

Item 1: Cover Page

BROCHURE

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January 1, 2017

This brochure provides information about the qualifications and business practices of Dennis Tidmore, Retirement Plan Specialists (“the Firm”). If you have any questions about the contents of this brochure, please contact us at (440) 498-1396 and/or dennis@dennistidmore.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.

Additional information about the Firm is also available on the SEC’s website at www.adviserinfo.sec.gov.

The term “registered investment advisor,” as used in this Brochure, does not imply a certain level of skill or training.

Item 2: Material Changes

To the extent that this Brochure contains any material changes, this Brochure discusses only the material changes, if any, since the last annual update of this Brochure. The last annual update of this Brochure was January 1, 2017.

Item 3: Table of Contents

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Item 4: Advisory Business

A. The Firm offers three primary services: (i) searching for and recommending custodians for assets at the plan level, (ii) providing fiduciary governance services to defined contribution retirement plans, and (iii) providing both fiduciary governance services to defined contribution retirement plans and individualized investment advisory services to plan participants and individual retirement account (“IRA”) beneficiaries.

The Firm provides advice on, but does not necessarily recommend all types of securities, including, but not limited to, government bonds and mutual funds. The Firm engages in fundamental analysis of securities.

The Firm has been in business continuously since October 2000. Dennis Tidmore is the principal owner of the Firm.

B. The Firm offers, and specializes in, retirement plan services. The Firm’s services are not limited to specific types of services.

C. Non-applicable.

D. Non-applicable.

E. Non-applicable. The Firm does not manage clients’ assets on a discretionary basis.

Item 5: Fees and Compensation

A. The Firm has fee-based and commission-based clients. For fee-based clients, the Firm recommends Money Managers and Trust Companies based upon their costs, skills, reputation, dependability, and compatibility with each client.

As an investment advisor, the Firm can manage clients’ account(s) under a number of different fee structures. The Firm may charge a graduated annual fee based on a percentage of the assets under the Firm’s management. The annual fee ranges from 0.10% to 0.80%, depending on the size and complexity and type of account, and is due at the end of each quarter. Certain minimum annual fee amounts may apply under the graduated annual fee. Alternatively, the Firm may charge a flat advisory fee, paid in arrears, with an allowance for annual CPI increases. For 401(k) plans, an enrollment fee may also be charged based upon the size and complexity of the plan. If a client wishes to terminate his association with the Firm, the client may do so at any time, and any pre-paid fees will be refunded to the client on a pro-rated basis.

Additionally, the Firm may select and monitor other money managers registered in Ohio on a client’s behalf. Specific fee schedules or other compensation arrangements are provided to the client with the Firm’s advisory services agreement.

Fees are not negotiable however, fees may be aggregated and calculated based upon the above-described 0.10% to 0.80% schedule to benefit the client and shall at all times be reasonable relative to the prevailing market.

For clients that wish to purchase Annuities, Life Insurance and Long Term Insurance, the Firm recommends Dennis Tidmore, who serves as a licensed insurance agent who earns sales commissions. If a client initiates this type of transaction with the Firm, then the Firm will earn a sales commission on such transactions. Clients are under no obligation to act upon the recommendations of Mr. Tidmore.

B. With respect to Employee Retirement Income Security Act of 1974 (“ERISA”) clients, such clients are debited directly from plan assets. With respect to individual Wealth Managed clients, such clients have the option to be billed separately or have fees debited directly from their account(s).

C. In connection with the Firm’s advisory services, clients may pay trustee fees, record keeping fees, third-party administration (“TPA”) fees, 12(b)(1) fees, and trading fees.

D. All client fees (ERISA/Wealth Managed) are paid in arrears. No client fees are pre-paid. If a client wishes to terminate his association the Firm, the client may do so at any time, and any pre-paid fees will be refunded to the client on a pro-rated basis.

E. The Firm does not accept compensation in any other form other than the stated advisory fee.

1. With respect to named fiduciaries relative to ERISA and Wealth Managed clients, including Mr. Tidmore and any supervised persons employed by the Firm, accepting compensation in any form other than the stated advisory fee would be considered a prohibited transaction. Neither Mr. Tidmore nor any employee of the Firm receives compensation in any form other than the stated advisory fees.

2. Clients have the option to purchase investment products that the Firm recommends from other brokers or agents who are not affiliated with the Firm.

3. The Firm does not receive any commissions from advisory clients and/or compensation for the sale of investment products recommended to advisory clients.

4. The Firm does not receive commissions or markups.

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

The Firm and/or any supervised persons employed by the Firm do not accept performance-based fees.

