

Trustmont Financial Group, Inc. is registered with the SEC as a Broker-Dealer
Trustmont Advisory Group, Inc. is registered with the SEC as an Investment Advisor

Client Relationship Summary (Form CRS) as of January 30, 2023

Item 1: Introduction

Brokerage and advisory service fees differ and it is important for you to understand the differences. Free and simple tools are available to help you research firms and financial professionals at [Investor.gov/CRS](https://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?

Depending on your needs and investment objectives, we can provide you with services in a brokerage account, investment advisory account, or both at the same time. You should carefully consider which types of accounts and services are right for you.

Broker-Dealer Services Brokerage Accounts	Investment Adviser Services Advisory Accounts
<ul style="list-style-type: none"> • If you open a brokerage account, you will pay us a transaction-based fee, generally referred to as a commission, every time you buy or sell an investment. • You may select investments or we may recommend investments for your account, but the ultimate investment decision for your investment strategy and the purchase or sale of investments will be yours. All Trustmont Financial Group brokerage accounts are non-discretionary which means we must obtain your consent prior to placing any trade in your account. • Once a brokerage transaction is complete, we have no further duty to monitor your account or any position in your account. You may always contact your Trustmont Financial Group representative to discuss any security of interest to you, and your Trustmont Financial Group representative may contact you to discuss or recommend a security, but these conversations do not create an obligation to monitor any position in your account. • We offer securities traded on the major stock exchanges, as well as bonds, variable annuities, and mutual funds. We occasionally offer less common investments intended for specialized client needs. Please ask us for more information on investments you'd like to know more about. • Please see our Regulation Best Interest Disclosure Document located at TrustmontGroup.com 	<ul style="list-style-type: none"> • If you open an advisory account, you will pay an on-going asset-based fee for our services. • We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will perform a full review of your account at least annually and contact you to discuss your portfolio. • A Trustmont Advisory account relationship grants discretionary authority to your advisor to buy and sell securities in your account when your advisor determines it necessary, without being required to obtain your advance consent for any trade. • We offer securities traded on the major stock exchanges, as well as bonds, options and mutual funds. • Please see our Form ADV, Part 2A located at TrustmontGroup.com for additional information on our advisory services.

Conversation Starters: *Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

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 ask your financial professional to give you personalized information on the fees and costs that you will pay.

Broker-Dealer Services Brokerage Accounts	Investment Adviser Services Advisory Accounts
<ul style="list-style-type: none"> • You will pay us a fee every time you buy or sell an investment. This fee, commonly referred to as a commission, is based on the specific transaction and not the value of your account. <p>With stocks or exchange-traded funds, this fee is usually a separate commission. With other investments, such as bonds, this fee might be part of the price you pay for the investment (called a “mark-up” or mark-down”). With mutual funds, this fee (typically called a “load”) reduces the value of your investment.</p> <ul style="list-style-type: none"> • Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as “surrender charges” to sell the investment. • Our fees vary and are negotiable. The amount you pay will depend, for example, on how much you buy or sell, what type of investment you buy or sell, and what kind of account you have with us. • Depending on the type of account, you will pay additional fees, such as custodian fees, account maintenance fees, small account fees, account inactivity fees, termination fees, and/or account transfer fees. • Brokerage representatives receive a portion of commissions in your account as compensation. Depending on your account, more transactions in your account may result in more fees we charge you. We may, therefore, have an incentive to encourage you to engage in transactions. • A transaction-based fee brokerage account may cost less if you do not trade 	<ul style="list-style-type: none"> • A Trustmont Advisory Group advisory relationship may charge you fees based on one of the following methods: 1. A percentage of assets under management; 2. Hourly fees; 3. Flat-rate fees. <p>The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. Fees are deducted from your account, thereby, reducing the value of your account. For fees charged on an hourly basis or flat rate, you may also have the option to pay your fees by invoice instead of having the fee deducted from your account.</p> <ul style="list-style-type: none"> • Some investments such as mutual funds impose additional fees that will reduce the value of your investment over time. • Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Please ask your Trustmont Advisory Group advisor about which type of advisory relationship is best for you. • Trades in an advisory account do not impose a commission, but advisory trades may carry a ticket charge imposed by the custodian of your assets. Trustmont Advisory Group receives no portion of the ticket charge. • Advisors receive a percentage of your advisory fees as compensation. Advisory fees are charged against your entire account, whether or not you purchase or sell a security. In certain circumstances, Trustmont Advisory Group may exempt a holding in an advisory account from being subject to advisory fees. • Advisors may have an incentive to place you in an advisory account to generate advisory fees which could be more expensive than brokerage commissions. • An asset-based fee advisory account may cost more than a transaction-based fee account, but you may prefer an advisory account if you want

