



Form ADV Part 2 Brochure
January 29th, 2020

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This Brochure provides information about the qualifications and business practices of Premier Wealth Advisors, Inc. If you have any questions about the contents of this Brochure, please contact us at (818) 888-4646 and/or info@premierwealthcoach.com. Currently, our Brochure may be requested free of charge by contacting Jack Gelnak, President/CEO at (818) 888-4646 or jack@premierwealthcoach.com. Our Brochure is also available on our web site www.premierwealthcoach.com also free of charge.

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 Wealth Advisors, Inc. is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser. Additional information about Premier Wealth Advisors, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

On July 28th, 2010, the United States Securities and Exchange Commission (SEC) published “Amendments to Form ADV” which amends the disclosure documents that we provide to clients as required by SEC rules. This brochure dated January 1st, 2011, is a new document prepared according to the SEC’s new requirements and rules. As such, this document is materially different in structure, and required certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past, we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC rules, we will ensure that you receive a summary of any material changes to this and subsequent brochures within 120 days of the close of our business fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

With this brochure, we are pleased to announce that Jack Gelnak are no longer Registered Representatives with Gold Coast Securities, Inc., a Broker/Dealer.

We will provide you with a new brochure as necessary based on changes or new information, at any time, without charge.

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Item 4 – Advisory Business

Premier Wealth Advisors, Inc. is owned by Jack Gelnak and has been providing advisory services since 6/2009.

MANAGER OF MANAGERS PROGRAM:

Premier Wealth Advisors, Inc. offers advisory management services to clients through the Manager of Managers Program (hereinafter “MMP”). Premier Wealth Advisors, Inc. provides this service to individuals, banks, thrift institutions, pension and profit sharing plans, trusts, estates, charitable institutions and corporations.

Premier Wealth Advisors, Inc. will provide the client with an asset allocation strategy developed through personal discussions in which goals and objectives based on a client’s particular circumstances are established. Once an asset allocation strategy is chosen, it becomes the clients Personal Investment Policy Statement. Premier Wealth Advisors, Inc. will then perform management searches of various affiliated and/or unaffiliated registered investment advisers. Based on a client’s individual circumstances and needs (as exhibited in the clients Personal Investment Policy Statement) Premier Wealth Advisors, Inc. will determine which selected registered investment adviser’s portfolio management style is appropriate for that client. Factors considered in making this determination includes account size, risk tolerance, the opinion of each client and the investment philosophy of the selected registered investment adviser. Clients should refer to the selected registered investment adviser’s disclosure document for a full description of the services offered. Premier Wealth Advisors, Inc. will meet with the client on a regular basis, or as determined by the client, to review the account.

Once Premier Wealth Advisors, Inc. determines which selected registered investment adviser(s) are most appropriate for the client, PWA will provide the selected registered investment adviser(s) with the client’s Personal Investment Policy Statement. The selected registered investment adviser(s) will then create and manage the client’s portfolio based upon the clients’ individual needs as exhibited in the clients Personal Investment Policy Statement.

PWA will monitor the performance of the selected registered investment adviser(s). If PWA determines that a particular selected registered investment adviser(s) is not providing sufficient management services to the client, or is not managing the client’s portfolio in a manner consistent with the client’s Personal Investment Policy Statement, PWA will suggest removal of client’s assets from that selected registered investment adviser(s) at client’s discretion. PWA will not remove the client from a selected program and move the account into a different program without the client’s prior consent.

PWA will meet with the client at least annually to review and update the clients Personal Investment Policy Statement. However, the client should notify PWA immediately of any material change in that client’s personal and/or financial situation which would require an immediate review/revision of the client’s Personal Investment Policy Statement.

For California Residents: California clients will only be referred to third-party money managers licensed as an investment adviser in the State of California, notice filed with the California Department of Corporations, or otherwise exempt from California filing requirements.

Item 5 – Fees and Compensation

MANAGER OF MANAGERS PROGRAM

Typically, the advisory fee charged to the client will be collected by the third party manager and will range from 0.5% to 2.0%, depending on the third party manager selected and size of the account managed. Contractually, a portion of the fee will be remitted by the third party manager to Premier Wealth Advisors, Inc. based on the terms and conditions of the agreement between Premier Wealth Advisors, Inc. and the third party manager. The exact fee received by Premier Wealth Advisors, Inc. for its services will be disclosed to the client either in a separate Solicitors Disclosure Document provided to the client, or in the investment management agreement between the client and the third party investment adviser. Program sponsor disclosure documents will further describe billing arrangement (i.e., collection of fees in advance or arrears) and service termination provisions. Premier Wealth Advisors, Inc. does not control the billing features of any third party programs.

