



Investment Advisors

**Form ADV Part 2A
FIRM DISCLOSURE BROCHURE**

Item 1 Cover Page

2019

265 Brookview Centre Way, Suite 504
Knoxville, TN 37919

865-583-7390

March 28, 2019

www.trendzadvisors.com

This brochure provides information about the qualifications and business practices of Trendz Advisors, Inc. If you have any questions about the contents of this brochure, please contact us at 865-583-7390 or don@trustfirst.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration with the SEC or with any state securities authority does not imply a certain level of skill or training.

Additional information about Trendz Advisors, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 139528.

Item 2 Material Changes

This Firm Brochure, dated March 28, 2019, provides you with a summary of Trendz Advisors, Inc. dba Trendz Advisors, advisory services and fees, professionals, certain business practices and policies, as well as actual or potential conflicts of interest, among other things. This Item is used to provide our clients with a summary of new and/or updated information; we will inform of the revision(s) based on the nature of the information as follows.

Consistent with the rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.

To obtain our firm brochure and brochure supplements (information regarding each of our financial advisors), our Summary of the Business Continuity Plan ("BCP"), Code of Ethics, or our Privacy Policy, please contact us at the address below:

Attn:	Trendz Advisors
Main Office Address:	Donald O. Taylor
	265 Brookview Centre Way, Suite 504
	Knoxville, TN 37919
Main Phone:	865-583-7390
Email :	don@trustfirst.com
Web Site Address:	http://www.trendzadvisors.com

The following summarizes new or revised disclosures based on information previously provided in our Firm Brochure dated January 2017:

Trendz Advisors has no material changes to report this year.

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Item 4 - Advisory Business

Trendz is a state-registered investment advisor with its principal place of business located in Knoxville, Tennessee.

Listed below are the firm's principal shareholders (i.e., those individuals and/or entities controlling 25% or more of this company).

Donald O. Taylor, President and Chief Compliance Officer

Trendz is a fixed and disciplined numbers- based system used for asset allocation determination. Donald O. Taylor was issued a U.S. Patent in 2008 for the methodology. Patent # is 7328180. Using a group of 11 basic asset classes, Trendz tracks the index values and updates its recommendations every 6 weeks. A certified public account, unaffiliated with Trendz Advisors, calculates and delivers the allocation recommendations. Trendz offers 3 basic allocation methodologies, Asset Class Trendz, Sector Trendz and World Trendz. 70% of Trendz business involves 401(k) account investment management. Trendz offers 3 risk profiles, Traditional, Moderate and Conservative.

We use mutual funds and Exchange Traded Funds (ETFs) as portfolio components. These mutual funds and ETFs will include Small Cap Growth, Small Cap Value, Mid Cap Growth, Mid Cap Value, Global/International, Large Cap Growth, Large Cap Value, Short/Intermediate Bonds, Long Bonds, High Yield Bonds and Money Market or equivalent. Sector and World Trendz uses various sector and World market investments for application.

REGULATORY ASSETS UNDER MANAGEMENT

As of 3/26/2019, we were actively managing \$ 32,297,396 of clients' assets on a discretionary basis. Trendz is not providing non-discretionary investment management services currently.

Item 5 - Fees and Compensation

For simplicity, we charge using the following fee schedule using period ending values:

Here's an example. An account with a \$100,000 at the end of a quarter is charged $\frac{1}{4}$ of 1% of account value, or \$250. The fee is charged after it is earned. There are no prepaid advisory fees.

Quarter Ending Account Value = .25% of 1%. $\frac{1}{4}$ of 1% charged each quarter.

Investment Advisory for Institutional and Qualified Pension Plans – Negotiable

For special projects, an hourly fee may be charged with customer agreement.

The Advisory Agreement may be terminated by either party at any time upon 30 days written notice. Fees will be prorated to the date of termination. The client may cancel the contract within 5 days of signing without incurring any fees.

