

Form ADV Part 2A

Last Updated: January 31, 2013

Clover Financial & Insurance Services, Inc. dba Trinity Financial Partners

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This brochure provides information about the qualifications and business practices of Trinity Financial Partners. If you have any questions about the contents of this brochure, please contact us at (909) 481-4000 and/or via KarynW@TrinityFP.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Trinity Financial Partners also is available on the SEC's website at www.adviserinfo.sec.gov.

Although Trinity Financial Partners may use the term "registered investment adviser" or use the term "registered" through this Form ADV Part 2A, the use of these terms is not intended to imply a certain level of skill or training.

Item 2. Material Changes since Last Update

The U.S. Securities and Exchange Commission ("SEC") issued a final rule requiring advisers to provide a Firm Brochure in narrative "plain English" format. The new final rule specifies mandatory sections and organization. Filing via IARD must be made within 90 days of the end of each adviser's fiscal year end.

The following is a list of material changes since last update:

- Change/update in assets under advisement (see Part 2A Item 4)
- Change in minimum annual fees paid by clients (see Part 2A Item 7)
- Change/update of entities with which TFP maintains agreements (see Part 2A Item 10)
- Change/update in number of accounts; reviewers of accounts (see Part 2A Item 13)
- Change/update in key advisory personnel (See Part 2B Item 2)

Annual Update

The Material Changes section of this brochure as stated above will be updated annually and/or when material changes occur since the previous release of the Firm Brochure. A summary of changes is necessary to inform clients of any substantive changes to the Firm's policies, practices or conflicts of interests so that they can determine whether to review the brochure in its entirety or to contact the Firm with questions about the changes.

Full Brochure Available

Clients who would like to receive a complete copy of our Firm Brochure, please contact us by telephone at (909) 481-4000 or by fax (909) 481-4001, or visit our website at www.TrinityFP.com.

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Item 4. Advisory Business

Trinity Financial Partners (“TFP” or “Adviser”), is a federally registered investment advisor established in 1991 providing investment advisory services to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, and/or small businesses (herein referred to as “Client” or “Clients”).

Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial objectives, cash flow management, tax planning, insurance review, education funding, retirement planning, and estate planning. In addition, TFP may advise clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

Investment advice is provided, with the client making the final decision on investment selection. TFP does not act as a custodian of client assets. The client always maintains asset control.

Principal Owners

For the purpose of this section, TFP lists its principal owners as any person directly owning 25% or more of TFP as disclosed on Schedule A of Part 1A as of date of the last update filing.

TFP’s principal owners are as follows:

- James L. Fisher is a direct owner and President/Director of TFP with more than 75% ownership.

Name: James Lee Fisher
Date of Birth: 10/13/44
Education: Calvin College; A.B. in Psychology & History; (1962-66)
American College; CLU ChFC Masters Certificate in Estate Planning and Financial Counseling (1975-84)
Background: Clover Financial & Insurance Services, Inc. (dba Trinity Financial Partners)
President/Principal/IAR (5/78-Present)
NFP Securities, Inc. Registered Rep. (5/00-7/05)
National Life of VT, Agent (1/71-Present)
Equity Services, Inc. Registered Rep. (6/71-5/00)

TFP is not a publicly held company and no part of TFP is owned by an individual or company through any subsidiaries or “intermediate subsidiaries.”

Types of Advisory Services Offered

Financial Planning Services

The Adviser offers Clients financial planning services as covered in the Financial Planning Agreement where each Client’s investment account and portfolio is analyzed on a regular basis. The Adviser may assist Client in determining, among other things, suitability, investment objectives, goals, time horizons, and risk tolerances. The Client and Adviser will mutually determine what services are required. The agreement shall terminate upon delivery of the work agreed upon. Planning will be done on either a tactical or comprehensive basis, depending on client need.

Fees may be based on a percentage of assets under advisement, fixed fees, or commission. Additionally, fees are not collected for services to be performed more than six (6) months in advance. The Adviser does not have custody of client’s funds or securities. Additionally, fees are negotiable on an individual basis at the firm’s discretion.