These client accounts should refer to the selected registered investment adviser's disclosure document (Part 2 of Form ADV or other disclosure documents in lieu of Part 2) for additional information on advisory fees charged by the selected registered investment adviser.

Premier Wealth Advisors, Inc. will ensure that the aggregate fee charged by both Premier Wealth Advisors, Inc. and the selected registered investment adviser(s) will never exceed 3.00% of the clients assets under management.

A minimum of \$250,000 of assets under management is required for these services. This account size and fee schedule may be negotiable under certain circumstances.

GENERAL INFORMATION:

Negotiability of Fees: In certain circumstances, all fees and account minimums may be negotiable. In addition, certain family members and personal acquaintances of Premier Wealth Advisors, Inc. affiliated persons may receive advisory services at a discounted rate which is not available to advisory clients generally.

Other Fees and Expenses: All fees paid to Premier Wealth Advisors, Inc. for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each funds prospectus. These fees will generally include a management fee, other fund expenses, and a possible deferred sales charge. A client could invest in a mutual fund directly, without the services of Premier Wealth Advisors, Inc. In that case, the client would not receive the services provided by Premier Wealth Advisors, Inc. which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objective. Accordingly, the client should review both the fees charged by the funds and the fees charged by Premier Wealth Advisors, Inc. to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

In addition to Premier Wealth Advisors, Inc's advisory fees, clients are also responsible for the fees and expenses charged by custodians and imposed by broker/dealers, including, but not limited to, any transaction

charges imposed by a broker/dealer with which an independent investment manager effects transactions for the client's accounts.

Premier Wealth Advisors, Inc. and/or its principal executive officer may, from time to time, receive incentive awards for the recommendation/introduction of insurance products. The receipt of this compensation may affect Premier Wealth Advisors, Inc's judgment in recommending products to its clients.

For California Residents: Subsection (j) of Rule 260.238, California Code of Regulations requires that all investment advisers disclose to their advisory clients that lower fees for comparable services may be available from other sources.

Item 12 further describes the factors that Premier Wealth Advisors, Inc. considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (*e.g.*, commissions).

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

Premier Wealth Advisors, Inc. does not charge performance based fees.

Item 7 – Types of Clients

Premier Wealth Advisors, Inc. provides portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, Taft-Hartley plans, charitable institutions, foundations, endowments, municipalities, registered mutual funds, private investment funds, trust programs, sovereign funds, foreign funds such as UCITs and SICAVs, and other U.S. and international institutions.

Premier Wealth Advisors, Inc. generally requires a minimum account of \$250,000 to open a portfolio. This account size may be negotiable under certain circumstances.

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

Investing in securities involves risk of loss that clients should be prepared to bear.

It is our policy to invest in the best managed large, medium and small sized companies. These companies generally have Value Line® Safety Ranks of 1,2 or 3, and Value Line® Financial Strength of A++ to B+, and a Standard and Poor's® rank of A+ and B+.

When investing in fixed-income securities, we generally invest in US treasury securities and investment-quality corporate and/or tax-exempt bonds.

STATEMENT OF INVESTMENT STRATEGY

Equities:

Your wealth in the stock market largely depends on the ability of management to make and execute good decisions. It is management, not factories, stores or employees, that lead a company (and its stock price) to

persistent, above-average growth, or to mediocrity or dismal failure. Our strategy is to seek out the best managed large, medium and small size companies.

Generally, the best managed companies over the long term deliver persistent and above average compound growth of: cash flow per share, earnings per share, book value per share and sales (or revenues). These companies earn an above-average return on shareholder equity and maintain reasonable long-term debt ratios.

We identify good management by the company's performance in two vital areas:

1. **Financial Quality:** We use the combined ranking of Value Line® Safety and Financial Strength and the Standard & Poor's® Earnings and Dividend Rank. A vast amount of quality research is summarized in these three indicators. Generally, our accepted range is 1A++A+ to 3B+B+.
2. **Management Quality:** is our "grade point average" based on the number of years in the last ten that 4 "vital corporate signs" increased over the previous year. These are: cash flow per share, earnings per share, book value per share and sales (or revenues). If each of these increased every year for the last ten years, a company would have a Management Quality of $(4 \times 10) / 10 = 4.0$. Generally, our accepted range is 4.0 to 3.5.

We invest when the stock price represents a reasonable value, hold as long as the company meets the above criteria, and sell when the company fails to meet the above criteria.

Companies that represent "special situations" may also be included in portfolios. These may not meet the above criteria, but possess unique characteristics that we believe offer superior investment potential.

Fixed Income: Bonds

Generally, we invest in US Treasury securities and investment grade municipal corporate bonds. We weigh maturities vs. the risk of inflation.

