Part 2A of Form ADV: Firm *Brochure*

Item 1 Cover Page

World Trend Financial Planning Services Ltd.
210 2nd Street SE Suite 600
PO Box 75006
Cedar Rapids, IA 52407

(319) 364-3041

www.realfinancialstrategies.com

February 15, 2014

This brochure provides information about the qualifications and business practices of World Trend Financial Planning Services Ltd. If you have any questions about the contents of this brochure, please contact us at (319) 364-3041. 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 World Trend Financial Planning Services Ltd. also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

Total assets managed on non-discretionary basis updated.

Fees and compensation updated.

Investment advisor representative information updated.

Item 3 Table of Contents

Item Number	Item
4	Advisory Business
5	Fees and Compensation
6	Performance-Based Fees and Side-By-Side Management
7	Types of Clients
8	Methods of Analysis, Investment Strategies and Risk of Loss
9	Disciplinary Information
10	Other Financial Industry Activities and Affiliations
11	Code of Ethics, Participation or Interest in Client Transactions and Personal Trading
12	Brokerage Practices
13	Review of Accounts
14	Client Referrals and Other Compensation
15	Custody
16	Investment Discretion
17	Voting Client Securities
18	Financial Information
19	Requirements for State-Registered Advisers

Item 4 Advisory Business

World Trend Financial Planning Services Ltd. (World Trend Financial) has been in business since 1991. Timothy F. Terry, Patricia A. Davidson and Tory A. Meiborg are the current owners of the company. The Company is both a registered investment advisor firm and an independent broker-dealer.

World Trend Financial Planning Services Ltd. provides financial planning and asset management services to clients based on the individual needs and goals of each client. Our process is as follows:

Investment directed by purpose - A family legacy, a stream of income, a secure and happy retirement - what are your goals?

Risk carefully controlled - We recognize that all return on investment is a product of risk. Your goals and our knowledge of investment returns direct us to intelligent choices.

Assets intelligently grouped - Assets are assigned to the best possible categories to produce the return you have determined. Focus on cash? On fixed income? On stocks? Our analysis of investment diversity secures the best possible allocation of your assets.

Risk and return managed in detail - We analyze and refine the asset categories.

Decisions guided at every step - Expectations are defined. These expectations guide our decision making to help you achieve your financial goals.

Through the use of individually structured asset allocations, access to timely and accurate information and a risk intelligent investment strategy, we help our clients maximize their wealth and achieve financial security. Clients may impose restrictions on investing in certain securities or types of securities.

Financial Planning Services
World Trend Financial provides financial planning advice, supplying analysis and recommendations in the areas of investment planning, retirement planning, educational funding, risk management, estate planning, and elder care planning.

World Trend Financial approaches the financial planning process as an ongoing engagement, meeting periodically with the client to assure the plans World Trend Financial develop and implement adapt to changes in the client's financial position.

For clients who prefer to manage their own accounts or need professional advice on a particular planning issue, World Trend Financial offers consulting on an as needed basis.

Asset Management Services
An asset management relationship with a financial advisor is unique in that the advisor has a fiduciary duty to act in the best interest of the client at all times. A fee is negotiated in advance and is based upon the total amount of assets under management. There are no commissions paid to World Trend Financial on purchases or sales of assets under management.

As of December 31, 2013 World Trend Financial managed client assets totaling $393,600,000 on a non-discretionary basis for Broker-Dealer and Investment Advisor clients.

Item 5 Fees and Compensation

Financial Planning Services
A client may contract for all or a portion of World Trend Financial's Financial Planning Services. World Trend Financial shall determine fees for services furnished under this agreement by use of one of the following methods:
1. An hourly rate fee based on the level of skill(s) required, the urgency of the issue(s) and/or the personnel necessary to perform the services. Hourly rates range from $75 to $350 per hour. Hourly rate fees shall be due and payable as billed, at least on a monthly basis.
2. A flat fee for services based upon the type of work requested and a preliminary assessment of the composition, structure and complexity of the client's circumstances. Half the fee is due at the start of the engagement, and the balance is due when the plan is delivered. The minimum flat fee is $2,500.

