



Part 2B of Form ADV: Individual Disclosure Brochure

for

Laura J. Abbott DeCarolis  
Investment Advisor Representative

Horizon Financial Advisors  
4099 William Penn Highway  
Monroeville, PA 15146  
(412) 856-7300

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This brochure supplement provides information about Laura J. Abbott DeCarolis that supplements the Trustmont Advisory Group, Inc. brochure. You should have received a copy of that brochure. Please contact Laura J. Abbott DeCarolis, Investment Advisor Representative, if you did not receive the Trustmont Advisory Group, Inc. brochure or if you have any questions about this supplement.

Additional information about Laura J. Abbott DeCarolis is available on the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Trustmont Advisory Group, Inc  
200 Brush Run Road  
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[www.trustmontgroup.com](http://www.trustmontgroup.com)

## Item 2 Educational Background and Business Experience

Year of Birth: 1960

Formal Education After High School:

Robert Morris University; Bachelor in Marketing, Minor in Finance  
1981-1986  
Clarion University; no degree earned  
1979-1981

Business Background for the Preceding Five Years:

Trustmont Advisory Group, Inc.; Investment Advisor Representative  
02/2002-Present  
Horizon Financial Advisors, Inc.; President and Co-Owner  
03/1991 - Present  
Trustmont Financial Group, Inc.; Registered Representative  
01/1990-Present  
Horizon Financial Advisors, Inc.; Investment Advisor Representative  
09/1994 – 12/2016

Professional Designations

Certified Financial Planner™ – CFP®

This professional designation is offered by the Certified Financial Planner Board of Standards to individuals who specialize in personal financial planning. Designees must pass a ten-hour multiple-choice examination featuring major case studies and complete and education requirement. Designees must also have three years of full-time business experience, fulfill certain fitness standards, submit to a background check, adhere to a code of ethics, and complete 30 hours of continuing education every two years.

## Item 3 Disciplinary Information

Your Investment Advisor Representative does not have any reportable disciplinary events.

## Item 4 Other Business Activities

Your Investment Advisor Representative (“Advisor”), who provides investment advice for a fee, may also engage in the following activities:

Your Advisor is a registered representative of Trustmont Financial Group, Inc. (“TFG”), which is a registered broker-dealer. As a broker-dealer, TFG offers a variety of securities products to clients, including, but not limited to, mutual funds, variable annuities, Section 529 college savings plans, stocks and bonds, unit investment trusts, REITs, and alternative investments. Your Advisor may also be a licensed insurance agent of various insurance companies and may offer insurance products such as fixed annuities and life insurance. TFG promotes the use of an open architecture platform, which means that your Advisor has access to a broad spectrum of securities and insurance products from multiple products providers.

Your Advisor, when acting as a registered representative or insurance agent, may sell investments and insurance products and receive commissions, which may vary by product type and/or issuer. Your Advisor, when acting as a registered representative or insurance agent, may also receive

other forms of compensation such as 12b-1 mutual fund fees, marketing support and education/training programs, all of which may be built into the costs of the product.

This differential compensation may present a potential conflict of interest because your Advisor may have a greater incentive to recommend investment or insurance products based on compensation received rather than on the client's needs. To address potential conflict, TFG conducts reviews of securities and investment transactions, in accordance with regulatory requirements of the Financial Industry Regulatory Authority, to try and identify the suitability of each investment. TFG's goal is to provide superior products and services regardless of the potential compensation differential that exists in the pricing of financial products and services.

Depending on which product you purchase, you may receive additional materials which disclose important information, such as prospectuses, applications, and disclosure brochures. You are under no obligation to purchase investment or insurance products from your Advisor.

#### Item 5 Additional Compensation

Your Investment Advisor Representative does not receive any Additional Compensation.

#### Item 6 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 your Investment Advisor gives to a client or potential client. Client or potential clients should rely exclusively on the expertise and knowledge of the Investment Advisor for all advice and recommendations. Trustmont Advisory Group, Inc. does have guidelines on the advice that your Investment Advisor provides. These guidelines include but are not limited to: Your Investment Advisor Representative 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. Your Investment Advisor 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.

Your Investment Advisor is supervised by MaryLynne Hixenbaugh, Chief Compliance Officer, of Trustmont Advisory Group, Inc. Contact information is on the cover page of this supplement.