Item 6 – Performance Based Fees and Side-by-Side Management

Trendz does not charge performance-based fees and has no side-by-side management arrangements.

Item 7 - Types of Clients

Trendz Advisors, Inc. works with Individuals, Pension and Profit Sharing Plans, Trusts and Charitable organizations. For Individuals, we design, implement and monitor model portfolios designed for growth or income, or both. For Pension and Profit-Sharing Plans, we provide advice on design, implementation and compliance issues.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Every 6 weeks, Trendz updates and applies its recommendations for customer accounts, if changes are necessary. Trendz attempts to follow market trends with a goal of enhancing long term returns, while lowering risk through fundamental diversification of portfolios. Trendz attempts to lower risk by using more conservative methodologies when "Bear" markets are triggered. During "Bull" markets, maximum exposure to equity classes is determined by risk profile selection. Traditional allows for up to 95% exposure to equities during Bull markets and up to 30% to equities during Bear Markets. Moderate allows up to 60% exposure to equities during Bull Markets and 20% to equities during Bear Markets. Conservative allows up to 30% exposure to equities during Bull Markets and 10% to equities during Bear Markets. A Bear Market is triggered when the S&P 500 drops 20% or more from its week ending peak. A Bull Market is triggered when the S&P 500 gains 20% from its week ending low.

Item 9 - Disciplinary Information

There are no disciplinary issues involving Trendz Advisors, Inc.

Item 10 - Other Financial Industry Activities and Affiliations

Trendz Advisors is affiliated with TrustFirst, a broker dealer established in 1995.

TrustFirst holds its accounts primarily at Pershing LLC, a division of the Bank of New York/Mellon. Customer accounts are also held at various mutual fund /investment companies. TrustFirst does not custody customer assets. Additionally, Trendz Advisors is affiliated with another investment advisor, TrustFirst's investment advisory.

The affiliation is due to common ownership of the companies by Don Taylor, founder and controlling owner of TrustFirst and TrustFirst's investment advisory. Trendz Advisors is also affiliated with the following LLCs. The following LLC's are managed by Mr. Taylor, the President of our firm:

DG Properties I, LLC, DG Income Properties II, LLC, Valley DG Properties, LLC., Tansi LLC, Cumberland River Income Properties, LLC, NCDG Properties, LLC., Parsons Income Properties, LLC., TallaBama DG, LLC, MCD HRB, LLC, ATHTN, LLC and Vida Star Properties, LLC.

The aforementioned are real estate investments primarily composed of Dollar General store properties where ownership provides income through the associated leases. Each LLC is audited annually by PCAOB member CPA firms. Don Taylor, founder and owner of Trendz Advisors, serves as the manager of the above-mentioned LLCs.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Trendz Advisors Code of Ethics is clear and straightforward: Do the right thing for every client always. This principal implies mutual respect and a deep commitment to our fiduciary responsibilities. Our Code of Ethics is available upon request.

From time to time, Trendz Advisor's personnel may invest alongside the firm's clients. In order to ensure that personnel do not "trade ahead" of clients, the firm requires all trading in specific positions come after client account trades.

Conditions for Managing Accounts

There is no account size minimum and no minimum fee set as a criterion for managing accounts. This is done to allow for application to newly established 401(k) accounts.

Item 12 - Brokerage Practices

Trendz Advisors, Inc. and TrustFirst Inc., a FINRA member broker dealer are affiliated. For efficiency of investment management, we require where there is a choice, to hold accounts and do trading activity through our clearing firm, Pershing LLC, a division of the Bank of New York/Mellon.

Trades are done at our cost. Additionally, Trendz Advisors charges fees for managed accounts held at various investment companies. This is how we manage 401(k) accounts using Trendz. For 401(k) accounts, where the Trendz system is used for investment management, we use the current 401(k) and map recommendations to the available fund choices.

Item 13 - Review of Accounts

Accounts are monitored using quarterly performance reports that the client also receives.