Methods of analysis include but are not limited to charting, fundamental, technical & cyclical analysis. Part of the assessment process includes evaluating your risk tolerance, and we make every effort to structure your portfolio to mitigate risk. However, investing in securities involves risk of loss that clients should be prepared to bear.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Premier Wealth Advisors, Inc. or the integrity of Premier Wealth Advisors, Inc.'s management. Premier Wealth Advisors, Inc. has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

The principal executive officer of Premier Wealth Advisors, Inc., is licensed to sell insurance products and does so through Premier Capital Management, Inc. Insurance Services (PCM), an insurance broker licensed with the State of California. PCM has added The Stedge Group as a DBA which provides college planning services. Jack Gelnak of Premier Wealth Advisors, Inc. is also President/CEO and 50% owner of PCM. PCM primarily sells life insurance, health insurance, disability insurance, long term care insurance, and property and casualty insurance. Jack Gelnak, in his individual capacity as a licensed agent, where appropriate, may recommend and sell insurance products to advisory clients. Furthermore, Premier Wealth Advisors, Inc., may, where appropriate, recommend the insurance services of PCM to Premier Wealth Advisors, Inc. advisory clients. Similarly, PCM, where appropriate, may recommend the advisory services of Premier Wealth Advisors, Inc. to PCM clients. No Premier Wealth Advisors, Inc. client is obligated to use the insurance services of Premier Wealth Advisors, Inc., as no PCM client is obligated to use the advisory services of Premier Wealth Advisors, Inc. No referral fees of any kind are paid by Premier Wealth Advisors, Inc. to PCM or PCM to Premier Wealth Advisors, Inc.

Jack Gelnak is also licensed to sell real estate products and does so through Premier Capital Mortgage & Realty, Inc. (PCMR), a real estate broker licensed with the State of California. Jack Gelnak of Premier Wealth Advisors, Inc. is also the President/CEO and sole owner of PCMR. In addition, PCMR owns Remax Heritage in Calabasas, CA which is a DBA of PCMR. Jack Gelnak, in his individual capacity as a licensed real estate broker/agent, where appropriate, may recommend and sell real estate products to advisory clients. Furthermore, Premier Wealth Advisors, Inc. may, where appropriate, recommend real estate services of PCMR to Premier Wealth Advisors, Inc. advisory clients. Similarly, PCMR, where appropriate, may recommend the advisory services of Premier Wealth Advisors, Inc. to PCMR clients. No Premier Wealth Advisors, Inc. client is obligated to use the real estate services of PCMR, as no PCMR client is obligated to use the advisory services of Premier Wealth Advisors, Inc. No referral fees of any kind are paid by Premier Wealth Advisors, Inc. to PCMR or by PCMR to Premier Wealth Advisors, Inc.

While Jack Gelnak endeavors at all times to put the interest of the clients first as part of Premier Wealth Advisors, Inc.'s fiduciary duty, clients should be aware that the receipt of additional compensation creates conflicts of interest, and may affect the judgment of this individual when making recommendations.

Jack Gelnak expects to spend approximately 25% of his time on these non-advisory activities.

Item 11 – Code of Ethics , Participation in Client Transactions and Personal Trading

The clients interests must always come first. To this end, Premier Wealth Advisors, Inc. has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Premier Wealth Advisors, Inc. must acknowledge the terms of the Code of Ethics annually, or as amended.

Premier Wealth Advisors, Inc. has established guidelines concerning its employees' securities activities. When the purchase of a security is under active consideration for clients' accounts, no employee may purchase that security until after those clients' purchases have been completed. Further, in the event of a sale,

all client sales must be completed before any sales may be entered. No employee may place an order for his or her account which contrary to the recommendation or, for discretionary accounts, a transaction. Specifically, no employee may sell a security which is subject to a buy recommendation or transaction, or buy a security which is subject to a sell recommendation or transaction. All employee transactions must be placed after all client transactions have been executed. Further, in the event that an employee purchases or sells a security recommended or subject to a transaction, the employee is not permitted to receive a price better than the clients receive. In the event that an employee transaction is executed at a better price, such employee transaction and, if applicable, client transactions will be adjusted to give precedence to the client transaction price. All employees' securities transactions are reviewed on a daily basis to assure compliance with these guidelines. This review shall be conducted by Jack Gelnak or another Registered Principal other than the employee for whose account the transaction was affected.

Premier Wealth Advisors, Inc.'s clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Premier Wealth Advisors, Inc.

Item 12 – Brokerage Practices

Premier Wealth Advisors, Inc. is not affiliated with any Brokerage to act as Broker or Agent to effect securities transactions. Currently, Premier Wealth Advisors, Inc. uses the Manager of Managers Program where the Managers that are hired by Premier Wealth Advisors, Inc. use their own Brokerage platform.

