

This brochure provides information about Lynn C. Appelman that supplements the Trustmont Advisory Group, Inc. brochure. You should have received a copy of that brochure for your perusal. Please contact Lynn Appelman, Investment Advisor Representative, if you did not receive your copy of the brochure or if you have any questions about the contents of this supplement.

Additional information about Lynn C. Appelman (CRD #I209925) is also available on the SEC's website at www.adviserinfo.sec.gov.



Form ADV Part 2 B ~ Individual Disclosure Brochure

for

Lynn C. Appelman,

Investment Advisor Representative

Trustmont Advisory Group, Inc.
200 Brush Run Road, Suite A
Greensburg, PA 15601
(724) 468-5665
www.trustmontgroup.com

Appelman Financial
250 Schoolhouse Road
Bloomsburg, PA 17815
(570) 784-1716 or 1 (800) 598-4998
www.appelmanfinancial.com

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Educational Background and Business Experience

Name: Lynn Charles Appelman
Born: 1954

Educational Background

Graduated Bloomsburg High School, Bloomsburg PA, 1973

Attended Bloomsburg University, Bloomsburg PA, 1973 – 1974

Attended Wilkes-Barre Area Community College, Wilkes-Barre PA, 1994

Business Background and Professional Designations

2010 – 2012 Certified Divorce Financial Analyst™, CDFA®

from the Institute for Divorce Financial Analysts™ (IDFA) in Southfield, MI

To earn the designation, the participant must complete four self-study course modules and pass an exam for each module, obtain 20 hours of continuing education every two years, a minimum of two years' experience as a financial professional is needed, and must remain in good standing with the IDFA™.

2004 – Present Chartered Financial Consultant™, ChFC®

from the American College in Bryn Mawr, PA

The ChFC® consists of nine courses and exams. Three years of full-time business experience is required. Designees must meet code of ethics standards and complete 30 hours of CE credit every two years.

2002 – 2008 Certified Fund Specialist®, CFS®
from the Institute of Business and Finance (IBF) in La Jolla, CA
The CFS® consists of six modules, designed to be completed within 15 weeks. There are three non-cumulative exams and one case study. Designees must have at least 2,000 hours or more work experience in the financial services industry.

2001 – 2008 Pennsylvania Mortgage Broker

1998 – Present Investment Advisor Representative

1993 – Present Certified Financial Planner™, CFP®
from the College of Financial Planning in Denver, CO
Designation requires completion of a CFP Board-Registered Education Program, passing the CFP® Certification Examination, at least three years of qualifying full-time work experience, passing Fitness Standards for Candidates and Registrants and Background Check, and CFP® certificants are required to complete 30 hours of CE every two years.

1992 – 1996 Accredited Tax Preparer
from the Accreditation Council for Accountancy and Taxation® (ACAT) in Alexandria, VA
The ATP is a leading national credential for tax practitioners who have a thorough knowledge of the existing tax code and the preparation of individual tax returns with expertise in comprehensive 1040 issues including supporting schedules, self-employed returns, and ethics. The ATP examination is a three and a half hour, 100 multiple-choice question exam that tests proficiency in the preparation of individual tax returns, comprehensive 1040 issues, and ethics.

1983 – Present Securities Related Registrations
State Law Examination (Series 63--includes Series 6, 7, 22, 24)

1983 – Present Owner/Operator of an Independent Financial Planning Office (d/b/a Appelman Financial)

Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Other Business Activities

Lynn Appelman is a licensed insurance agent as well as a registered representative with Trustmont Financial Group, Inc. as well as his other Financial Planning designations. From time to time, he will offer clients advice or products from those activities. Clients should be aware that annuities and insurance services pay a commission and involve a possible conflict of interest, as commissionable products can differ with the fiduciary duties of an Investment Adviser Representative. Lynn always acts in the best interest of the client; including the sale of commissionable products to advisory clients.

Additional Compensation

Other than salary, annual bonuses, regular bonuses, Lynn Appelman does not receive any economic benefit from any person, company or organization in exchange for providing advisory services through Appelman Financial.

Supervision

Trustmont Advisory Group, Inc. has created policies and procedures reasonably designed to prevent violation of the Investment Advisers Act of 1940 and the rules that the Security and Exchange Commission have adopted under the Act. Trustmont Advisory Group, Inc. does not oversee the direct investment advice that Lynn C. Appelman gives to a client or potential client. Clients or potential clients should rely exclusively on the expertise and knowledge of Lynn for all advice and recommendations. Trustmont Advisory Group, Inc. does have guidelines on the advice that Lynn Appelman provides. These guidelines include but are not limited to: As an investment advisor representative, Lynn C. Appelman must provide advice that is in the client's best interest and must not place their interests ahead of the client's interest under any circumstances. Lynn must follow specific fiduciary obligations when dealing with clients, obligations such as but not limited to: the duty to have a reasonable, independent basis for the investment advice provided, the duty to ensure that the investment advice is suitable to meeting the client's individual objectives, needs and circumstances and a duty to be loyal to clients. Engaging in any fraudulent or deceitful conduct with clients or potential clients is strictly prohibited. Examples of fraudulent conduct include but are not limited to: misrepresentation, nondisclosure of fees and/or misappropriation of client funds.

Lynn C. Appelman is supervised by Chief Compliance Officer MaryLynne Hixenbaugh of Trustmont Advisory Group, Inc. Contact information is on the cover page of this supplement.