<p>often or if you plan to buy and hold investments for longer periods of time.</p> <ul style="list-style-type: none"> For more information on our fees and costs, please see our Regulation Best Interest Disclosure Document located at TrustmontGroup.com 	<p>continuing and ongoing advice or want someone to make investment decisions for you.</p> <ul style="list-style-type: none"> For more information on fees and costs, please see our Form ADV, Part 2A located at TrustmontGroup.com
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Conversation Starters: *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 as my broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflict of interest do you have?

Standards and Conflicts

We must abide by certain laws and regulations in our interactions with you.

Broker-Dealer Services Brokerage Accounts	Investment Adviser Services Advisory Accounts
<ul style="list-style-type: none"> We must act in your best interest and not place our interest ahead of yours when we recommend an investment or an investment strategy involving securities. When we provide any service to you, we must treat you fairly and comply with a number of specific obligations. Our interests can conflict with your interests. When we provide recommendations, we must eliminate these conflicts or tell you about them and in some cases reduce them. <p>Our Conflicts:</p> <ul style="list-style-type: none"> When we provide you with a recommendation as your broker-dealer, 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 of interest. You should understand and ask us about these conflicts because they can affect the recommendation we provide to you. Here are some examples to help you understand what this means: <ul style="list-style-type: none"> Your financial professional acting in multiple capacities may create conflicts of interest. Capacities may include a registered representative of a broker-dealer, investment advisor representative and/or as insurance agent of various insurance companies. Recommendations may be limited to products offered through these companies. Certain product providers may pay us directly when you invest in their products. Your 	<ul style="list-style-type: none"> We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy and investments on an ongoing basis. The fiduciary standard, which is the highest legal standard, involves a duty of care and a duty of loyalty. Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them. <p>Our Conflicts:</p> <ul style="list-style-type: none"> When we act as your investment advisor, 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 of interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. Here are some examples to help you understand what this means: <ul style="list-style-type: none"> Your financial professional acting in multiple capacities may create conflicts of interest. Capacities may include, a registered representative of a broker-dealer, investment advisor representatives, and/or as insurance agents of various insurance companies. Advisory recommendations may be limited to products offered through these companies. We do not have extra bonuses or different

<p>financial professional may receive more money if you buy these investments. Therefore, your financial professional may have an incentive to offer or recommend certain investments.</p> <ul style="list-style-type: none"> Your financial professional may be an owner of the firm; employees that are owners of our firm may receive additional ownership compensation as a result of the profitability of the firm. For more information on our Conflicts please see our Regulation Best Interest Disclosure Document located on our website at TrustmontGroup.com 	<p>revenue payouts based on services or products sold to you. We do not have sales contests.</p> <ul style="list-style-type: none"> Your financial professional may be an owner of the firm; employees that are owners of our firm may receive additional ownership compensation as a result of the profitability of the firm. Please see our Form ADV Part 2A for additional information located on our website at TrustmontGroup.com
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Conversation Starters: *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Broker-Dealer Services Brokerage Accounts	Investment Adviser Services Advisory Accounts
<ul style="list-style-type: none"> You will pay your financial professional a fee every time you buy or sell an investment. This fee is commonly referred to as a commission. The more transactions in your account, the more fees we charge you. Therefore, your financial professional may have an incentive to encourage you to trade often. 	<ul style="list-style-type: none"> Your financial professional shares in the revenue the firm earns from advisory services. The more assets you have in the advisory account, the more you may pay us. Therefore, your financial professional may have an incentive to encourage you to increase the assets in your account in order to increase fees.

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history? YES

Please visit Investor.gov/CRS for a free and simple search tool to research the firm and our financial professionals.

Conversation Starters: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information:

- You can find additional information about our brokerage and investment advisory services by visiting our website at trustmontgroup.com. To request a copy of our Form ADV, brochure supplement for your financial professional, Regulation Best Interest Disclosure Document, or an up-to-date copy of the relationship summary, please call us at 724-468-5665.
- To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, visit FINRA.org or call 301-590-6500. If you have a problem with your investments, account or financial professional, contact us in writing at Trustmont Group, 200 Brush Run Road, Greensburg, PA 15601 or call 724-468-5665.

Conversation Starters: *Who is my primary contact person? Is he/she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*