The financial planning services are considered fulfilled, and therefore completed, upon presentation of the financial plan or advice to the client. The client is under no obligation to purchase any securities or insurance products, if recommended, through World Trend Financial.

Asset Management Services
For Asset Management Services, World Trend Financial charges an annual fee based on a percentage of assets under management according to the following fee schedule:

Assets Under Management	Annual Percentage Fee	Quarterly Percentage Fee
Up to $250,000	1.000%	.25%
Over $250,000	.750%	.1875%
Over $2,000,000	Negotiated	Negotiated

All fees for services are based on the market value of the client's portfolio on the first day of each quarter and shall be due and payable, in advance, on a quarterly basis. With the client's consent, World Trend Financial will debit its fees from the client's custodial account. Exceptions must be mutually agreed. World Trend Financial does not maintain custody or exercise discretion of client funds or securities. Additional fees may be charged by the custodian and vary depending on the custodian. Custodian fees are the responsibility of the client/account owner. World Trend Financial receives no remuneration from any custodian. World Trend Financial does not exercise any authority to vote proxies on a client's behalf.

World Trend Financial provides ongoing Financial Planning Services to all Asset Management clients. The fee for Financial Planning Services provided to Asset Management clients is not billed separately, and is included within the fee schedule based on a percentage of assets under management.

Either party may cancel the advisory contract upon 30-days written notice. The client may cancel without penalty and receive a pro-rated refund based on the number of days the account remained open in a partial quarter. However, if a client receives an initial financial plan but then cancels the Asset Management agreement within the first year of services, a flat fee (not less than the $2,500 minimum) for the financial planning services rendered will be calculated and shall be due and payable as billed.

World Trend Financial does not represent, warranty or imply that the services or methods of analysis used by World Trend Financial can or will predict future results, successfully identify market tops or bottoms, interest rate movements, or insulate clients from losses due to major market corrections or crashes. No guarantees can be offered that the client's goals or objectives will be achieved.

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

World Trend Financial Planning Services Ltd. does not utilize performance-based fees.

Item 7 Types of *Clients*

World Trend Financial Planning Services Ltd. generally provides investment advice to the following:

- Individuals
- Trust, Estates or Charitable Organizations
- Corporations or Business Entities other than those listed above

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

World Trend Financial manages investment portfolios for individuals, trusts, and small businesses. World Trend Financial will work with the client to determine the client's investment objectives and investor risk profile and will design a written investment policy statement. World Trend Financial uses portfolio allocation software to evaluate alternative portfolio designs. Once a client approves the investment plan, World Trend Financial works with the client to implement the plan. World Trend Financial will then continuously monitor the client's portfolio holdings and overall asset allocation strategy. World Trend Financial conducts scheduled review meetings with the client and will recommend rebalancing of the account as necessary. World Trend Financial will typically create a portfolio of no-load or load waived mutual funds following a passive asset class investment philosophy with low holdings turnover. The risks of the investment program are borne solely by the client.

World Trend Financial uses the fundamental security analysis method. The types of investments World Trend Financial utilizes are:

- Exchange-listed securities
- Securities traded over-the-counter
- Corporate debt securities (other than commercial paper)
- Certificates of deposit
- Municipal securities
- Investment company securities - Variable annuities and mutual funds
- United States government securities
- Options contracts on securities
- Interest in partnerships investing in real estate and oil and gas interests

The main sources of information World Trend Financial uses include the following:

- Financial newspapers and magazines
- Research materials prepared by others
- Corporate rate services
- Annual reports, prospectuses, filings with the Securities and Exchange Commission
- Company press releases

The investment strategies used to implement any investment advice given to clients are long term purchases (investments held at least a year).

Item 9 Disciplinary Information

There are no disciplinary actions to report.

