



Form ADV Part 2B – Individual Disclosure Brochure

for

Douglas J. Smith

Investment Advisor Representative

July 20, 2011

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

Additional information about Douglas J. Smith is also available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

Name: Douglas J. Smith

Born: 1964

Education:

Bachelor's Degree ... Grove City College, 1986

Master of Divinity Degree ... Westminster Theological Seminary, 1990

"Financial Planning Process & Insurance" ... College for Financial Planning, 2005

Business Background:

1995-1999 Member Service Representative, Seven Seventeen Credit Union

1998 – 2007 Associate of Andre Weisbrod, President of STAAR Financial Advisors and Weisbrod Financial Services

1998 – Present Owner/President, Douglas J. Smith Financial Services

1998 – Present Licensed Securities Broker (Series 7)

1999 – Present Licensed Life, Accident, & Health Insurance Agent

2007 – Present Investment Advisor Representative

Item 3: Disciplinary Information

There are no legal or disciplinary events.

Item 4: Other Business Activities

Besides working as an Investment Advisor Representative, Douglas J. Smith may also offer securities as a Registered Representative through Trustmont Financial Group, Inc. and receive commissions and/or trail commissions on the placement of these products. This dual registration and their variant legal standards of care and methods of compensation, a so-called conflict of interest, is disclosed and discussed with clients to determine which arrangement and products, potentially mixed, are preferred for their particular situation.

Douglas J. Smith may also offer insurance products and receive commissions and sometimes trail commissions on their sale as a licensed life, accident and insurance agent in the state of Pennsylvania and other states.

Item 5: Additional Compensation

None currently.

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 *Douglas J. Smith* gives to a client or potential client. Client or potential clients should rely exclusively on the expertise and knowledge of *Douglas J. Smith* for all advice and recommendations. Trustmont Advisory Group, Inc. does have guidelines on the advice that *Douglas J. Smith* provides. These guidelines include but are not limited to: As an Investment Advisor Representative *Douglas J. Smith* 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. *Douglas J. Smith* 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.

Douglas J. Smith 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.