Generally, fees are payable quarterly, in arrears, based upon a valuation of the Client's account at the ending of each quarterly period. A pro rata fee will be assessed to any client account opened intra-quarter which shall be calculated on a daily valuation basis and shall be based on the client's assets under advisement. A pro rata refund of fees charged will be made if a Client account is closed within the billing period with 30 days prior notice by mail to Adviser.

Clients who wish to terminate their account must notify Adviser verbally within seven (7) business days of its execution with written notice to follow within the next twenty-four (24) hours. If services are terminated within (7) business days of executing the client agreement, services will be terminated without penalty and will receive a full refund of the retainer fee. After the initial (7) business days, the agreement may terminate any time during the planning phase prior to the presentation of the plan. At that time, the client will owe only actual expenses incurred for time (at the specified hourly rate for advisors and staff which ranges from \$60-\$335 per hour), any outside advisor costs, and travel expended on their behalf. If Client cancels after the free look time period as specified above, the Adviser will retain 20% of the retainer fee. These expenses will be deducted from the retainer to determine the final amount due Trinity Financial Partners or to be refunded to the Client.

TFP may tailor its advisory services to the specific needs and objectives of each advisory client. Clients may also impose restrictions on investing in certain securities or types of securities. Most of which is generally covered in the client's investment advisory agreement and/or financial planning agreement.

TFP does not participate in a wrap fee program at this time.

As of December 31, 2012, the amount of client assets under management is calculated as follows:

Discretionary:	Not Applicable
Non-discretionary:	\$127,995,000 (473 Accounts)

TFP's method for computing the amount of "*client* assets you manage" is the same method for computing "assets under management." The amount as disclosed above is rounded to the nearest \$100,000. The date of the calculation above is not more than 90 days before the date TFP last updated its *brochure*.

Item 5. Fees and Compensation

For Financial Planning clients, the annual advisory fee will generally range between .35% and 1.25%, dependent upon the advisory client's assets and advisory services to be provided to the client. Advisory fees shall be calculated by multiplying the assets under management by the appropriate annual rates. This amount shall be payable in arrears and will be deducted by the firm on a quarterly basis. (For a partial year, pro-rata calculations will apply). All fees will be reported on the client's quarterly statements. Under this arrangement, clients will not be eligible for any refunds, as payments are not made until services have been rendered.

Fees charged to clients may be higher or lower than the aforementioned fees depending on the nature of any pre-existing relationship, the complexity of the accounts, or terms and conditions of any outstanding or pre-existing verbal or written agreement to which TFP is a party.

Item 6. Performance-Based Fees and Side-By-Side Management

Neither TFP or any of its *supervised persons* accepts *performance-based fees* – that is, fees based on a share of capital gains on or capital appreciation of the assets of a *client* (such as a *client* that is a hedge fund or other pooled investment vehicle). Therefore, there are no conflicts of interest that TFP or its *supervised persons* may face by managing these accounts at the same time, to include any incentive to favor accounts for which TFP or its *supervised persons* receive a *performance-based fee*.

Item 7. Types of Clients

TFP provides investment advisory services to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, and/or small businesses (herein referred to as "Client" or "Clients")

TFP does not impose any requirements for opening and/or maintaining an account, such as a minimum account size or minimum fees and fee ranges. Please see Fees and Compensation above for further details on minimum account fees.

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss

TFP will evaluate the client's investments to determine whether they harmonize with each client's long and short range financial objectives. TFP matches clients with a model portfolio based on TFP's understanding of the clients' risk tolerance, time horizon, and investment objectives to help clients ascertain their financial goals.

TFP utilizes many sources of public information including financial news and research materials.

By its nature, financial planning looks to the long term. After evaluating the client's overall needs, TFP will design investment and risk tolerance strategies to help achieve the client's financial goals. Certain insurance products not offered by this office (e.g. casualty insurance) are reviewed ONLY at the client's request, and will be referred to an outside provider to write.