Premier Wealth Advisors, Inc. does not engage in soft dollar arrangements with any broker in which it receives research or other benefits from a broker in exchange for paying higher commission costs. All clients are responsible for their own commission rates, as discussed above.

Item 13 – Review of Accounts

1. Manager of Manager Program

- a. **REVIEWS:** While the performance of the registered investment adviser(s) selected to manage client portfolios within MMP is continuously monitored by Premier Wealth Advisors, Inc., these MMP accounts will be formally reviewed at least quarterly by Jack Gelnak, President/CEO of Premier Wealth Advisors, Inc. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.
- b. **REPORTS:** In addition to the monthly statement and confirmations of transactions MMP clients receive from their account custodian, the registered investment adviser(s) selected by Premier Wealth Advisors, Inc. to manage the client portfolio(s) within MMP will provide the client with written quarterly performance reports.
 - i. Premier Wealth Advisors, Inc. will provide MMP clients with reports as contracted for at the inception of the advisory relationship.

Item 14 – Client Referrals and Other Compensation

Premier Wealth Advisors, Inc. has no information applicable to this Item.

Item 15 – Custody

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. Premier Wealth Advisors, Inc. urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

Premier Wealth Advisors, Inc. does not have discretionary authority of clients' accounts. When selecting securities and determining amounts under the Client Engagement Agreement, Premier Wealth Advisors, Inc. observes the investment policies, limitations and restrictions of the clients for which it advises. Investment guidelines and restrictions must be provided to Premier Wealth Advisors, Inc. in writing.

TERMINATION: A client agreement may be cancelled at any time, by either party, for any reason upon receipt of two weeks written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. The client has the right to terminate an agreement without penalty within five business days after entering into the agreement.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, Premier Wealth Advisors, Inc. does not have any 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 client portfolios. Premier Wealth Advisors, Inc. may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about an adviser's financial condition. Premier Wealth Advisors, Inc. 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

PENDING

ITEM 1: COVER PAGE

BROCHURE SUPPLEMENT

Supervised Person's Name:

**Jack Gelnak
Premier Wealth Advisors, Inc.
6200 Canoga Ave. Suite 202
Woodland Hills, CA 91367
(818)888-4646 ph**

This brochure supplement provides information about Jack Gelnak that supplements the Premier Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact our offices at the above telephone number if you did not receive Premier Wealth Advisor's brochure or if you have any questions about the contents of this supplement.

FORM ADV-PART 2B
Supplemental Information

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Advisory persons associated with PWA must possess, minimally, a college degree or higher and/or appropriate business experience and all required licenses.

Jack Gelnak

Year of Birth: 1973

Education:

University of California, Los Angeles,	1996;	Psychobiology
University of West Los Angeles, School of Law,	2006;	Juris Doctorate (JD)

Business Background:

Present:

Premier Wealth Advisors, Inc.	President/CEO	12/2007 – present
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Past:

Gold Coast Securities, Inc.	Registered Principal	01/2008 – 08/2009
Woodbury Financial Services	Registered Representative	11/2006 – 12/2007
Walnut Street Securities, Inc.	Registered Representative	08/2003 – 11/2006
Nathan and Lewis Securities, Inc.	Registered Representative	10/2002 – 08/2003
SunAmerica Securities, Inc.	Registered Representative	01/1998 – 10/2002

Exams/Qualifications

Series 6	Investment Company Products/Variable Contracts Examination	02/1998 (inactive)
Series 7	General Securities Representative Examination	08/1999 (inactive)
Series 24	General Securities Principal Examination	07/2002 (inactive)
Series 26	Investment Company Products/Variable Contracts Principal	04/1999 (inactive)
Series 63	Uniform Securities Agent State Law Examination	03/1998 (inactive)
Series 65	Uniform Investment Adviser Examination	09/1999 (active)

ITEM 3: DISCIPLINARY INFORMATION

NONE

ITEM 4: OTHER BUSINESS ACTIVITIES

A. Investment Related Business

- a. No other activity

B. Other Business Activity

Premier Capital Management, Inc. President/CEO 08/2002 – present
Sale of Insurance products such as life, health, medicare supplement, long term care insurance, annuities.

Premier Capital Management, Inc. 07/2017 – present
DBA The Stedge Group
Providing college planning services.

Premier Capital Mortgage & Realty, Inc. President/CEO 01/2008 – present
(dba Remax Heritage)
Purchase and sale of residential and commercial real property. Lease offers of residential and commercial real estate.

ITEM 5: ADDITIONAL COMPENSATION

NONE

ITEM 6: SUPERVISION

NONE

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

NONE