Accounts are monitored on a portfolio management system, where possible, that provides current and comprehensive information about account performance, asset allocation, and performance of each component part of the customized model or portfolio. Our advisors encourage frequent review especially during turbulent market periods to help make sure risk is appropriate for each customer account.

Item 14 - Client Referrals and Other Compensation

Currently, Trendz Advisors has no formal or informal method to compensate customers for referrals.

OTHER COMPENSATION

Our firm and/or our officers and representatives are eligible to receive incentive awards (including prizes or bonuses) for recommending certain types of insurance policies or other investment products that we recommend.

While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest and may affect the judgment of these individuals when making recommendations.

Item 15 - Investment Discretion and Account Supervision

Trendz Advisors manages accounts discretionarily. Every six weeks, as needed, accounts are updated to reflect changes recommended by the Trendz system. Trendz Advisors may only remove cash from the account for fees earned. This is done quarterly.

Item 16 - Discretion

Clients may hire us to provide discretionary asset management services, in which case we place trades in a client's account without contacting the client prior to each trade to obtain the client's permission.

Our discretionary authority includes the ability to do the following without contacting the client:

- determine the security to buy or sell; and/or

- determine the amount of the security to buy or sell

Clients give us discretionary authority when they sign a discretionary agreement with our firm and may limit this authority by giving us written instructions. Clients may also change/amend such limitations by once again providing us with written instructions.

Item 17 – Proxy Voting

The Advisor does not vote Client proxies. The Client is responsible for voting.

Item 18 - Financial Information

As an advisory firm that maintains discretionary authority, we are also required to disclose any financial condition that is reasonable likely to impair our ability to meet our contractual obligations. Trendz has no such financial circumstances to report.

Under no circumstances do we require or solicit payment of fees in excess of \$500 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

Trendz has not been the subject of a bankruptcy petition at any time during the past ten years.

Item 19 State Requirements of Investment Advisors Educational and Business Standards

Trendz Advisors requires all investment managers, through education and experience, be able to demonstrate command of the firm's investment discipline, model implementation using customer risk profiles.

Education and Business Background

Donald O. Taylor, CEO/Owner of TrustFirst, Inc. Year of Birth 1958

BS Middle TN State University 1980

1987 - 1991 - First Tennessee Bank Bond Division, VP 1991 - 1995 - PaineWebber, VP 1995- Present - TrustFirst Inc.

Trendz Advisors fiscal year ends December 31. Within 120 days of the year end, Trendz Advisors will offer to furnish its Form ADV, Part II to each managed account client. The Form shows any material changes that may happen from time to time.

Privacy Policy for Clients of Trendz Advisors, Inc.

Our Commitment to Your Privacy: Trendz Advisors, ("we", "us") have a long-standing policy of protecting the confidentiality and security of information we collect about customers of investment advisors for which we provide clearing services. We will not share nonpublic personal information about you ("Information") with third parties outside of your investment advisor without your consent, except for the specific purposes described below. This notice describes the Information we may gather and the circumstances under which we may share it. Your investment advisor should have an additional separate privacy policy, which explains its privacy practices.

Why We Collect and How We Use Information: We collect and use Information to deliver service to your investment advisor and you. Such service includes maintaining your accounts with us, processing transactions requested by you and administering our business.

How We Gather Information: We get most Information directly from you or your investment advisor, when you apply for, access and use financial products and services offered by us or your investment advisor and its business partners - whether in person, by telephone or electronically. We may verify this Information or get additional Information from consumer reporting agencies or other sources. This Information may relate to your finances, employment or other personal characteristics, such as your first and last name, address, phone number, social

security number and email address, as well as accounts with us and transactions and interactions by, with or through your investment advisor, us or others. We may also collect Information about what you have entered into viewed on and/or downloaded from our or your investment advisor's website.

How We Protect Information: Our employees are required to protect the confidentiality of information and to comply with our established policies. They are authorized to access

Information only when there is an appropriate reason to do so, such as to administer our products or services. Employees who violate our Privacy Policy are subject to disciplinary process. In addition, we maintain physical, electronic and procedural safeguards to protect information, which comply with all applicable laws.