As with most investment products, prior to deciding on a strategy involving securities, investing in securities involves risk of loss that you as our client should be prepared to bear.

In the event that TFP employs a frequent trading strategy for its clients, it is important to note that such a strategy can have an affect on investment performance, particularly through increased brokerage and other transaction costs and taxes.

TFP does not recommend any particular type of security as part of its overall advisory services.

Item 9. Disciplinary Information

There are no disclosure events involving a criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which TFP or its management personnel are involved.

There are no disclosure events involving an administrative *proceeding* before the SEC, any other federal regulatory agency, any state regulatory agency, or any *foreign financial regulatory authority* in which TFP or its management personnel are involved.

There are no disclosure events involving a *self-regulatory organization (SRO) proceeding* in which TFP or its management personnel are involved.

Item 10. Other Financial Industry Activities and Affiliations

Some advisory affiliates are registered representatives of Financial Network Investment Corp., member FINRA/SIPC. The broker/dealer is used for certain equity transactions. They may recommend securities, asset management, or insurance products offered by Financial Network Investment Corp. If our clients purchase these products through us, we will receive the normal commissions or fees. Thus a potential conflict of interest exists between our interest and those of our advisory clients. The client is under no obligation to purchase products we recommend, or to purchase products through us or through Financial Network Investment Corp., or affiliates.

TFP has agreements with SEI Investments, Trinity Capital Management and Schwab, all Registered Investment Advisors, to offer portfolio management services. James L. Fisher, John W. Oldengarm, Fredric Fisher, Karyn Wikoff, and Daniel Baker are permitted to offer these services to clients who elect them for an agreed upon percent of assets under advisement. Clover Financial & Insurance Services, Inc. is licensed with a number of Life and Health Insurance companies. We may recommend insurance products offered by these companies. If our clients purchase these products through us, we receive the normal commissions. Thus a potential conflict of interest exists between our interest and those of our advisory clients. The client is under no obligation to purchase products we recommend, or to purchase products either through us or through these insurance companies.

Neither TFP nor any of its *management persons* are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

The Spouse of President, James Lee Fisher, is a General Partner in Santa Margarita Mobile Home Park A Limited Partnership investing real estate trust deeds.

President, James Lee Fisher, is a partner in a general partnership, Lubbock Lenders Group, invested in one first trust deed.

President, James Lee Fisher, is partner in a general partnership Bordeaux Lenders Group invested in one 2nd trust deed.

President, James Lee Fisher, is an investor with other RIA clients as a non managing member in Oak Hills LLC, a limited liability company owning one parcel of real estate in California. President has agreement with the managing partner (disclosed to all participants) to participate in profits from the development and sale of the property as per prospectus.

Principals and advisor affiliates are licensed to sell insurance and/or securities. Some of business time is spent selling life and health insurance related products.

Over 50% of the principal business of the applicant and its officers is as a Life Insurance and Estate/Retirement Planning Agency.

Item 11. Code of Ethics, Participation/Interest in *Client* Transactions and Personal Trading

Code of Ethics

TFP adopted the following Code of Ethics in accordance with SEC rule 204A-1 or similar state rules:

- **Fiduciary Responsibility-** TFP and its staff shall exercise the highest standard of care in protecting and promoting the interests of its clients, and will provide a written disclosure containing any conflicts of interest that may compromise their impartiality or independence. As fiduciary, TFP shall not accept any referral fees or compensation that is contingent upon the purchase or sale of any financial product.
- **Integrity-** All professional services shall be rendered with the highest level of integrity.
- **Objectivity-** TFP and its staff shall provide advice that is objective and in the best interest of the client and without conflicts of interest.
- **Competence-** TFP and its staff shall maintain the necessary knowledge and skills to provide our clients with competent advice and services.

