



Trustmont Group

May 13, 2021 2nd Quarter Mandatory Webinar
Mid-Year check in and Industry Updates!



2nd Quarter 2021 Webinar

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Reg BI



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Updated CPF now available on the website...

CLIENT PROFILE FORM

Trustmont Group
200 Brush Run Road
Greensburg, PA 15601

Trustmont Financial Group
Trustmont Advisory Group

MEMBER: FINRA/SIPC
www.trustmontgroup.com
Telephone: 724-468-5665
Toll-Free: 800-418-3666
Fax: 724-468-6673

Update Address Updated Profile 36-Month Update Update (Other)

The following information is required by FINRA. All spaces must be completed.

Account Registration (ex. John and Jane Smith) Check if new account

Individual \$29 Plan Custodial/UGMA/UTMA (Provide custodian and minor information) If Other (please specify)

Joint Tenants Partnership Retirement Type Please Choose Trust Estate Other

Corporation Retirement

Primary Owner First Name (Entity, Trust, Estate) M.I. Co-Owner First Name (Trustee, Executor) M.I.

Last Name Last Name

Legal Address (No POBox) Legal Address (No POBox)

City State Zip City State Zip

Mailing Address (if different than legal) Mailing Address (if different than legal)

City State Zip City State Zip

Home Telephone Cell Telephone Home Telephone Cell Telephone

Social Security/ Tax ID # Birth Date Social Security/ Tax ID # Birth Date

Drivers License / State ID / Passport # Drivers License / State ID / Passport #

State/Country Issued Expiration Date State/Country Issued Expiration Date

Citizenship Email Address Citizenship Email Address

Employer Business Nature Employer Business Nature

Business Address Business Address

Occupation Occupation

Marginal Tax Bracket Owner Number of Dependents including self Marginal Tax Bracket Co-Owner Number of Dependents including self

Annual Income (all sources)

Less than \$50,000 \$50,000 - \$99,999 \$100,000 - \$199,999 \$200,000 - \$299,999 \$300,000 - \$399,999 \$400,000 - \$499,999 \$500,000 - \$749,999 \$750,000 - \$999,999 \$1,000,000 - \$1,999,999 \$2,000,000 - \$2,999,999 \$3,000,000 -

Total Net Worth - excluding primary residence (combined if joint account)

Less than \$100,000 \$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 - \$2,999,999 \$3,000,000 -

Liquid Net Worth (Combined if joint account)

Less than \$100,000 \$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 - \$2,999,999 \$3,000,000 -

Investment Objective (choose one)

Preservation of Principal / Income - Focus is on preserving principal and generating current income.

Balanced Growth - Focus is on generating current income and/or long-term capital growth.

Growth - Focus is on generating long-term capital growth.

Aggressive Growth / Aggressive Income - Focus is on generating growth and/or income at greater than market rates.

Speculation - Focus is on generating maximum possible returns.

Risk Tolerance Please indicate your risk tolerance specific to the investments in this account.

I am willing to accept MINIMAL RISK, even if that means my investment does not generate significant income or returns and may not keep pace with inflation.

I am willing to accept LOW RISK, including low volatility, and understand I could lose a modest amount of my investment.

I am willing to accept MODERATE RISK, including some volatility, to seek higher returns and understand I could lose a portion of my investment.

I am willing to accept HIGH RISK, including high volatility, and understand I could lose a substantial amount of my investment.

I am willing to accept MAXIMUM RISK and understand I could lose all of my investment.

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Liquidity Needs
On an annual basis, what are your expected withdrawal needs from this account?

Less than \$1000 \$1,000 to \$9,999 \$10,000 to \$49,999 \$50,000 to \$99,999 \$100,000 to \$249,999 \$250,000 +

Investment Time Horizon
When do you expect to cease accumulating assets in this account, and begin withdrawing significantly from the principal?

Less than 1 year 1 to 3 years 4 to 6 years 7 to 8 years 9 to 11 years 12 years or more

Investment Experience
Please check the products/strategies that best reflect your investment experience to date.

Bonds Stocks Mutual Funds Annuities Margin Futures Options

Active Short Term Trading Exchange Traded Funds Inverse/Leveraged Products Alternative Investments

Affiliations and Acknowledgments
Please check all that apply.

