



John Joseph Graney, Jr., RF™
Premier Fiduciary Services

RF™ CREDENTIALS

Registered Fiduciary™
Authorization
Profile
Disclosure

July 16, 2014



Authorization

Congratulations, you are now a
Registered Fiduciary™

John Joseph Graney, Jr. is authorized to use the certification RF™ and Registered Fiduciary™ for a period of 12 months beginning June 26, 2014 and ending June 25, 2015.

As an authorized user of the RF™ and Registered Fiduciary™ certification John Joseph Graney, Jr. has agreed to comply with the required standards of practice:

- Disclose all compensation expected or received, directly or indirectly, to my client(s) on a regular basis but no less frequently than annually.
- By receiving compensation for my advice that I am acting as a fiduciary with the duty to act in the best interest of my client(s).
- Provide DALBAR with the disclosures required for prudent selection and periodic review of my practice as required by federal laws and regulations.





RF™ Profile

This Adviser	Adviser's Team	Affiliations
Academics, Credentials & License(s): CIMC, AIF, CRPS / 7, 63,65 and Insurance in IL and MO	Number of Advisers on Team: 3	Affiliated Firm: Nicol Advisor Corp
Experience as Adviser: 20 Years	Number of Support Staff: 6	Number of Advisers in Affiliated Firm: 6
Background Check: Clear	Primary Source of Team Revenue: Fee	Broker/Dealer Name: Nicol Advisor Corp
Specialty: 401(k) Plan Adviser, 401(k) Participant Adviser	Retail Clients Served: Number: 6 Assets: \$5,000,000	RIA Name: Nicol Advisor Corp
Adviser Age/Gender: 47 Years / Male	Institutional Clients: Number: 20 Assets: \$30,000,000	Service Provider Disclosures: ING, Transamerica, Fidelity, Lincoln Financial Group
Other Disclosures: None	Total Assets Managed/Supervised by Team: \$35,000,000	Other Affiliations: None
Liability Insurance: \$500,000	Surety Bond N/A	Geographic Coverage
Web Site: E-Mail/Phone: jgraney@nicolfinancial.com / 618-692-9999		IL, MO



Services Rendered

Investment Management Services		ERISA Related Activities	
Define the client's investment-related goals and objectives	✓	Conduct an initial fiduciary assessment	✓
Prepare and maintain the client's Investment Policy Statement ('IPS')	✓	Oversee plan administration activities	X
Identify asset classes appropriate for client's portfolios	✓	Support for DOL and IRS audits	✓
Conduct due diligence for investment options	✓	Design rules for assigning participants to QDIAs	X
Choose investments and create portfolios according to the terms of the IPS	✓	Construct QDIA investment alternatives	X
Develop and maintain model portfolios	X	Place participants in appropriate investments	✓
Control and account for investment expenses	✓	Assist participants in selecting investments	✓
Monitor investment options and prepare periodic investment reports	✓	Periodically report fiduciary decisions made to plan sponsor and Named Fiduciary	✓
Other: Prepare and maintain the client's Investment Policy Statement ('IPS')	✓	Periodically report investment decisions made to plan sponsor and Named Fiduciary	✓
		Select, hire and monitor other service providers	✓
		Review plan's success in meeting participants needs and retirement goals and make recommendations for changes	✓



Investment Theories

We believe in asset allocation based on Modern Portfolio Theory, using Money Guide Pro Software for our financial plans and fi360 Took Kit for our fund screening and asset allocations.

Due Diligence Performed

DALBAR has independently verified disclosures made by John Joseph Graney, Jr. and investigated his background. Information contained in this report is updated continuously on the website:

www.FiduciaryRegistry.com

This due diligence demonstrates a prudent inspection as required by law of fiduciaries to select and monitor an adviser.

Noteworthy Findings

All disclosures made were confirmed and are reported in the *Adviser Disclosures* in the next section of this report.

No complaints or other incidents were found.



Adviser Disclosures

The following important disclosures follow:

- Acceptance of Fiduciary Responsibility
- Fee Structure
- Potential Conflicts of Interest, Self-dealing or Improper Influence
- Other Disclosures

Acceptance of Fiduciary Responsibility

I, John Joseph Graney, Jr., understand and agree to act as a fiduciary and accept the personal responsibility for the advice I provide to my clients. As a fiduciary, I will act in the best interest of these clients.

The advice I provide as a fiduciary will be based on my best judgment of what a prudent person would do under the same circumstances. As a fiduciary I am not responsible for the financial results that are achieved or not achieved, provided that I can document the prudent process used to arrive at advice I give.

As a fiduciary, my advice will be consistent with the principles of diversification so as to minimize the risk of large losses, unless under the circumstances it is shown to be imprudent to diversify.

The advice I provide as a fiduciary will be in accordance with any documents or other instruments governing the client and consistent with existing laws and regulations.

Fee Structure

Sample Fee Schedule:

- Up to \$1,000,000 - 50 BP
- \$1,000,001 to \$2,000,000 - 45 BP
- \$2,000,001 to \$3,000,000 - 40 BP
- \$3,000,001 to \$4,000,000 - 35 BP
- \$4,000,001 to \$5,000,000 - 30 BP
- \$5,000,001 and above - Negotiated



Potential Conflicts of Interest, Self-dealing or Improper Influence

John Joseph Graney, Jr. has disclosed that he:

- Is employed by Premier Fiduciary Services
- Has been employed by Premier Fiduciary Services for 1 years.
- Provides Fiduciary Adviser Services under the name Nicol Advisor Corp which is an independent financial planning firm.

John Joseph Graney, Jr. has reported that he has no affiliations with product providers.

Other Disclosures



**Federal Reserve Plaza
600 Atlantic Ave, FL 30
Boston, MA 02210
617.723.6400
www.dalbar.com**