- Fairness- All professional services shall be performed by TFP and its staff in a manner that is fair and reasonable to its clients.
- Confidentiality- TFP and its staff shall maintain and safeguard all confidential client information in accordance with applicable laws.
- Diligence- TFP and its staff shall ensure the accuracy and completeness of records, information, and data collected, used and managed, and will take necessary steps to correct any discrepancies.
- Regulatory Compliance- TFP and its staff shall comply fully with appropriate laws and internal regulations.

TFP will provide a complete copy of its Code of Ethics to any client or prospective client upon request.

At times, the interests of the firm and its advisory affiliates correspond with their client's interests, and they may invest in the same securities that are recommended to clients. While this may represent a potential conflict of interest, in each instance, this is fully disclosed to the client. In any case, TFP and its affiliates will not compete with clients for entry into Limited Partnerships or other investment opportunities. TFP and its affiliates will generally be "last in" and "last out" for the trading day. TFP and its affiliates obtain information from a wide variety of publicly available sources. TFP does not have, and does not claim to have, sources of inside or private information. All rules and regulations of the Investment Advisors Act of 1940 will be strictly enforced.

Neither TFP nor any of its *related persons* recommend securities to *clients*, or buys or sells securities for *client* accounts, at or about the same time that TFP or any of its *related persons* buy or sell the same securities for TFP's own (or the *related person's* own) account.

As registered representatives of Financial Network Investment Corp., the advisory affiliates of our firm will be compensated for effecting securities transactions on the normal commission schedule.

Item 12. Brokerage Practices

Because the advisory affiliates of TFP are also registered representatives of Financial Network Investment Corp., if our clients freely choose to implement our advice through us, the broker/dealer will be Financial Network Investment Corp. ("FNIC"), except as otherwise noted for the money management services.

FNIC performs due diligence on mutual funds, limited partnerships, and variable products. Only those investments that meet minimum requirements of high standards will be on their approved product lists, and be available for investment opportunity to clients through the broker/dealer.

While commission rates are an important factor in broker selection, TFP may direct trades to FNIC or other broker that may charge commissions higher than those obtainable from other brokers. In selecting a broker for any transaction or series of transactions, TFP may consider a number of factors in addition to commission rates, including, for example net price, reputation, financial strength and stability, efficiency of execution and error resolution, block trading and block position capabilities, willingness to execute related or unrelated difficult transactions in the future, order of call, on-line access to computerized data regarding client accounts, the availability of stocks to borrow for short trades, custody, record keeping or other similar services, as well as other matters involved in the receipt of general brokerage services.

Regarding research and other soft dollar benefits, TFP does not receive research (either proprietary or non-proprietary) or other products or services other than execution services from a broker/dealer or a third party that TFP receives in connection with *client* brokerage (otherwise known as "soft dollar benefits").

Item 13. Review of Accounts

Advisory clients of Trinity Financial Partners are managed and reviewed on a continuous basis. Overall financial planning considerations, market prospects and individual issue prospects are considered in the review process. Triggering factors that may affect an account review could be any material change in a client's account such as a change in company earnings, industry and/or company outlook as well as general economic factors or other relevant situations that may alter a client's account. It is recommended that clients update their information and plan annually, which would be done under the terms of a new agreement. Financial Planning clients are reviewed at the clients' request to determine if investments match objectives and risk tolerance. For financial planning clients, reviewers at this time are James L. Fisher, CLU ChFC; Karyn Wikoff, RIA Supervisor; Daniel Baker and Fredric Fisher. The number of financial planning accounts is 488, thus each reviewer has less than 100 accounts.

Reports are individualized; thereby the nature and frequency are determined by the client need. For clients with assets held through SEI Investments, Trinity Capital Management and Schwab, or other investment accounts, statements are sent directly to them from the investment company on at least a quarterly basis.