Associated Person of Trustmont Associated person of another FINRA member

TRUSTED CONTACT:
A trusted contact person is intended to be a resource in protecting your assets and responding to possible financial exploitation. A trusted contact is NOT an authorized party on the account, and no instructions from them will be accepted to effect transactions and/or change information related to the account. Your trusted contact must be someone other than an account owner, and cannot be the Registered Representative. A trusted contact may be contacted if Trustmont has questions or concerns about your whereabouts or health status. Trustmont suspects that you may be the victim of fraud or financial exploitation, Trustmont suspects that you may no longer be able to handle your financial affairs, Trustmont needs to confirm the identity of any legal guardian, executor, trustee, authorized trader, or holder of a power of attorney, or Trustmont has any other concerns or is unable to contact you. You may provide more than one trusted contact person by completing and signing additional Trusted Contact sections of this form.

First Name: Last Name:

Address: Apt/Suite No:

City: State: Zip: Country: Phone Number:

Relationship to the Primary Owner/Co-Owner:
 Client declines to provide a Trusted Contact

ELECTRONIC COMMUNICATIONS AUTHORIZATION:
By providing an email address below you are consenting to electronic delivery of all Trustmont disclosure requirements.

Email address we should use for notification:

PRE-DISPUTE ARBITRATION AGREEMENT:
PLEASE READ THE FOLLOWING CUSTOMER AGREEMENT BEFORE SIGNING YOUR NAME.
This agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:
(A) all parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
(B) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
(C) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
(D) The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
(E) The Panel of Arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
(F) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
(G) The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.
I agree that all controversies that may arise between us concerning any order or transaction, or the continuation, performance or breach of this or any other agreement between us, whether entered into before or after the date this account is opened, shall be determined by arbitration before a panel of independent arbitrators set up by the Financial Industry Regulatory Authority (FINRA), if it do not notify you in writing within five (5) days after I receive from you a written demand for arbitration, then I authorize you to make such a designation on my behalf. I understand that judgment upon any arbitration award may be entered in any court of competent jurisdiction.
No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until:
(i) The class certification is denied; (ii) The class is decertified; or (iii) The customer is excluded from the class by the court.
Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.
We acknowledge that all personal and suitability information provided herein is true and accurate. We agree to report promptly, in writing, any inaccuracy or discrepancy in our account or change in our personal information contained in the new account form to Trustmont. **WE HAVE CAREFULLY READ THE CUSTOMER AGREEMENT IMBEDDED INTO THIS FORM AND AGREE TO ALL THE TERMS AND CONDITIONS CONTAINED THEREIN.** Evidenced by the signatures below.

Account Owner's Signature Date Co-Owner's Signature Date

Signature of Registered Representative REP # Date Signature of Principal Date

← Consent to receive electronic disclosures



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FINRA RULE 3241: Registered Person Being Named a Customer's Beneficiary or Holding a Position of Trust for a Customer

FINRA adopted a new rule to limit any associated person of a member firm who is registered with FINRA (each a "registered person") from being named a beneficiary, executor or trustee, or to have a power of attorney or similar position of trust for or on behalf of a customer.¹ New FINRA Rule 3241 (Registered Person Being Named a Customer's Beneficiary or Holding a Position of Trust for a Customer) protects investors by requiring all member firms to affirmatively address registered persons being named beneficiaries or holding positions of trusts for customers. The rule requires the member firm with which the registered person is associated, upon receiving required written notice from the registered person, to review and approve or disapprove the registered person assuming such status or acting in such capacity. The rule does not apply where the customer is a member of the registered person's "immediate family."² Rule 3241 becomes effective February 15, 2021.



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Crypto Currency



As part of Trustmont's ongoing training, we want to address crypto-currency and investors' increased interest in participating in this space. With all the hype around Bitcoin and other digital currencies, clients are looking to their financial advisor for guidance. Educating investors on the complexity, volatility, and risks associated with crypto-currency is very beneficial, but advisors must stay away from providing specific recommendations to clients regarding this asset class. This is also true of other commodities, such as gold, silver, and other precious metals.



As an alternative to direct ownership of digital currencies, you may want to research available ETFs that provide indirect exposure to this asset class. Clients who meet the suitability and best interest requirements may benefit from having them a part of their portfolio.



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Use of Personal Devices



This includes cell phones when used for securities business

1. cell phone must have trade instructions disclosure

Please do not leave trade instructions on this voicemail as such instructions cannot be honored. If you are calling during market hours and need immediate assistance, please call the home office of Trustmont Financial at 1-800-618-3666.

