



<p>Introduction</p>	<p>TrustFirst, Inc. (“TFI” or “Firm” or “We”) is a dually registered broker-dealer registered with the Securities and Exchange Commission (“SEC”) and is a member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). TrustFirst is registered as a Registered Investment Advisor with the State of Tennessee.</p> <p>This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. You should understand the difference in terms below:</p> <ul style="list-style-type: none"> • A broker-dealer is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission and may purchase or sell those securities in/out of their own account. • An investment adviser is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee. <p>Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p>We offer full-service and self-directed brokerage services to retail investors, including buying and selling securities and offering securities recommendations. We are an “Introducing Broker-Dealer” which means we transact our securities through a clearing agent, Pershing, LLC. Our firm works with retail clients interested in purchasing or selling securities, fixed income products, mutual funds, ETFs, private placements and variable life products. As a broker-dealer, we do not provide account monitoring services. As well, you always make the ultimate decision regarding the purchase or sale of investments. TFI does not impose account value minimums, although our independent financial professionals may choose to do so.</p> <p>TrustFirst also offers investment advisory services, both on a discretionary basis and non-discretionary. Clients will select their preference of allowing decisions to be made by advisor, discretionary, or getting permission for changes by the client, non-discretionary. Our advisory services include asset allocation using mutual funds, exchange traded funds, equities, options, fixed income securities, CDs and money market instruments. As a fiduciary, we continually monitor your account and investments as part of our standard service. TrustFirst’s investment advisor firm is related to Trendz Advisors through common ownership. see www.trustfirst.com for more information about our brokerage firm and investment advisory services.</p> <p>For additional information, please contact us to receive TFI’s <i>Regulation Best Interest Disclosure</i>. CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>Given my financial situation, should I choose a brokerage service? Why or why not?</i> <i>How will you choose investments to recommend to me?</i> <i>What is your relevant experience, including licenses, education, and other qualifications?</i> <i>What do these qualifications mean?</i></p>
<p>What fees will I pay?</p>	<p>You will pay transaction-based fees for purchases or sales you decide to execute in your account, based on the product selection, brokerage service model, and account type. You will be charged more when there are more transactions in your account, therefore an incentive exists for TFI or your financial professional to encourage you to trade more frequently. Some types of investments incur ongoing management and administrative expenses (commonly referred to as 12b1 fees) which are directly or indirectly passed on to you. As well, you pay fees for administrative services provided through your account, such as custodial fees and account maintenance fees. These fees are charged at least annually and are generally not waived. For the investment advisory services, a fee is charged based on asset size and are generally 1% of account assets, charged at 1/4 of 1% each quarter. Fees are negotiable, based on level of services needed and account size. See Form ADV Part II, www.trustfirst.com. To learn more about fees you are charged please see the “Brokerage Fees and Our Compensation” section of TFI’s <i>Regulation Best Interest Disclosure</i>, which is located on website, http://www.trustfirst.com/, or contact us to receive a copy of TFI’s Best Interest Summary which discloses our fee practices. You can also locate commissions and fees you paid on your account statements, confirmations you receive from Pershing, LLC, and investment documents and disclosures. 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 make sure you understand what fees and costs you are paying.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>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?</i></p>

<p>What are your legal obligations to me when providing recommendations?</p>	<p>When we provide you with a recommendation, we have to act in your best interest and not put our interest ahead of yours. At the same time, the we we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the recommendations, we provide you. Here are some examples to help you understand what this means.</p>
<p>How else does your firm make money and what conflicts of interest do you have?</p>	<ul style="list-style-type: none"> • Mutual Funds: We receive part of the commissions that are charged on mutual funds as outlined in the prospectus. You should review the prospectus prior to investing in any mutual fund. We have an incentive to choose funds with higher payouts, which is a conflict of interest. • Third-Party Payments: We receive payments on a portion of the fees that are charged by our clearing agent, Pershing, LLC. These include part of the service fee charged on each trade, 12b-1 fees on some money market funds and mutual funds, margin debits, credit interest and transfer fees. We have an incentive to place more trades, and recommend sweeps, funds, margin accounts and outgoing transfers from taxable accounts. • For Private Placements, generally a one time commission is paid to the professional as a commission. The commission is generally in the area of 5% and the professional is paid a percentage of this fee. A higher commission can create a conflict of interest versus being paid less or zero for a recommendation. • Commissions are generally charged when services are limited in nature versus ongoing account monitoring and management when fee based advisory compensation is most applicable. <p>TFI has prepared a <i>Best Interest Disclosure</i> document that helps you understand potential conflicts. Please refer to this disclosure or contact your financial professional for more information about conflicts of interest.</p>
<p>How do your financial professionals make money?</p>	<p>Financial professionals associated with TFI are compensated by a portion of the commissions paid on the transactions they recommend or execute for you as well as mutual fund trails. The more trades that are done the more this professional earns in commissions. For fee based investment advisory services, the advisor is paid a portion of the fees generated on the account. If your account grows, the advisor makes more money. The advisor makes less money if the account value declines.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>How might your conflicts of interest affect me and how will you address them?</i></p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>Yes. For a free and simple tool to research the firm or its financial professionals please see Investor.gov/CRS.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></p>
<p>Additional Information</p>	<p>Additional information on our firm can be found at: http://www.trustfirst.com/ and https://brokercheck.finra.org/.</p> <p>You can obtain a copy of this relationship summary, or any other up-to-date information, upon request and free of charge by contacting us at: 865-583-7390.</p> <p>CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>Who is my primary contact person?</i> <i>Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?</i></p>