Item 14. *Client* Referrals and Other Compensation

TFP may, under certain circumstances, compensate outside persons for client referrals. If a client is introduced to TFP by either an unaffiliated or an affiliated solicitor, TFP may pay that solicitor a referral fee in accordance with the requirements of *Rule 206(4)-3 of the Investment Advisers Act of 1940*, and any corresponding state securities law requirements. Therefore, the Firm may have an incentive to select or recommend a solicitor based on its interest in receiving *client* referrals, rather than on its *clients'* interest in receiving most favorable execution. However, the current procedures are that the Client will under no circumstances be charged an additional fee for such arrangement. Compensation arrangement will vary with each solicitor.

If the Client is introduced to TFP by an unaffiliated solicitor, the solicitor, at the time of the solicitation, shall disclose the nature of the solicitor relationship, and shall provide each prospective client with a copy of TFP's written disclosure statement as set forth in TFP's Form ADV, together with a copy of the written disclosure statement from the solicitor to the client disclosing the terms and conditions of the arrangement between TFP and the solicitor, including the compensation to be received by the solicitor from TFP. Any affiliated solicitor of TFP shall disclose the nature of the relationship to prospective clients at the time of the solicitation and will provide all prospective clients with a copy of TFP's written disclosure statement as set forth in the Form ADV.

Item 15. Custody

TFP does not maintain custody of client funds and/or securities. In the event that clients receive monthly and/or quarterly account statements directly from their designated broker/dealer, bank or other qualified custodian of record, TFP encourages each client to carefully review those statements for accuracy. In the event that clients also receive account statements from TFP, it strongly encourages each client to compare the account statements they receive from the qualified custodian with those received by the Firm.

Item 16. Investment Discretion

TFP does not maintain *discretionary authority* to manage securities accounts on behalf of *clients*.

Item 17. Voting Client Securities

TFP does not have the authority to vote client proxies and therefore is not required to take action or render advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which assets of the clients account(s) may be invested from time to time. *Clients* will receive their proxies or other solicitations directly from their custodian or a transfer agent. Clients may contact TFP directly at (909) 481-4000 if they have any questions regarding a particular solicitation.

Item 18. Financial Information

TFP does not require or solicit prepayment of more than \$1,200 in fees per *client*, six months or more in advance.

TFP does not exercise *discretionary authority* over certain *client* funds or securities.

TFP does not anticipate any financial condition that may be reasonably likely to impair its ability to meet contractual commitments to *clients* at this time.

TFP does not have custody of client funds or securities. Please see Custody section above for further details.

TFP has not been the subject of a bankruptcy petition at any time during the past ten years.

Privacy Policy

Privacy Policy Notice

Your privacy is important to us. Your personal information is kept secure. Under federal and state law, you have a right to know what information is being collected about you and how that information will be used. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us; and
- Information that you specifically have had your other professional advisors forward to us.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law, or as directed by you.

- Under law, the information we collect is provided to companies that perform support services on our behalf as necessary to effect, administer, or process a transaction, or for maintaining and servicing your account;
- As directed by you, we will be working with your other professional advisors and we will provide information in our possession that is reasonably requested by the other advisors.

We do not give or sell information about you or your accounts to any other company, individual or group. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, administrative, and technical procedural safeguards to protect your nonpublic personal information. You do not need to call or do anything as a result of this notice. It is meant to inform you of how we safeguard your nonpublic personal information.

Form ADV Part 2B: Brochure Supplement

Last Updated: January 31, 2013

Supervised Persons:

Malton B. Youngblood
John W. Oldengarm
Fredric B. Fisher, CFP®
Karyn M. Wikoff
Daniel R. Baker
James L. Fisher
Lena L. Kaloostian

Clover Financial & Insurance Services, Inc. dba Trinity Financial Partners

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This brochure supplement provides information about the Supervised Persons listed above that supplement the Trinity Financial Partners brochure. You should have received a copy of that brochure. Please contact Karyn Wikoff at (909) 481-4000 and/or via email at KarynW@TrinityFP.com if you did not receive the Trinity Financial Partners brochure or if you have any questions about the contents of this supplement.

Additional information about Trinity Financial Partners is also available on the SEC's website at www.adviserinfo.sec.gov or its own website at www.TrinityFP.com.

