



**INDEPENDENT FINANCIAL GROUP, LLC
INVESTMENT ADVISORY SERVICES**

FORM ADV PART II B: BROCHURE SUPPLEMENT

For

Su-Yen Kuhn

This brochure supplement provides information about Su-Yen Kuhn, an Investment Advisor Representative (“IAR”) of Independent Financial Group, LLC (“IFG”). This information supplements the IFG Form ADV Part 2A Firm Brochure or Wrap Program Brochure. You should have received a copy of one of these IFG brochures. Please contact the Compliance Department if you did not receive IFG’s brochure or if you have any questions concerning the contents of this supplement at 858-436-3180 or email us at disclosures@ifgsd.com. Additional information about Su-Yen Kuhn is available on the SEC’s website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

Su-Yen Kuhn was born in 1973.

Formal Education after High School

Su-Yen Kuhn received a Bachelor of Arts degree in Human Biology from Stanford University in 1995 and a Masters of Business Administration from the MIT Sloan School of Management in 2007.

Business Experience

Su-Yen Kuhn joined Independent Financial Group as an Investment Adviser Representative (IAR) in 2014, DBA Premier Wealth Advisers, LLC, since 2017. Prior to IFG, Su-Yen was a tax professional with H&R Block and a financial counselor caseworker with the Navy-Marine Corps Relief Society from 2011- 2013. Su-Yen started her personal finance career as a Registered Representative of First Command Financial Planning, Inc. from 2001 -2004. She served as a Portfolio Manager with AKJ Asset Management in Palo Alto, California from 2008 – 2009.

Professional Designations

Su-Yen Kuhn holds the following professional designations:

AFC ® or Accredited Financial Counselor - In order to receive the AFC ® designation, an individual must satisfy an education and experience requirement, successfully pass the AFC Examination, submit three letters of reference attesting to professional competence and experience, agree to adhere to the AFC Code of Ethics and satisfy 30 hours of continuing education every two years. For additional information, refer to AFCPE's website at <http://www.afcpe.org>.

EA or Enrolled Agent – In order to receive the EA designation an individual must successfully pass the IRS three-part Special Enrollment Exam; adhere to the Regulations Governing Practice before the IRS (Treasury Circular 230) and satisfy 72 hours of continuing education every three years. For additional information, refer to the IRS's website at <http://www.irs.gov>.

Item 3: Disciplinary Information

There are no legal or disciplinary events to disclose.

Item 4: Other Business Activities

a) The IAR is engaged in the following **investment-related** business activities:

1. Su-Yen Kuhn is a registered representative of IFG, a registered broker/dealer and member of the Financial Industry Regulatory Authority ("FINRA"). As such, IAR may sell securities through IFG and receive normal and customary commissions as a result of such transactions. IAR may also receive other compensation such as mutual fund 12b-1 fees and variable annuity trails from product sponsors. Therefore, the IAR has a financial incentive to recommend securities based on the compensation to be received rather than on the client's needs. The client is under no obligation to buy or sell securities through IAR. To the extent client does elect to open a brokerage account through IFG, disclosure is made as to the nature of the relationship, services and any compensation to be received by the registered representative at the time the account is established.

b) The IAR is engaged in the following **non-investment related** business activities:

Su-Yen Kuhn is also involved in the following additional business or occupation:

1. Counselor at Workplace Options since 2014, and Zeiders Enterprises since 2012, providing general guidance to military families on household finances and budgeting.
2. Tax preparation services offered through “Premier Wealth Advisors, LLC” are provided on a separate basis than financial planning services and are subject to additional fees.

Item 5: Additional Compensation

Su-Yen Kuhn may receive cash and non-cash compensation from certain third party product sponsors as permitted by industry rules. For example, product sponsors and other companies may reimburse IAR up to 100% of the cost of due diligence, training and education/joint marketing meetings. In addition, sales by IARs may qualify them for additional compensation that may include support for their business activities, attendance at seminar, conferences and entertainment.

Su-Yen Kuhn may also receive compensation from third party investment advisors for referring client accounts to the third party for account management. The third party will pay the IAR a solicitation fee for the referral. The IAR may also serve as the registered representative of record on the assets managed by the third party investment advisor. When this is the case, the IAR will receive normal and customary compensation (e.g., commissions, 12b-1 fees, trails) for the purchase of the investments. This compensation is in addition to the referral fee paid by the third party advisor.

Item 6: Supervision

Su-Yen Kuhn is supervised by Drew Scheeper, Supervisor, Supervision, at 858-436-3180. The supervisor’s responsibilities include: review and approval of advisor’s transactions, regular review of correspondence and review of client documentation such as account forms, advisory agreements and Investment Policy Statements. The supervisor will conduct this supervision by using daily trade reports, blotters, compliance reports and other back office systems provided by IFG. The supervisor also reviews inspection reports of the IAR’s business practices as conducted by IFG’s Compliance Department to monitor if IAR is adhering to IFG’s Code of Ethics.