Item 7: Types of Clients

Most of the Firm's clients are defined contribution retirement plan sponsors, or individuals with IRA rollover accounts. The Firm requires a minimum dollar value of assets under management in the amount of \$50,000 to maintain an account.

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

A. The Firm's primary sources of financial information are financial newspapers, magazines, research materials prepared by others, corporate rating services, annual reports, and company press releases. Investing in securities involves risk of loss that clients should be prepared to bear.

The Firm's core investment strategy focuses on the long term, but occasionally includes short term investing as well.

B-C. The Firm manages its clients' account(s) on a non-discretionary basis. This means that the Firm does not have authority, without obtaining specific consent from the client, to withdraw funds from the client's account(s), select securities to be bought or sold by the client, or determine the amount of any securities to be bought or sold by the client. The Firm also does not select specific brokers or dealers to be used in conjunction with its clients' account(s), or any commission rates paid to same. In addition, nondiscretionary transactions are limited to mutual funds, stocks, bonds, and government securities. Some clients have provided written consent and authorization for Unified Trust Company N.A. (a nationally chartered bank trust company) to be their custodian and discretionary trustee. This means that Unified Trust Company N.A. has discretionary authority over the client's account(s) in selecting securities and the amounts to be bought or sold.

Item 9: Disciplinary Information

To the best of the Firm's current knowledge, information, and belief, there are no legal or disciplinary events that are material to a client's or prospective client's evaluation of the Firm's advisory business or to the integrity of the Firm's management.

Item 10: Other Financial Industry Activities and Affiliations

A-C. Mr. Tidmore does not have a pending application to register as a broker-dealer, or as a registered representative of a broker-dealer. Neither Mr. Tidmore nor any employee of the Firm has any current intent to so register.

D. Neither Mr. Tidmore nor any employee of the Firm recommends, selects, or refers clients to other investment advisors.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A-D. Mr. Tidmore is not an SEC registered advisor.

Item 12: Brokerage Practices

A. Neither Mr. Tidmore nor any employee of the Firm recommends or selects broker-dealers for client transactions.

1. With respect to named fiduciaries relative to ERISA and Wealth Managed clients, including Mr. Tidmore and any supervised persons employed by the Firm, receiving research and other Soft Dollar Benefits would be considered a prohibited transaction. Neither Mr. Tidmore nor any employee of the Firm receives compensation in any form other than the stated advisory fees.

a-f. Neither Mr. Tidmore nor any employee of the Firm receives commissions, transaction fees, markups or markdowns, soft dollar benefits, or compensation in any form other than the stated advisory fees.

2a-b. Neither Mr. Tidmore nor any employee of the Firm selects or recommends broker-dealers.

3a-b. Neither Mr. Tidmore nor any employee of the Firm selects or recommends broker-dealers. Some clients have provided written consent and authorization for Unified Trust Company N.A. (a nationally chartered bank trust company) to be their custodian and discretionary trustee. This means that Unified Trust Company N.A. has discretionary authority over the client's account(s) in selecting securities and the amounts to be bought or sold.

B. Neither Mr. Tidmore nor any employee of the Firm aggregates the purchase or sale of securities for client accounts.

Item 13: Review of Accounts

The Firm reviews accounts no less frequently than quarterly. The Firm sends written, quarterly reports to its clients via U.S. Mail. The Firm schedules personal meetings with its clients at least annually. The Firm may schedule personal meetings with its clients quarterly or otherwise more frequently than annually. The above-described times (quarterly and annually) are calculated upon the calendar year.

The Firm reviews client account(s) on a portfolio analysis basis. The named Money Managers and/or Trust Companies shall provide quarterly consolidated statements to clients. Clients will also receive a personalized quarterly and annual summary directly from the Firm. The Firm urges its clients to compare any account statements they receive from a third party with the account statements they receive from the Firm.

Item 14: Client Referrals and Other Compensation

A-B. Neither Mr. Tidmore nor any employee of the Firm participates in client referrals or receives an economic benefit for providing investment advice or services to clients of the Firm.

Item 15: Custody

The Firm does not accept custody of client funds or securities. However, some clients have provided written consent and authorization for Unified Trust Company N.A. (a nationally chartered bank trust company) to be their custodian and discretionary trustee. This means that Unified Trust Company N.A. has discretionary authority over the client's account(s) in selecting securities and the amounts to be bought or sold.

The Firm urges its clients to compare any account statements they receive from the qualified custodian with those they receive from the Firm.