Item 2. Educational Background and Experience

TFP requires certain licensing standards as well as a certain level of business experience for giving investment advice to clients. For example, all advisors must be professionals with relevant industry experience in order to adequately demonstrate a certain level of expertise in securities management and analysis. The Firm requires that all investment adviser representatives maintain the minimum licensing qualifications in accordance with all federal, state, and self-regulatory organization (SRO) rules and regulations.

Name: Malton B. Youngblood
Date of Birth: 05/31/45
Education: Orange Coast College, (1963-64)
Hancock College, (1964-65)
Cal State University, San Luis Obispo (1965-67)
Background: Clover Financial & Insurance Services, Inc. (dba Trinity Financial Partners)
Vice President/Principal (11/86 to Present)
Financial Network Investment Corp., Registered Rep. (7/07-10/11)
NFP Securities, Inc.; Registered Rep. (3/00-7/05)
Equity Services, Inc.; Registered Rep. (12/93-3/00)

Name: John W. Oldengarm
Date of Birth: 02/01/51
Education: Chaffey College, (1969-71)
Cal Poly Pomona, (1972-74)
Background: Clover Financial & Insurance Services, Inc. (dba Trinity Financial Partners), IAR
(3/96 to Present)
Financial Network Investment Corp., Insurance Agent, financial/estate services;
Registered Rep (11/07-10/12)
NFP Securities, Inc., Insurance Agent, financial/estate services, IAR; Registered Rep.
(5/00-11/07)
Equity Services, Inc.; Registered Rep. (1/96-5/00)

Name: Fredric B. Fisher, CFP®
Date of Birth: 04/19/70
Education: Fuller Seminary, (1994-1995)
Westmont College, (1988-1991)
Background: Clover Financial & Insurance Services, Inc. (dba Trinity Financial Partners),
IAR (9/04 to Present)
Financial Network Investment Corp., IAR, Registered Rep. (11/07-08/09)
Trinity Capital Management, LLC; Managing Member (11/06 to Present)
NFP Securities, Inc., IAR, Registered Rep. (1/04-11/07)
Mercer Advisors, IAR (7/99-12/03)
Artisan Foods, Controller/Operations Manager (1/96-7/99)
Designations: CERTIFIED FINANCIAL PLANNER™ (CFP®)

Name: Karyn M. Wikoff
Date of Birth: 05/02/83
Education: University of Redlands
B.A. Business Administration (2001-2005)
Background: Clover Financial & Insurance Services, Inc. (dba Trinity Financial Partners),
RIA Compliance Manager, IAR (08/05 to Present)
Financial Network Investment Corp. – Registered Rep, Admin Assistant (11/07 – 11/09)
NFP Securities, Inc. – Admin Assistant (01/07-11/07)

Name: Daniel R. Baker
Date of Birth: 11/26/78
Education: California State Polytechnic University, Pomona
B.A. Finance, Real Estate & Law (2003-2007)
Background: Clover Financial & Insurance Services, Inc. (dba Trinity Financial Partners), IAR (02/07 – Present)
Financial Network Investment Corp., Insurance Agent, Financial/Estate Services, Registered Rep (11/07 – 10/12)
Ocean Pro Aquatics, Inc., Finance Manager (07/04-12/06)
United States Navy (12/98 -10/02)

Name: James L. Fisher
Date of Birth: 10/18/44
Education: Calvin College; Degree in History & Psychology (1966)
Background: Trinity Capital Management, LLC, Member (09/06-Present)
CFIS, Inc. (dba: Trinity Financial Partners), Owner/President (04/78-Present)
Designations: Chartered Financial Consultant (ChFC); Chartered Life Underwriter (CLU)

Name: Lena L. Kaloostian
Date of Birth: 6/19/81
Education: Cal State Northridge (1999-2000)
Cal Poly Pomona; B.S. in Applied Math (2000-2003)
Background: Clover Financial & Insurance Services, Inc. (dba Trinity Financial Partners), Financial Planning Assistant (1/12-Present), IAR (2/13-Present)
Newcastle Financial, Financial Planning Assistant (1/12-3/12)
Clover Financial & Insurance Services, Inc. (dba Trinity Financial Partners), Financial Planning Assistant (7/07-1/12)
Southern California Risk Management Company, Financial Planning Assistant (1/05-7/07)

Use of Professional Designations

Certified Financial Planner (CFP®). 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.

