client's accounts.

Risk of Loss

As stated above, clients may act on Premier's recommendations by placing securities transactions with any brokerage or investment advisory firm that the client chooses. However, our clients should be aware that **all investments present the risk of loss of principal** – the risk that the value of securities, when sold or otherwise disposed of, may be less than the price paid for the securities. Even when the value of the securities when sold is greater than the price paid, there is the risk that the appreciation will be less than inflation. In other words, the purchasing power of the proceeds may be less than the purchasing power of the original investment. **Clients should be prepared to bear this risk of loss** should they choose to purchase any type of security based upon our recommendations.

Item 9: Disciplinary Information

Premier has no legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Item 10: Other Financial Industry Activities and Affiliations

The advisory representatives ("IARs") of Premier are registered representatives of Royal Alliance, which is a dually registered investment adviser and broker-dealer, and member of the FINRA/SIPC. In such capacity, the IARs may provide account management services to clients of Premier that elect to execute their financial plans through Royal Alliance. As registered representatives of Royal Alliance, the IARs may purchase or sell securities for clients and receive normal and customary commissions. As a result, this presents a conflict of interest to the extent that, during the financial planning process, a representative recommends a security to a client which results in a commission being paid to the IAR. This conflict of interest is disclosed to the client in writing prior to any recommendations being made. However, Premier is subject to, and intends to comply fully with, standards of fiduciary duty that require it always act in the best interests of a client when making recommendations.

You should know that Premier is actively engaged in a business other than giving investment advice. Also, Premier sells products or services other than investment advice to clients and Premier's principal business involves something other than providing investment advice.

Item 10: Other Financial Industry Activities and Affiliations Continued

As stated above, Premier's IARs are Registered Representatives of Royal Alliance and provide brokerage services to Clients in that capacity. Royal Alliance's principal business is as a full service general securities broker-dealer registered with the Securities Exchange Commission, FINRA, and various other regulatory bodies. Royal Alliance is also a registered investment adviser and provides access to Third Party Investment Advisory Services to Clients through their own Advisory Representatives and direct management services through their respective advisory programs. In that regard, Premier's Advisory Representatives may also be affiliated with Royal Alliance's Investment Advisor for the provision of such Third Party Advisory Services and products. Although Royal Alliance maintains supervisory and administrative relationships with certain of Premier's Advisory Representatives, the Firms do not control Premier with respect to the conduct of its Investment Advisory activities. However, because the Advisory Representatives are dually registered agents of Royal Alliance and Premier, Royal Alliance has certain supervisory and administrative duties pursuant of the requirements of FINRA Conduct Rule 3040. In that regard, Royal Alliance may require and furnish certain account opening documentation to be completed by the Clients and the Advisory Representatives. Once all such materials and forms have been completed by the Clients in consultation with their Advisory Representatives, the Advisory Representatives may be required to submit these materials and forms to Royal Alliance for review and approval, in their capacity as the Broker/Dealer of record of the account(s). Such review does not include the provision of investment advisory services to Premier's Client accounts. In certain instances, Royal Alliance may collect, as paying agent for Premier, the investment advisory fee due Premier from the account custodian. Royal Alliance will retain a portion as an administrative charge to Premier (not the Clients) for the functions Royal Alliance is required to carry out by the FINRA. Royal Alliance does not provide investment advisory services in connection with such programs. For Royal Alliance's Firm Brochure, please visit www.adviserinfo.sec.gov.

Premier or affiliates may recommend that clients open accounts with Enterprise Bank & Trust (EBT). As stated above, Premier is subject to, and intends to comply fully with, standards of fiduciary duty that require it act in the best interests of a client when making recommendations. Additionally, the relationship between Premier and EBT will be disclosed to the client in writing prior to any recommendations being made.

In addition, Premier's IARs are agents of various insurance companies. In such capacity, they may sell insurance products to clients and receive customary commissions from such sales.

