



Form ADV 2B  
Individual Disclosure Supplement

## Walter Pachniuk

This brochure supplement provides information about Walter Pachniuk that supplements the Trustmont Advisory Group, Inc brochure. You should have received a copy of that brochure. Please call Walter Pachniuk CFP®, *CERTIFIED FINANCIAL PLANNER™ professional*, Investment Advisor Representative (IAR) @ 203.270.7700 @ The Advisers Trust, LLC in Newtown, CT if you did not receive the Trustmont Advisory Group, Inc brochure or if you have questions about the contents of this supplement.

Additional information about Walter Pachniuk, is available on the SEC's website @ [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **II) Educational Background and Business Experience**

### **Form ADV Part 2B, Item 2**

Walter Pachniuk, CFP®  
Year of Birth: 1957

#### **Formal Education:**

- The Ohio State University, Columbus, OH  
Bachelor of Science in Business Administration - 1982
- Fairfield University, Fairfield, CT  
Certificate in Financial Planning – 2005

## **Business Background:**

### **The Advisers Trust, LLC - Newtown, CT**

Certified Financial Planner™ professional, Investment Advisory Representative, Registered Securities Principal, Registered Securities Representative 12/2004 – Present

### **AdvisorsOne, LLC - Newtown, CT**

Registered Investment Adviser, Registered Securities Principal, Registered Securities Representative 4/2000 – 12/2004

### **The Westfield Financial Group - Newtown, CT**

Registered Investment Adviser, Registered Securities Principal, Registered Securities Representative 5/1989 – 4/2000

## **Certifications:**

### ***CERTIFIED FINANCIAL PLANNER™ professional, - 2006***

The **CERTIFIED FINANCIAL PLANNER™**, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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### **Securities Licenses:**

**1985- Series 7: General Securities Representative** is required of individuals soliciting the purchase or sale of corporate, municipal and U.S. government securities, options, direct participation programs, investment company products, and variable contracts.

**1986- Series 63: Uniform Securities Agent State Law Examination** is designed to qualify candidates as securities agents. The examination covers the principles of state securities regulation reflected in the Uniform Securities Act.

**1990 - Series 24: General Securities Principal** is required of individuals responsible for the management or supervision of a member's investment banking or securities business. The Series 24 qualifies an individual as a General Securities Principal.

### **III) Disciplinary Information**

Form ADV Part 2B, Item 3

Walter Pachniuk does not have, nor has he ever had, any disciplinary disclosure.

### **IV) Other Business Activities**

Form ADV Part 2B, Item 4

I act, and have since 1985, acted in the capacity of a Registered Representative (**RR**) of Trustmont Financial Group, Inc. in which investment products such as mutual funds and variable annuities are sold. The investment sponsors of these products (such as The American Funds Group) will typically compensate investment representatives in the form of an up-front one-time commission, and characteristically, pay an annual trailing service fee (on average, .25% annually) to service the account through the course of the year.

As such, from time to time, there may arise a conflict of interest when acting as either a **RR** or an **IAR** when the same product can be offered on both platforms. In order to address this conflict, we typically offer the client the opportunity to choose between a fee-based investment advisory model or a commission based investment advisory model, or a “combination of both” – which is most often the case chosen by our clientele. We strongly believe the “combination of both” model has the best long-term attributes serving the investor, and the advisor.

In addition, I will act in the capacity of an independent insurance producer in the areas of life and long term care insurance and fixed annuities. I am licensed with a variety of insurance companies, and am compensated in the form of a commission for each product that is sold.

## **V) Additional Compensation**

Form ADV Part 2B, Item 5

Walter Pachniuk receives no additional compensation outside of those from Trustmont Financial/Advisory Group and the above listed Outside Business Activities.

## **VI) Supervision**

Form ADV Part 2B, Item 6

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 *Walter Pachniuk* gives to a client or potential client. Client or potential clients should rely exclusively on the expertise and knowledge of *Walter Pachniuk* for all advice and recommendations.

Trustmont Advisory Group, Inc. does have guidelines on the advice that *Walter Pachniuk* provides. These guidelines include but are not limited to: As an investment advisor representative *Walter Pachniuk* must provide advice that is in the client’s best interest and must not place his interests ahead of the client’s interest under any circumstances. *Walter Pachniuk* 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 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 client is strictly prohibited. Examples of fraudulent conduct include but are not limited to: misrepresentation, nondisclosure of fees and/or misappropriation of client funds.

*Walter Pachniuk* is supervised by Clifford (Skip) T. Orr, Chief Compliance Officer, of Trustmont Advisory Group, Inc. Contact information is on the cover page of this supplement.