Item 10 Other Financial Industry Activities and Affiliations

World Trend Financial Planning Services Ltd. is a registered securities broker-dealer.

World Trend Financial Planning Services Ltd. has arrangements that are material to its advisory business or its clients with a related person who is an:

Accounting Firm (Terry, Lockridge & Dunn Inc.). Timothy Terry is an owner of this firm. This relationship does not create a material conflict of interest with clients.

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

World Trend Financial Planning Services Ltd. buys or sells for itself securities that it also recommends to clients.

Conditions for Managing Accounts - World Trend Financial does provide investment advisory services, manages investment advisory accounts and holds itself out as providing financial planning or some similarly termed services. The firm does not impose a minimum dollar value of assets or other conditions for starting or maintaining an account.

Our code of ethics is as follows:

WORLD TREND FINANCIAL CODE OF ETHICS

Objectivity: World Trend Financial employees strive to be as unbiased as possible in providing advice to clients.

Confidentiality: We shall keep all client data private unless authorization is received from the client to share it. World Trend Financial employees shall treat all documents with care and take care when disposing of them. Communications with clients shall be kept private.

Competence: We strive to maintain a high level of knowledge and ability. Employees shall attain continuing education at least at the minimum level required by FINRA and any professional certifications they maintain. Employees shall not provide advice in areas where they are not capable.

Fairness & Suitability: Dealings and recommendation with clients will always be in the client's best interests. World Trend Financial employees put their clients first.

Integrity & Honesty: We endeavor to always take the high road and to be ever mindful of the potential for misunderstanding that can accrue in normal human interactions. World Trend Financial employees will be diligent to keep actions and reactions so far above board that a client, or other professional, would not doubt intentions. In all actions, we are mindful that in addition to serving our clients, we are about the business of building a respected and reputable firm and our actions should reflect this.

Regulatory Compliance: World Trend Financial employees will strive to maintain conformity with legal regulations.

Full Disclosure: We shall fully describe method of compensation and potential conflicts of interest to clients and also specify the total cost of investments.

Humility: We will not be arrogant in our thinking. World Trend Financial employees will be humble and open to the ideas of others, both within the firm and those outside.

Professionalism: World Trend Financial employees will conduct themselves in a way that would be a credit to our firm at all times. Employment at World Trend Financial involves integrity, honest treatment of clients, and treating people with respect.

Item 12 Brokerage Practices

World Trend Financial does not have any authority to select a broker-dealer on a client's behalf for the execution of securities transactions. However, World Trend Financial does participate in and recommends TD Ameritrade Institutional Services, a division of TD Ameritrade Investor Services, Inc. Member NYSE/SIPC “TD Ameritrade” and also Fidelity Investments to clients for brokerage and custodian services during the course of investment review and implementation.

World Trend Financial participates in the TD Ameritrade and Fidelity Investments platforms based on the broker's ability to provide professional services, its experience with brokers, the broker's reputation, the broker's quality of execution services and costs of such services, among other factors.

The TD Ameritrade and Fidelity Investments platforms provide World Trend Financial with access to their institutional trading and operations services, which are not typically available to retail investors. World Trend Financial and its clients also benefit from the electronic capabilities, wide range of product offerings and support that simplifies account processing, management and reporting. World Trend Financial's relationship with TD Ameritrade and Fidelity Investments platforms assist World Trend Financial in providing advisory services to the client. While clients are free to direct World Trend Financial to use any broker-dealer of their choice, World Trend Financial, at its discretion, may not accept the choice of a broker-dealer which does not provide execution services at a reasonable cost, or where significant administrative burdens would be incurred by World Trend Financial that would inhibit its ability to provide cost-effective services to the client.

In addition, World Trend Financial is authorized to act as an advisor to participants in the University of Iowa Retirement plan at TIAA-CREF. World Trend Financial provides investment advice on the investment options made available by TIAA-CREF to University of Iowa.