Item 16: Investment Discretion

The Firm manages its clients' account(s) on a non-discretionary basis. This means that the Firm does not have authority, without obtaining specific consent from the client, to withdraw funds from the client's account(s), select securities to be bought or sold by the client, or determine the amount of any securities to be bought or sold by the client. The Firm also does not select specific brokers or dealers to be used in conjunction with its clients' account(s), or any commission rates paid to same. In addition, nondiscretionary transactions are limited to mutual funds, stocks, bonds, and government securities.

Item 17: Voting Client Securities

A-B. The Firm does not accept authority to vote client securities.

Item 18: Financial Information

A.1-3. The Firm does not require or solicit pre-payment of advisory fees.

B. The Firm does not have discretionary authority or custody of client funds or securities.

C. The Firm has not been the subject of a bankruptcy petition at any time during the last ten years.

Item 19: Requirements for State-Registered Advisers

A. Dennis L. Tidmore is the sole principle executive officer and management person of the Firm.

Mr. Tidmore's formal education and business background is as follows:

Mr. Tidmore is the president of the Firm, and is the only member of the company who advises clients. Mr. Tidmore was born in 1952 and attended Cuyahoga Community College and Cleveland State University from 1970 to 1977 earning a degree in business from Cleveland State while working full time. In October 1977, Mr. Tidmore was hired by Equitable Life of New York as a sales associate and registered representative. While there, Mr. Tidmore sold retirement plans, mutual funds and various insurance products to business owners and individuals. Mr. Tidmore was appointed to District Management Equitable Life of New York in August, 1979. Mr. Tidmore has successfully completed and passed the following: (i) S1/6 on July 14, 1979, (ii) S63 on March 18, 1996, and (iii) S65 on June 18, 1997.

Mr. Tidmore left District Management in December 1982 to pursue personal production as a registered representative. In January 2000, Mr. Tidmore left Equitable/AXA Advisors (formerly Equitable Life of New York) to become an investment advisor with Fifth Third/Maxus Securities. Mr. Tidmore left Fifth Third/Maxus Securities in October of 2000 to establish and register Premier Investment Advisors, Inc. Premier Investment Advisors, Inc. is an independent, ERISA 3(21), fee-only Registered Investment Advisor (RIA), registered with the Ohio Department of Commerce, Division of Securities, and an AIF® (Accredited Investment Fiduciary) as of January 22, 2009.

The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360. Mr. Tidmore devotes most of his professional time to providing investment advice to his clients.

Outside the office, Mr. Tidmore is active at St. Rita Church of Solon, Ohio as a Lector, Eucharistic Minister and member of the Worship Commission and Stewardship Committee.

B. In addition to Mr. Tidmore's above-described activities with respect to the Firm, he is actively engaged as a licensed insurance agent who earns sales commissions and as a licensed insurance agent, he will receive commissions on those clients that choose to purchase a Fixed Annuity, Life Insurance or Long Term Care policy. Clients should be aware that a conflict may exist between the client's interests and Mr. Tidmore's interests with respect to recommendations of insurance products. Clients are under no obligation to act upon the recommendations of Mr. Tidmore.

Should a client elect to act upon any of Mr. Tidmore's recommendations, such client is under no obligation to engage Mr. Tidmore to effect such recommendations.

On occasion, Mr. Tidmore may buy or sell securities that he recommends to clients. Such transactions do not create a conflict of interest between clients and Mr. Tidmore because the securities are widely held and publicly traded, and Mr. Tidmore is too small of an advisor/investor to affect the market. Furthermore, Mr. Tidmore always places his clients' best interests ahead of his own.

C. The Firm is not compensated for advisory services on a performance basis.

D.1-2. The Firm has not been involved in any material awards or been found liable in any arbitration claims. Nor has the Firm been found liable in a civil, self-regulatory organization, or administrative proceeding.

E. The Firm does not have any relationship or arrangement with any issuer of securities.

ERISA Disclosures with respect to services provided to retirement plans

The Firm provides services to retirement plans as a fiduciary, as that term is used in section 402(3) (21) of ERISA. The Firm does not expect to participate in, or otherwise acquire, a financial or other interest in any transaction entered into by a retirement plan.

The Firm may have a financial, referral, or other relationship or arrangement with a money manager or similar service provider that could potentially create a conflict of interest for the Firm in performing services for a retirement plan.

The Firm will not be able to affect its own compensation or fees, without the prior approval of an independent plan fiduciary, in connection with its provision of services to a plan. The Firm has a set of policies and procedures designed to prevent conflicts of interest arising in connection with its provision of services to a plan. The Firm provides an explanation of such policies and procedures to plans together with our advisory services agreement.

