

Re: Premier Financial Partners – 2016 Annual Offer & Privacy Notice Regarding Client Privacy

Dear Client:

ANNUAL OFFER

Pursuant to Missouri Regulation 15 CSR 30-51.160(3)(D), investment advisers are required to offer a copy of Form ADV Part II, or a written document containing at least the information required by Part II of Form ADV, to each of its advisory clients on an annual basis.

Please send a written request to your representative if you are interested in receiving a copy of Premier Financial Partner's Form ADV Part II.

PRIVACY POLICY

The Securities and Exchange Commission Regulation S-P requires Premier Financial Partners notify you, as a client, of the policies and procedures we have adopted regarding the use and protection of your confidential information.

At Premier Financial Partners, 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. A detailed explanation of our policy is provided for you in the enclosed Privacy Notice Regarding Client Privacy. Please read this information carefully. If you have any questions regarding our policy, please contact us using the information provided below.

Premier Financial Partners appreciate your business and look forward to helping you with your investment needs.

PRIVACY NOTICE REGARDING CLIENT PRIVACY

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.

Information We Collect: In connection with providing investment products, financial advice, or other services, we obtain non-public personal information about you, which may include:

- 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 Parties to Whom We Disclose: We will not disclose information regarding you or your account with us, except to the parties listed below and under the following circumstances, as referenced below:

- To the broker-dealer with which our advisory representatives are affiliated, Royal Alliance Associates, Inc., its parent companies or affiliates, to the extent permitted by law;
- To Advisor Group for business processing and in order to adhere to compliance policies;
- 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.
- We do not sell customer lists or customer information to third parties.

How We Use Information: Information may be used among the affiliate 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;
- **To service your accounts**, such as by issuing checks and account statements;
- **To comply** with Federal, State, and Self-Regulatory Organization requirements; and
- **To keep you informed** about financial services of interest to you.

Our Security Policy: We restrict access to nonpublic personal information about you to those individuals who need to know that information to provide products or services to you and perform their respective duties. We maintain procedural security measures to safeguard confidential client information.

Closed or Inactive Accounts: If you decide to close your account(s) or become an inactive customer, our Privacy Policy will continue to apply to you.

Complaint Notification: Please direct complaints to: **Premier Financial Partners, 12655 Olive Blvd., Ste. 300, St. Louis, MO 63141.**

Changes to This Privacy Policy: If we make any substantial changes in the way we use or disseminate confidential information, we will notify you.

If you reside part-time or full-time in a state that requires your affirmative consent before we provide your non-public personal information to certain third-parties, we will obtain such consent as required.