Item 13 Review of Accounts

The World Trend Financial Investment Adviser Representative of record on the client's account conducts reviews. This is generally the Adviser who is working with the client. Clients are advised that they should notify their Adviser promptly of any changes to the client's financial goals, objectives or financial situation.

Asset Management Clients: Reviews will be conducted with clients not less than annually. Clients may request more frequent reviews and may set thresholds for triggering events that would cause a review to take place. All reviews, whether annual, quarterly or otherwise, are responsive to the financial circumstances of the client and their need for attention to particular areas.

Financial Planning Clients: Financial plans will be reviewed upon the client's request. Generally, services are considered rendered and completed upon presentation of the financial plan.

The custodian of the account will provide the client with account statements reflecting the transactions occurring in the client's account at least on a quarterly basis. Clients will be provided with confirmations for each security transaction executed in the client's account. Further, clients receiving asset management services may be provided account holdings reports reflecting the holdings in the client's account and the value of the securities.

Item 14 *Client* Referrals and Other Compensation

World Trend Financial does not compensate any individual or business for client referrals.

Item 15 *Custody*

World Trend Financial does not have custody of client funds. Monies are held directly with brokerage firms and they send out monthly account statements to the clients. Clients should carefully review those statements.

Item 16 Investment Discretion

World Trend Financial does not accept discretionary authority to manage securities on behalf of clients.

Item 17 Voting *Client* Securities

World Trend Financial does not accept authority to vote client securities. Clients will receive their proxies or other solicitations directly from their custodian. Clients may contact their investment advisor regarding voting issues. The investment advisor must disclose any conflicts of interest that may be applicable under the circumstance.

Item 18 Financial Information

World Trend Financial Planning Services Ltd. does not require prepayment of six months or more in advance. Clients are billed either monthly or quarterly.

Item 19 Requirements for State-Registered Advisers

World Trend Financial Planning Services Ltd. is registered with the Securities and Exchange Commission.

Item 5 - Fees and Compensation

Additional Information on Fees:

World Trend Financial acts as a fiduciary in the best interests of the client and may, when necessary, act as a facilitator when the client's scope of work extends beyond the competencies of World Trend Financial or the client has existing professional relationships. Prior to engaging other professionals, the client is informed of the need to involve special assistance. Fees for outside assistance are the responsibility of the client. With the client's permission, outside professionals may participate directly or indirectly in the advising process. World Trend Financial receives no remuneration from other professionals who provide support services.

All fees paid to World Trend Financial for Asset Management Services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses and a possible distribution fee. Accordingly, the client should review both the fees charged by the funds and the fees charged by World Trend Financial to fully understand the total amount of fees to be paid by the client and to thereby evaluate the services being provided.

Part 2B of Form ADV: Brochure Supplement

Education and Business Standards

World Trend Financial Investment Adviser Representatives must satisfy, at a minimum, the experience and education requirements of the state(s) in which World Trend Financial offers services. States may require Advisers to pass examinations administered by the Financial Industry Regulatory Authority (FINRA), including the Series 65 Uniform Investment Adviser Law Examination or the Series 66 Uniformed Combined State Law Examination. World Trend Financial's minimum standards of education or business experience for professional staff include a college education or its equivalent in business experience in related areas (financial planning, investments, etc.) or the Certified Financial Planner (CFP) designation or progress towards same.

Education and Business Background

Patricia A. Davidson; born in 1952. Mrs. Davidson has been in the brokerage and investment advisory industry since 1987. She served as President of World Trend Financial from 2001 through October 2007, is now Chairman of World Trend Financial and is an Investment Adviser Representative. Mrs. Davidson holds FINRA Series 6, 22, 26, 51, 63 and 65 registrations.

Tory A. Meiborg; born in 1974, Bachelor of Science in Business Administration, Mount Mercy College. Mr. Meiborg was Vice President of World Trend Financial from 2001 through October 2007, is now President of World Trend Financial and is an Investment Adviser Representative. He has been in the brokerage and investment advisory industry since 1997. Mr. Meiborg holds FINRA Series 6, 7, 26, 63, and 65 registrations and an Iowa insurance producer license for life, health and variable contracts.