Acknowledgements

This is to acknowledge that I/we have read and understood the Firm's Brochure.

x _____ Date _____

x _____

x _____ Date _____

Dennis L. Tidmore, on behalf of the Firm

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Part 2B of Form ADV: Brochure Supplement

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November 23, 2016

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The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360. Mr. Tidmore devotes most of his professional time to providing investment advice to his clients.

Item 3: Disciplinary Information

- A. A criminal or civil action in a domestic, foreign or military court or competent jurisdiction in which Dennis Tidmore
1. Was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments of an investment-related business, fraud, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses; **NONE**
 2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses; **NONE**
 3. Was found to have been involved in a violation of an investment-related statute or regulation; **NONE** or
 4. Was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Dennis Tidmore from engaging in any investment-related activity, or from violating any investment-related statute, rule or order. **NONE**
- B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which Dennis Tidmore
1. was found to have caused an investment-related business to lose its authorization to do business; **NONE**
 2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority: **NONE**
 - a. denying, suspending, or revoking the authorization of Dennis Tidmore to act in an investment-related business: **NONE**
 - b. barring or suspending Dennis Tidmore's association with an investment-related business: **NONE**
 - c. otherwise significantly limiting Dennis Tidmore's investment-related activities: **NONE**
 - d. imposing a civil money penalty of more than \$2,500 on Dennis Tidmore: **NONE**
- C. A self-regulatory organization (SRO) proceeding in which Dennis Tidmore
1. Was found to have caused an investment-related business to lose its authorization to do business: **NONE**
 2. Was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500: **NONE**
- D. Any other hearing or formal adjudication in which a professional attainment, designation, or license of Dennis Tidmore was revoked or suspended because of a violation of rules relating to professional conduct. If Dennis Tidmore resigned (or otherwise relinquished the attainment, designation, or license) in anticipation of such a hearing of formal adjudication (and the adviser knows, or should have known, of such resignation or relinquishment), disclose the event: **NONE**

Item 4: Other Business Activities

- A. Mr. Tidmore is not an SEC registered advisor. Mr. Tidmore does not have a pending application to register as a broker-dealer, or as a registered representative of a broker-dealer. Neither Mr. Tidmore nor any employee of the Firm has any current intent to so register.
1. **NONE**
 2. Neither Mr. Tidmore nor any employee of the Firm receives commissions, transaction fees, markups or markdowns, soft dollar benefits, or compensation in any form other than the stated advisory fees.
- B. The Firm does not accept compensation in any other form other than the stated advisory fee. With respect to named fiduciaries relative to ERISA and Wealth Managed clients, including Mr. Tidmore and any supervised persons employed by the Firm, accepting compensation in any form other than the stated advisory fee would be considered a prohibited transaction. Neither Mr. Tidmore nor any employee of the Firm receives compensation in any form other than the stated advisory fees. The Firm does not receive any commissions from advisory clients and/or compensation for the sale of investment products recommended to advisory clients. The Firm does not receive commissions or markups. Neither Mr. Tidmore nor any employee of the Firm aggregates the purchase or sale of securities for client accounts. In addition to Mr. Tidmore's above-described activities with respect to the Firm, he is actively engaged as a licensed insurance agent who earns sales commissions and as a licensed insurance agent, he will receive commissions on those clients that choose to purchase a Fixed Annuity, Life Insurance or Long Term Care policy. Clients should be aware that a conflict may exist between the client's interests and Mr. Tidmore's interests with respect to recommendations of insurance products. Clients are under no obligation to act upon the recommendations of Mr. Tidmore. On occasion, Mr. Tidmore may buy or sell securities that he recommends to clients. Such transactions do not create a conflict of interest between clients and Mr. Tidmore because the securities are widely held and publicly traded, and Mr. Tidmore is too small of an advisor/investor to affect the market. Furthermore, Mr. Tidmore always places his clients' best interests ahead of his own.

Item 5: Additional Compensation

No one other than the client receives an economic benefit to Dennis Tidmore for providing advisory services. The Firm is not compensated for advisory services on a performance basis. The Firm has not been involved in any material awards or been found liable in any arbitration claims. Nor has the Firm been found liable in a civil, self-regulatory organization, or administrative proceeding. The Firm does not have any relationship or arrangement with any issuer of securities

Item 6: Supervision

Item 7: Requirements for State-Registered Advisers

- A. 1-2: Non-Applicable
B. Non-applicable

Acknowledgements

This is to acknowledge that I/we have read and understood the Firm's Brochure.

x _____ Date _____

x _____

x _____ Date _____

Dennis L. Tidmore, on behalf of the Firm