

ITEM 1. INTRODUCTION

Superior Financial Services, Inc. (the “Firm”) is registered with the Securities and Exchange Commission as a broker-dealer member of [FINRA](http://www.finra.org) (www.finra.org) and [SIPC](http://www.sipc.org) (www.sipc.org). The selection of an appropriate type of firm to work with is key as brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2. RELATIONSHIPS AND SERVICES - “WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?”

We offer brokerage services to retail investors, we offer and recommend a wide range of investments including but not limited to: mutual funds, stocks, bonds, exchange-traded funds (ETFs), options, fixed income securities, certificate of deposit (CDs), unit investment trusts (UITs), variable annuities, and variable life insurance. We do not offer or recommend any proprietary products, or those with third-party compensation arrangements, though we expect to receive compensation from third-parties in connection with most of the investments we offer, including, in particular, mutual funds, variable annuities, and cash sweep options. Our brokerage services include buying and selling securities (e.g., mutual funds, stocks, and bonds) at your discretion. From time to time, or when you request, we also provide you with investment recommendations, research, financial tools, and investor education. When we make investment recommendations to you, including recommendations to open or transfer assets to a brokerage account, we will be acting in our capacity as a broker-dealer. When making such a recommendation to you, we do not have a fiduciary obligation to you, but we must act in your best interests at the time we make the recommendation without placing our financial or other interests ahead of yours. We do not exercise discretionary authority in your brokerage account (i.e., make decisions to buy or sell your investments without your discretion) or monitor your brokerage account investments for you. This means that you are responsible for reviewing your account and investments to make sure your investment mix is appropriate for you and for deciding whether to follow our investment recommendations. We do not impose account value minimums to open or maintain an account but some of the investments you may purchase through us have minimum investment requirements and our independent financial professionals may choose to do so.

Conversation Starters: Not sure what to ask next? The questions below can be a jumping off point to start a conversation about relationships and services:

- “Given my financial situation, should I choose a brokerage service? Why or why not?”
- “How will you choose investments to recommend to me?”
- “What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”

ITEM 3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT - “WHAT FEES WILL I PAY?”

The primary fees you pay are “transaction-based” fees. These fees are typically called “commissions,” “sales charges,” “loads,” “selling concessions,” or “trails”. These fees vary depending on the investment product you select, the capacity in which we act, and size of your transaction, and can be charged up-front when you purchase or sell the investment, or on an ongoing basis for as long as you hold the investment (“trails”). Because we are compensated for these transactions, we have a conflict of interest to encourage you to invest in products that pay us greater compensation than those that pay us less, to trade more frequently and in greater volume. In addition, we, and your financial advisor, have an incentive to recommend that you open, or transfer assets to, a brokerage account instead of an advisory account when you trade so frequently or in such volume that we may receive more revenue than if you invested through an advisory account. We address these conflicts through disclosure in this document, review of account opening documents for appropriateness of the type of account recommended, review of all transactions in customer and financial professional accounts to ensure that they are in the best interest of the customer, a prohibition on recommendations that are not in the best interest of the customer, and by review for any applicable breakpoints that may be available to investors, thereby reducing the fees assessed.

In addition to the foregoing fees, our clearing and custody partner, RBC Capital markets, LLC may assess certain fees associated with your brokerage account, such as account termination fees, and account transfer or liquidation fees. For a schedule of fees charged by RBC CS you may visit Investor Connect directly at www.investor-connect.com where a list of fees is included in the most recent electronic statement insert section for the periods ending March, June, September or December. The fees and costs you pay for specific securities transactions are disclosed to you on the confirmation statement you receive after your transaction is executed. The total costs you incur (and compensation we earn) in connection with your brokerage accounts will primarily depend on your investment mix and how frequently you trade.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. While our commissions, concessions, and mark-ups/downs vary based upon product type and principal involved, they do not exceed 5%. Generally, the more principal invested, the lower the fee on the transaction.

Conversation Starter: Not sure what to ask next? The question below can be a jumping off point to start a conversation about the impact of fees and costs on investments:

- “Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”

What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations, we provide to you. Here are some examples to help you understand what this means.

Examples of Ways We Make Money and Conflicts of Interest:

- **Third-Party Payments:** Superior Financial Services, Inc. receives payments from third-parties when we sell certain products. As such, Superior Financial Services, Inc. has an incentive to recommend third-party products that pay us more than other third-party products that pay us less or do not pay us. We address this conflict via the methods discussed in the first part of this section (Item 3).
- **Trail Compensation:** Product sponsors (primarily mutual funds and variable annuities) pay compensation based on an annual percentage of invested assets and vary by product. We therefore have an incentive to recommend products that pay more. We address this conflict via the methods discussed in the first part of this section (Item 3).

Conversation Starter: Not sure what to ask next? The question below can be a jumping off point to start a conversation about conflicts of interest:

- “How might your conflicts of interest affect me, and how will you address them?”

“HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?”

Superior Financial Services financial professionals are compensated based on a percentage of revenue generated from the sales of products and services to clients. This percentage varies by product and service. It will also vary based on the financial professionals' industry experience and education.

ITEM 4. DISCIPLINARY HISTORY - “DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?”

Yes. For more information, visit investor.gov/CRS for a free and simple search tool to research us and our financial professionals. You may research your financial professional's experience and licenses on FINRA's BrokerCheck website at brokercheck.finra.org/.

Conversation Starter: Not sure what to ask next? The question below can be a jumping off point to start a conversation about the financial professional's disciplinary history:

- “As a financial professional, do you have any disciplinary history? For what type of conduct?”

ITEM 5. ADDITIONAL INFORMATION

For more information on our firm and services, please visit investor.gov/CRS. You may also contact, William R. Haese at 262-677-9036 with specific questions, concerns, or complaints, to request up-to-date information, or to request a copy of the Firm's current Customer Relationship Summary.

Conversation Starter: Not sure what to ask next? The question below can be a jumping off point to start a conversation about the contacts and complaints:

- “Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”