Item 3. Disciplinary Information

There are no disclosure events involving a criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which TFP or its personnel are involved.

There are no disclosure events involving an administrative *proceeding* before the SEC, any other federal regulatory agency, any state regulatory agency, or any *foreign financial regulatory authority* in which the Firm or its personnel are involved.

There are no disclosure events involving A *self-regulatory organization (SRO) proceeding* in which the Firm or its personnel are involved.

If this supplement is delivered electronically, and any supervised person under TFP has a disciplinary history, the details of any disclosure may be found on either the Financial Industry Regulatory Authority's (FINRA) BrokerCheck system (www.finra.org/brokercheck) or the IAPD (www.adviserinfo.sec.gov).

There is no other *proceeding* in which a professional attainment, designation, or license of any of the supervised persons as part of this Brochure Supplement was revoked or suspended because of a violation of rules relating to professional conduct, nor were there any incidents where any of the supervised persons as part of this Brochure Supplement resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a *proceeding*.

Item 4. Other Business Activities

Some advisory affiliates are registered representatives of Financial Network Investment Corp., member FINRA/SIPC. The broker/dealer is used for certain equity transactions. They may recommend securities, asset management, or insurance products offered by Financial Network Investment Corp. If our clients purchase these products through us, we will receive the normal commissions or fees. Thus a potential conflict of interest exists between our interest and those of our advisory clients. The client is under no

obligation to purchase products we recommend, or to purchase products through us or through Financial Network Investment Corp., or affiliates.

TFP has agreements with SEI Investments, Trinity Capital Management and Schwab, all Registered Investment Advisors, to offer portfolio advisory services. James L. Fisher, John W. Oldengarm, Fredric Fisher, Karyn Wikoff, and Daniel Baker are permitted to offer these services to clients who elect them for an agreed upon percent of assets under advisement. Clover Financial & Insurance Services, Inc. is licensed with a number of Life and Health Insurance companies. We may recommend insurance products offered by these companies. If our clients purchase these products through us, we receive the normal commissions. Thus a potential conflict of interest exists between our interest and those of our advisory clients. The client is under no obligation to purchase products we recommend, or to purchase products either through us or through these insurance companies.

The Spouse of President, James Lee Fisher, is a General Partner in Santa Margarita Mobile Home Park A Limited Partnership investing real estate trust deeds.

President, James Lee Fisher, is a partner in a general partnership, Lubbock Lenders Group, invested in one first trust deed.

President, James Lee Fisher, is partner in a general partnership Bordeaux Lenders Group invested in one 2nd trust deed.

President, James Lee Fisher, is an investor with other RIA clients as a non managing member in Oak Hills LLC, a limited liability company owning one parcel of real estate in California. President has agreement with the managing partner (disclosed to all participants) to participate in profits from the development and sale of the property as per prospectus.

Principals and advisor affiliates are licensed to sell insurance and/or securities. Some of business time is spent selling life and health insurance related products.

Over 50% of the principal business of the applicant and its officers is as a Life Insurance and Estate/Retirement Planning Agency.

Item 5. Additional Compensation

None of the supervised persons listed above as part of this Brochure Supplement receive any economic benefit, as that term is defined above, for providing advisory services.

Item 6. Supervision

Karyn Wikoff is the designated supervisor for TFP responsible for providing supervisory oversight regarding TFP's advisory business. Karyn Wikoff's contact information is (909) 481-4000. All supervision is performed on a regular and continuous basis. All transactional activity is reviewed and approved by K. Wikoff as well as a review of ongoing management of investment advice and the issuance of financial plans.