CODE OF ETHICS

Premier or its Advisory Representatives may buy or sell securities identical to those recommended to clients for their personal accounts. In addition, any related person(s) may have an interest or position in a certain security (ies) which may also be recommended to the Clients. It is the express policy of Premier that its Advisory Representatives may not purchase or sell any individual stock or bond prior to a transaction(s) being implemented for an advisory account, and therefore, preventing such Advisory Representatives from benefiting from transactions placed on behalf of advisory accounts. As these situations represent a conflict of interest, Premier has established the following restrictions in order to ensure compliance with its fiduciary responsibilities:

- 1) A Director, officer or Advisory Representative shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her affiliation with Premier, or Royal Alliance, unless the information is also available to the investing public on reasonable inquiry. No person shall prefer his or her own interest to that of the advisory Clients. *See Footnotes: (1) (2)*
- 2) All Clients are fully informed that certain individuals may receive separate compensation when effecting transactions during the implementation process.
- 3) Premier emphasizes the unrestricted right of the Clients to decline to implement any advice rendered, except in situations where a Third Party Advisory Service is granted discretionary authority in the Client's account.
- 4) Premier requires that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
- 5) Any individual not in observance of the above will be subject to remedial counseling or termination.

Footnotes: (1) Some securities being considered for purchase and sale on behalf of Premier's Clients trade in sufficiently broad markets to permit transactions by Clients to be completed without an appreciable impact on the markets of the securities. Under certain circumstances, exceptions may be made to the policies stated above. Records of these trades, including the reasons for the exceptions, will be maintained with Premier's records in the manner set forth above. (2) Open-end mutual funds and/or the investment sub-accounts which may comprise a variable insurance product are purchased or redeemed at a fixed net asset value price per share specific to the date of purchase or redemption. As such, transactions in mutual funds and/or variable insurance products by Advisory Representatives are not likely to have an impact on the prices of the fund shares in which Clients invest, and are therefore not prohibited by Premier's Investment policies and procedures.

In accordance with Section 204A of the Investment Advisors Act of 1940, Premier also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by Premier or any person associated with Premier.

PRIVACY POLICY

Maintaining the trust and confidence of our clients is a high priority. That is why we want you to understand how we protect your privacy when we collect and use information about you, and the steps that we take to safeguard that information. This notice is provided to you on behalf of Premier Financial Partners, LLC.

Information We Collect: In connection with providing investment products, financial advice, or other services, we obtain non-public personal information about you, including:
Information we receive from you on account applications, such as your address, date of birth, Social Security Number, occupation, financial goals, assets and income;
Information about your transactions with us, our affiliates, or others; and
Information received from credit or service bureaus or other third parties, such as your credit history or employment status.

Categories of Information We Disclose: We may disclose all information that we collect. Premier Financial Partners, LLC and its affiliates do not sell customer lists and will not sell your name to telemarketers.

Categories of Parties to Whom We Disclose: We will not disclose information regarding you or your account with us, except under the following circumstances:
To your authorized Registered Representative and his or her manager;
To our parent companies or their affiliates, to the extent permitted by law;
To entities that perform services for us or function on our behalf, including financial service providers, such as a clearing broker-dealer, investment company, or insurance company;
To consumer reporting agencies;
To third parties who perform services or marketing on our behalf;
To your attorney, trustee or anyone else who represents you in a fiduciary capacity;
To our attorneys, accountants, or auditors; and
To government entities or other third parties in response to subpoenas or other legal process as required by law or to comply with regulatory inquiries.

How We Use Information: Information may be used among the companies that perform support services for us, such as data processors, technical systems consultants and programmers, or companies that help us market products and services to you for a number of purposes, such as:
To protect your accounts from unauthorized access or identity theft;
To process your requests such as securities purchases and sales;
To establish or maintain an account with an unaffiliated third party, such as a clearing broker-dealer providing services to you and/or Premier Financial Partners, LLC;
To service your accounts, such as issuing checks and account statements;
To comply with Federal, State, and Self-Regulatory Organization requirements;
To keep you informed about financial services of interest to you.