Donna S. Sanders; born in 1961. Ms. Sanders has been in the financial industry since 1981. She is Vice President of World Trend Financial since April, 2008 and is an Investment Adviser Representative. Ms. Sanders holds FINRA Series, 6, 63 and 65 registrations.

Robert M. Myers; born in 1981, Bachelor of Arts in Business Management and Organizational Systems with a minor in Psychology, University of Iowa. Mr. Myers is an Investment Advisor Representative. He has been in the brokerage and investment advisory industry since 2007. Mr. Myers holds FINRA Series 6, 63 and 65 registrations and is a Certified Financial Planner (CFP). He also has an Iowa Insurance producer license for life, health and variable contracts.

Jeremy S. Mead; born in 1971, Bachelor of Science with Mathematics Major, Louisiana Tech University. Mr. Mead has been in the investment and insurance business since 1994. Mr. Mead holds FINRA Series 6 and 63 registrations and is a Chartered Financial Analyst (CFA) and a Chartered Retirement Planning Counselor (CRPC). He also has Iowa, Arkansas and Kentucky insurance producer licenses for life insurance.

Brad Haverback; born in 1980, Bachelor of Arts in Business Administration, Augustana College. Mr. Haverback is an Investment Advisor Representative. He has been in the brokerage and investment advisory industry since 2010. Mr. Haverback holds FINRA Series 6, 7, 63 and 65 registrations and is a Certified Financial Planner (CFP). He also has an Iowa and Illinois insurance producers license for life, health and variable contracts.

Ken Kincade; born in 1972, Bachelor of Science in Accounting, University of Arkansas at Little Rock. Mr. Kincade is an Investment Advisor Representative. He has been in the accounting and consulting business for 18 years. Mr. Kincade holds the FINRA Series 65 registration. He is also a Certified Public Accountant (CPA) and a Certified Valuation Analyst (CVA).

Mike Russ; born in 1980, Bachelor of Arts in Accounting and Business Management, Mount Mercy University. Mr. Russ is an Investment Advisor Representative. He has been in the investment advisory industry since 2013. Mr. Russ holds the FINRA Series 6, 63 and 65 registrations.

Disciplinary Information

There are no disciplinary or legal events to report.

Other Business Activities

World Trend Financial is a broker-dealer and Registered Investment Adviser registered with the SEC and with FINRA. World Trend Financial's business as a broker-dealer generally consists of securities transactions for which it and its registered representatives may receive a commission. World Trend Financial's securities business is limited to sales of mutual funds clearing directly with the respective Investment Company.

World Trend also maintains independent broker selling agreements with various insurance companies and offers insurance products (e.g. life, disability, long-term care, etc.) to clients for which it and its agents may receive a commission.

Other Financial Industry Activities or Affiliations

As a broker-dealer, World Trend Financial provides its Registered Investment Adviser business with physical facilities, computer information systems and support, administrative and compliance support, and a means by which commissions due from investment companies and insurance companies can be collected and paid to its Investment Adviser Representatives and insurance agents.

World Trend Financial is also affiliated with Terry, Lockridge and Dunn, Inc. (TLD), an accounting and tax consulting firm that specializes in providing a range of income tax services, business tax and consulting services, along with bookkeeping services for individuals and businesses. World Trend Financial shares physical facilities, computer information systems and support with TLD. When appropriate and with the client's permission, World Trend Financial Investment Adviser Representatives will provide clients with an introduction to TLD and visa versa. While both companies operate independently of each other, the affiliation provides clients with the insight of the accounting profession with the foresight of financial planning. Clients of World Trend Financial have no obligation to use the services of TLD. World Trend Financial receives no remuneration from TLD to provide support services.

Supervision:

Patricia Davidson is the person responsible for supervising the supervised persons' advisory activities on behalf of the firm. She reviews all paperwork of the supervised persons.