Disclosure of Information: We may disclose any kind of Information to or as directed by your investment advisor or when we believe it necessary for the conduct of our business, or where disclosure is required or permitted by law. For example, Information may be disclosed for audit or research purposes, to attorneys or other professionals, or to law enforcement and regulatory agencies to help, among other things, prevent fraud or money laundering. In addition, we may disclose any kind of Information to third party service providers (i) to enable them to provide business services for us or your investment advisor, such as performing computer related or data maintenance or processing services for us or your investment advisor, (ii) to facilitate the processing of transactions requested by you, (iii) to assist us in offering products and services to your investment advisor or to assist your investment advisor in offering products and services to you, or (iv) for credit review and reporting purposes. Except in those specific, limited situations, without your consent, we will not make any disclosures of Information to other companies who may want to sell their products or services to you. For example, we do not sell customer lists, and we will not sell your name to a catalog company or telemarketer.

Former Customers: Even if you are no longer a customer of an investment advisor for whom we provide clearing services or we no longer provide clearing service to your investment advisor, our Privacy Policy will continue to apply to Information about you.

To Whom This Policy Applies: This Privacy Policy applies to individuals to whom products or services are provided by Trendz Advisors, Inc.

Further Information: We reserve the right to change this Privacy Policy. If there are materials changes to this policy an updated policy will be sent to you. The examples contained within this Privacy Policy are not intended to be all inclusive.

Trendz Advisors Brochure Supplement 2019

Donald O. Taylor
Trendz Advisors, Inc.
265 Brookview Centre Way, Suite 504
Knoxville, TN 37919
CRD# 725947
Registered with this firm since: 11/01/2011

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Donald O. Taylor that supplements the Trendz Advisors, Inc. *FIRM BROCHURE* document. You should have received a copy of that *FIRM BROCHURE*. Please contact Donald O. Taylor if you did not receive Trendz Advisors, Inc's *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Additional information about Donald O. Taylor is available on the SEC's website at www.adviserinfo.sec.gov (the CRD number for Donald O. Taylor is 725947).

NOTE: While Trendz Advisors, Inc may refer to itself as a "Investment Advisor" or "RIA," Clients should be aware that registration itself does not imply any level or skill or training.

EDUCATIONAL AND BUSINESS EXPERIENCE

Donald O. Taylor, Investment Advisor Representative

Education Business Background

Middle Tennessee State University, BS, 1980 Graduate

TrustFirst Inc., owner and principal 1995-present

Trendz Advisors Inc., owner and President, 2007-present

PaineWebber 1991-1995, Investment Representative

First Tennessee Bond Division 1987-1991, Investment Representative

Investment Exams, S4 Options Principal, S6 Series 6 Investment Company and Variable Contracts

Products Representative, S7 General Securities Exam, S24 General Securities Registered Principal, S27

Financial Operations Principal, S53 Municipal Securities Principal, S63 State, S65 Uniform Investment Adviser

State Law Examination

DISCIPLINARY INFORMATION

Donald O. Taylor has one (1) disciplinary event. Taylor was fined \$5,000 for violations in 2011 regarding net capital reporting for TrustFirst Inc. and escrow violations relating to a private placement in 2011. Prospective clients can view the CRD records (registration records) for Donald O. Taylor through the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov or FINRA's BrokerCheck database online at www.finra.org/brokercheck. The CRD number for Donald O. Taylor is 725947. For any pending regulatory actions, see sites listed above.

OTHER BUSINESS ACTIVITIES

In addition to being an investment adviser representative (hereafter "IA Rep") of Trendz Advisors Inc. and Donald O. Taylor, Investment Advisor, Donald O. Taylor is licensed as independent insurance agent in Tennessee.

