



Investment Advisors

Form ADV Part II

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Advisory Business

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.

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.

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.

Types of Investments

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.

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.

Disciplinary Information

There are no disciplinary issues involving Trendz Advisors, Inc.

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: DG Properties I, DG Income Properties II, NCDG Properties, Parsons Income Properties, Southern Income Properties, Tansi DG Investors and Toolles Bend Partners. 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.

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 insure 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 criteria for managing accounts. This is done to allow for application to newly established 401(k) accounts.

Brokerage Practices

Trendz Advisors, Inc. 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.

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.

Client Referrals and Other Compensation

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

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.

Client Securities - Proxy Voting

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

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

State Requirements of Investment Advisers

Trendz Advisors fiscal year ends December 31. Within 120 days of the year end, Trendz Advisors will 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

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.