Thank you

2. cell number must be provided on form

Trustmont Group
Annual Certification of Cyber Security & Electronic Device Disclosure

Protection of our customer information is our priority, and our obligation to protect our customer accounts and information has never been more important than it is today. Accordingly, to ensure that our customer's non-public information is protected from any potential cyber-crimes, the firm implemented the policies and procedures addressing the protection of Digital Customer Information that are located in section 39 of the WSP's. Please refer to section 39 for more detailed information.

Are your computers and devices used for your securities business protected with up-to-date antivirus software, firewall software, and anti-malware software? Yes No

Are your computers and devices log-in privileges protected by a strong password that is frequently changed? Yes No

Do all of your devices "time out" after 15 minutes or less of non-use? Yes No

Do all of your devices have Software auto-update set to "ON"? Yes No

Do you certify that ONLY associated personnel have access to your computers and devices? Yes No

Do you use a portable storage devices (external hard drives, thumb drives, CDs, DVDs, etc.) to store customer's non-public personal information? Yes No. If yes, do you certify that either the device or the data is encrypted (be prepared to provide proof of encryption upon request)? Yes No

Associated persons are required to disclose the use and/or termination of use of any electronic device used entirely or in part for business purposes by completing the table below:

This is an initial report of electronic device(s) I have a new device to report

I have a retired device to report I have no changes in devices

I have a change in usage of a previously reported device to report

Device Description (example: "primary office computer") Include smartphones, tablets and other devices	Device Type (example: iMac, Dell PC desktop, iPhone, etc)	Operating System Used	% Business Use	% Personal Use

If you cannot certify the truth and accuracy of any item listed above, please attach a detailed written explanation.

I verify that the statements made in this certification are true and correct. I understand that false statements herein are made subject to the criminal penalties of 18Pa. C.S. 4909 relating to unsworn falsification.

Registered Representative's Signature/Date _____ Compliance Initials/Date _____

Rev 12-26-2019



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Did you know?



The importance of a successor custodian



Customer education



Manual



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Helpful Tips from Operations Department



Required Account Opening Disclosures

Customer Name(s) _____
Date: _____
Type of Account _____
Please evidence your receipt of the following documents by initialing in the spaces provided:

		Customer Relationship Summary (CRS)
		Privacy Policy
		Customer Identification Program Notice
		SIPC Notice
		Business Continuity Plan
		Regulation BI Disclosure Document

Representative's Signature _____
Check here if documents are to be delivered via email:

I _____ give Trustmont and my representative/advisor the authorization to email me form CRS and all other disclosure documents to the email address below _____
Date _____

Client Signature _____
Date _____

If you are **NOT** completing **the NEW CPF** and your customer wishes to received form CRS electronically you need their authorization in writing **FIRST!**

You can do this by using the bottom of the required checklist for brokerage/advisory and write the following statement along with getting the client's signature(s) and date. We are in the process of updating the cover sheets on the website to include this:

"I _____ give Trustmont and my representative/advisor the authorization to email me form CRS and all other disclosure documents to the email address below _____"



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All paperwork should be complete before submitting

COMPLIANCE

REMINDERS



May's **Check Log** was due **May 15th**

May's **Correspondence Log** was due **May 15th**

All new business , updates and paperwork related to client files should be sent to Audrey in our Operations Department



Check your email
DAILY

Make sure to check the website for additional important reminders



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SECURE



EMAIL

BAE SYSTEMS

Type **Secure:** FIRST in the Subject line

Send	From ▾	mjh@trustmontgroup.com
	To...	ach@trustmontgroup.com;
	Cc...	
	Subject:	Secure: Client info

erado

Type **Secureit** anywhere in the body of the message

200 Brush Run Road
Greensburg, PA 15601
www.trustmontgroup.com
724-468-5665

Secureit

This communication may contain privileged and/or confidential information. If you received this communication in error, please contact the sender immediately. The information contained in this e-mail is not warranted as to completeness.



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Annual Compliance Meeting

*The annual compliance meeting will be held online again this year...details to follow please watch your emails



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Questions



MANDATORY



Webinar Schedule - 2021

August 12, 2020 2:00-3:00 pm EDT

November 11, 2020 2:00-3:00 pm EST



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OPEN FORUM