Donald O. Taylor, as an IA Rep of TrustFirst Inc., may make recommendations on insurance products and may also, as an independent insurance agent, sell those recommended insurance products to advisory clients. When such recommendations or sales are made, a conflict of interest exists as Donald O. Taylor may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Trendz Advisors Inc. requires that Donald O. Taylor disclose this conflict of interest when such recommendations are made.

Taylor serves as manager of TrustFirst Partners I, LLC, DG Properties I, LLC, DG Income Properties II, Toolles Bend Partners, LLC, NCDG Properties, LLC, Parsons Income Properties, LLC, Valley DG Properties, LLC, Tansi DG Investors LLC, and Cumberland River Income Properties LLC, MCDHRB LLC, ATHTN LLC, and Vida Star Properties LLC. These LLC partnerships have been formed to purchase income producing properties. He may sell these products to advisory clients. When such recommendations or sales are made, a conflict of interest exists as Donald O. Taylor may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Trendz Advisors Inc. requires that Donald O. Taylor disclose this conflict of interest when such recommendations are made.

ADDITIONAL COMPENSATION

Aside from the sales commissions paid by insurance companies to Donald O. Taylor (see the "OTHER BUSINESS ACTIVITIES" section above), Donald O. Taylor does not receive any additional compensation from non-clients for providing advisory services. All advisory compensation is paid by clients directly.

SUPERVISION

As principal of Trendz Advisors, Donald O. Taylor is primarily responsible for supervision of Donald O. Taylor Investment Advisor and its IA Reps.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Trendz Advisors Inc. would be required to disclose additional information for Donald O. Taylor if he had ever been the subject of a bankruptcy petition or ever been found liable in either: (a) an arbitration; or (b) a civil, self-regulatory organization, or administrative proceeding. As none of these apply to Donald O. Taylor, Trendz Advisors Inc. has no information to disclose in this regard.

Leslie A. Grossman
Trendz Advisors, Inc.
265 Brookview Centre Way, Suite 504
Knoxville, TN 37919
CRD# 139528
Registered with this firm since: 11/01/2011

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Leslie Grossman that supplements the TrustFirst, Inc. *FIRM BROCHURE* document. You should have received a copy of that *FIRM BROCHURE*. Please contact Leslie A. Grossman if you did not receive TrustFirst Inc's *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Additional information about Leslie Grossman is available on the SEC's website at www.adviserinfo.sec.gov (the CRD number for Leslie Grossman is 2029839).

NOTE: While Trendz Advisors, Inc may refer to itself as a "Investment Advisor" or "RIA," Clients should be aware that registration itself does not imply any level or skill or training.

EDUCATIONAL AND BUSINESS EXPERIENCE

Leslie A. Grossman, Investment Adviser Representative with Trendz Advisors

Education

- B.A., Business, Communications, The University of Alabama, Tuscaloosa, 1979

- Vanderbilt School of Banking – 1989

Investment Adviser Representative, TrustFirst Inc. (2011-Present), providing investment advisory services.

Registered Securities Representative, TrustFirst Inc. (2001-Present)

Culver Financial Management, 1999-2001

Prudential Securities 1995-1999

J.C. Bradford & Co 1990-1995

Investment Exams, S7 General Securities Exam, S63 State, S65 Uniform Investment Adviser State Law

Examination

DISCIPLINARY INFORMATION

Leslie Grossman has not had any legal or disciplinary events in her past. Clients and prospective clients can view the CRD records (registration records) for Leslie Grossman through the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov or FINRA's BrokerCheck database online at www.finra.org/brokercheck. The CRD number for Leslie Grossman is 2029839.

OTHER BUSINESS ACTIVITIES

In addition to being an investment adviser representative (hereafter "IA Rep") of TrustFirst Inc. and Leslie Grossman Investment Advisor, Leslie Grossman is licensed as an independent insurance agent in Tennessee.

Leslie Grossman, as an IA Rep of TrustFirst Inc., may make recommendations on insurance products and may also, as an independent insurance agent, sell those recommended insurance products to advisory clients. When such recommendations or sales are made, a conflict of interest exists as Leslie Grossman may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. TrustFirst Inc. requires that Leslie Grossman disclose this conflict of interest when such recommendations are made.

