

Item 1 Cover Page

A.

Michele Marie Moore

The Resource Group-Asset and Trust Managers

Brochure Supplement

Dated 3/30/2012

**Contact: Michele Marie Moore, Chief Compliance Officer
78-000 Fred Waring Drive, Suite 204
Palm Desert, California 92211**

B.

This Brochure Supplement provides information about Michele Marie Moore that supplements The Resource Group Asset and Trust Managers Brochure. You should have received a copy of that Brochure. Please contact Michele Marie Moore, Chief Compliance Officer, if you did *not* receive The Resource Group Asset and Trust Manager's Brochure or if you have any questions about the contents of this supplement.

Additional information about Michele Marie Moore is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Michele Marie Moore was born in 1953. Ms. Moore graduated from The College for Financial Planning in 1992, as a Certified Financial Planner. Ms. Moore also graduated from Cannon Trust School in 1992 as a Certified Trust and Financial Advisor. Ms. Moore has been employed as a Principal and associated person of The Resource Group Asset and Trust Managers since March of 2006. Ms. Moore was employed by MMGC Financial Services as a Principal and associated person from October of 1999 to March of 2006.

Michele Marie Moore has held the designation of Certified Trust and Financial Advisor (CTFA) since 1992. The CTFA designation identifies individuals who have completed certain requirements mandated by the Institute of Certified Bankers (ICB). Candidates must pass comprehensive exam and meet the following requirements: 1) must have a minimum of three (3) years experience in wealth management and complete an ICB wealth management-training

program *or* have five (5) years experience in wealth management and a bachelor's degree *or* have at least ten (10) years experience in wealth management; 2) must provide the ICB with a letter of recommendation; 3) must agree to ICB's Professional Code of Ethics; 4) must pay an annual fee and 5) must complete forty five (45) continuing education credits every three (3) years.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Michele Moore, is primarily responsible for overseeing the activities of Registrant's supervised persons. Ms. Moore also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding Registrant's supervision or compliance practices, please contact Ms. Moore at (760) 836-9052.

Item 7 State-Registered Investment Advisors

- A. Ms. Moore has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Ms. Moore has never been the subject of a bankruptcy petition.

Item 1 Cover Page

A.

Maria Spirtos Kiner

The Resource Group-Asset and Trust Managers

Brochure Supplement

Dated 3/30/2012

Contact: Michele Marie Moore, Chief Compliance Officer

78-000 Fred Waring Drive, Suite 204

Palm Desert, California 92211

B.

This Brochure Supplement provides information about Maria Spirtos Kiner that supplements The Resource Group Asset and Trust Managers Brochure. You should have received a copy of that Brochure. Please contact Michele Marie Moore, Chief Compliance Officer, if you did *not* receive The Resource Group Asset and Trust Manager's Brochure or if you have any questions about the contents of this supplement.

Additional information about Maria Spirtos Kiner is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Maria Spirtos Kiner was born in 1966. Ms. Kiner graduated from the University of Southern California in 1988, with a B.S. degree in Business. Ms. Kiner also graduated from University of California with a Master in Business degree in 1999. Ms. Kiner has been employed as an investment adviser representative with The Resource Group Asset and Trust Managers since June of 2004. Ms. Kiner is sole proprietor of The Kiner Group since January of 2000.

Maria Spirtos Kiner has held the designation of Certified Financial Planner (CFP®) since 2007. The CFP® designation identifies individuals who have completed the mandatory examination,

education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP Board.

Maria Spirtos Kiner has held the designation of Certified Public Accountant (“CPA”) since 1995. CPA’s are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Certified Public Accountant.** Registrant’s representative, Maria Kiner is also a certified public accountant. To the extent that a client requires accounting advice and/or tax preparation services, the Registrant, if requested, will recommend the services of Ms. Kiner, all of which services shall be rendered independent of the Registrant pursuant to a separate agreement between the client and Ms. Kiner. The Registrant shall not receive any of the fees charged by Ms. Kiner, referral or otherwise. No client of the Registrant is

under any obligation to engage Ms. Kiner for accounting advice and/or tax preparation services. **The Registrant's Chief Compliance Officer, Michele Moore, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

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Item 7 State-Registered Investment Advisors

- A. Ms. Moore has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Ms. Moore has never been the subject of a bankruptcy petition.