Item 12: Brokerage Practices

Premier does not engage in any soft dollar practice.

Premier offers financial planning and consulting services only. Therefore, no clients have accounts directly with Premier. The relationship between Premier's advisor representatives and Royal Alliance is fully disclosed in Item 10 of this Brochure.

Item 13: Review of Accounts

Premier offers financial planning and consulting services only and therefore no clients have accounts directly with Premier. Premier does review a client's plan on a schedule agreed upon by the client and to the extent the client requests our financial planning and/or consulting services. However, as Premier does not hold any accounts, there are no regularly scheduled reviews or reconciliations of accounts.

Premier does not send account reports to clients as Premier does not hold, manage, or supervise client accounts. From time to time, a client may request from Premier a composite review of their accounts, which we will provide.

Item 14: Client Referrals and Other Compensation

Premier's Advisory Representatives may, from time to time, receive incentive awards for the recommendation and introduction of investment products, or distribution fees (otherwise known as 12-b-1 fees) from investment companies in connection with the placement of Clients funds into investment companies. Therefore, the receipt of this consideration may affect Premier's judgment in recommending products to its Clients.

As stated in Item 10 of this Brochure, Premier or affiliates may recommend that clients open accounts with Enterprise Bank & Trust (EBT).

Item 15: Custody

Premier does not at any time have custody of client funds. Premier urges all Clients to carefully review all account statements sent to them by the brokerage firms, banks and insurance companies that have custody of their funds.

Item 16: Investment Discretion

Premier does not have discretion over any brokerage accounts, which is to say we do not have the authority to place transactions in our Client's brokerage accounts. Premier does not perform any brokerage duties, either by itself, or through a Third Party Administrator.

Please see Item 10 of this Brochure with regard to Premier's Investment Advisor Representatives acting in their capacity as registered representatives with Royal Alliance.

Item 17: Voting Client Securities

Proxy Voting: As a matter of firm policy and practice, Premier does not accept the authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in their portfolios. Clients will receive applicable proxies directly from the issuer of securities. Premier, however, may provide advice to clients regarding the clients' voting of proxies.

Class Actions, Bankruptcies, and Other Legal Proceedings: Clients should note that Premier will neither advise nor act on behalf of the clients in legal proceedings involving companies whose securities are held or previously were held in the client's portfolio, including but not limited to, the filing of "Proofs of Claim" in class action settlements.

Item 18: Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Premier's financial condition. Premier has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item 19: Requirements for State-Registered Advisers

The past five years' business background and educational background of Premier's executive officers and management persons are as follows:

Ronald L. Martin, Jr., CFP[®], ChFC

Date of Birth: 10/08/1963

Education:

ChFC Certification - 04/2000

CFP[®] Certification - 10/1999

Central Missouri State University, Warrensburg, MO - BSBA in Management - 1989

Series 6 - 12/24/1991

Series 7 - 08/07/1996

Series 24 - 11/08/1997

Series 51 - 08/31/2004

Series 63 - 02/28/1992

Business Background:

President, CEO and CCO, Premier Financial Partners 05/97 - present

Advisory Representative, Premier Financial Partners 06/04 - present

Registered Representative, Royal Alliance Associates, Inc. 08/05 - present

Investment Advisory Representative, Royal Alliance Associates, Inc. 05/09 - present

Item 19: Requirements for State-Registered Advisers Continued

Patricia Ann Meier

Date of Birth: 05/24/1962

Education:

University of Missouri, Columbia - Bachelor of Arts in Consumer Affairs - 1984

Webster University, St. Louis, MO - Dual Masters of Arts in Mgmt & Human Resources - 1991

Series 6 - 8/24/1993

Series 7 - 7/13/2000

Series 24 - 10/5/2000

Series 63 - 10/1/1993

Business Background:

Senior Vice President, Premier Financial Partners 10/98 – present

Addendum:

The firm carries professional liability insurance coverage and will provide upon request.