ADDITIONAL COMPENSATION

Aside from the sales commissions paid by insurance companies to Leslie Grossman (see the "OTHER BUSINESS ACTIVITIES" section above), Leslie Grossman does not receive any additional compensation from non-clients for providing advisory services. All advisory compensation is paid by clients directly.

SUPERVISION

As principal of Trendz Advisors, Inc., Donald O. Taylor is primarily responsible for supervision of Leslie Grossman Investment Advisor and its IA Reps.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Trendz Advisors Inc. would be required to disclose additional information for Leslie Grossman if she had ever been the subject of a bankruptcy petition or ever been found liable in either: (a) an arbitration; or

(b) a civil, self-regulatory organization, or administrative proceeding. As none of these apply to Leslie Grossman, Trendz Advisors Inc. has no information to disclose in this regard.

James Anthony Powers
TrustFirst, Inc.
265 Brookview Centre Way, Suite 504
Knoxville, TN 37919
CRD# 2832074
Registered with this firm since: March 2010

PURPOSE OF THE BROCHURE SUPPLEMENT

This *BROCHURE SUPPLEMENT* provides information about James Anthony Powers that supplements the Trendz Advisors, Inc. Form ADV Part II. You should have received a copy of the Form ADV Part II with your Investment Advisory Agreement. Please contact James Anthony Powers if you did not receive Form ADV Part II or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*. Additional information about James Anthony Powers is available on the SEC's website at www.adviserinfo.sec.gov (the CRD number for James Anthony Powers is 2832074).

NOTE: While Trendz Advisors, Inc. may refer to itself as a "Investment Advisor" or "RIA," Clients should be aware that registration itself does not imply any level or skill or training.

EDUCATIONAL AND BUSINESS EXPERIENCE

Education

University of the Cumberland, Bachelor of Science Degree

Business Background

TrustFirst Inc., registered representative and investment advisor representative, 2010-present

James A. Powers Investment Advisor, 2003 - 2012

Securities Service Network, registered representative, 2001-2010

Investment Exams: S7 General Securities Exam, S63 State, and S65 Uniform Investment Advisor State Law Examination

DISCIPLINARY INFORMATION

James Anthony Powers has no current or past disciplinary actions. Prospective clients can view the CRD records (registration records) for James Anthony Powers through FINRA's BrokerCheck database online at www.finra.org/brokercheck. The CRD number for James Anthony Powers is 2832074. For any pending regulatory actions, see sites listed above.

OTHER BUSINESS ACTIVITIES

In addition to being an investment adviser representative (hereafter "RIA Rep") of TrustFirst, Inc., James Anthony Powers is licensed as an independent insurance agent in Tennessee. James Anthony Powers, as an IA Rep of TrustFirst Inc., may make recommendations on insurance products and may also, as an independent insurance agent, sell those recommended insurance products to advisory clients. When such recommendations or sales are made, a conflict of interest exists as James Anthony Powers may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Trendz Advisors, Inc. requires that James Anthony Powers disclose this conflict of interest when such recommendations are made.

ADDITIONAL COMPENSATION

Aside from the sales commissions paid by insurance companies to James Anthony Powers (see the "OTHER BUSINESS ACTIVITIES" section above), James Anthony Powers does not receive any additional compensation from non-clients for providing advisory services. All advisory compensation is paid by clients directly.

SUPERVISION

James Anthony Powers is supervised by Donald O. Taylor, Principal of Trendz Advisors, Inc.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Trendz Advisors, Inc. would be required to disclose additional information for James Anthony Powers if he had ever been the subject of a bankruptcy petition or ever been found liable in either: (a) an arbitration; or (b) a civil, self-regulatory organization or administrative proceeding. As none of these apply to James Anthony Powers, TrustFirst, Inc. has no information to disclose in this regard.