BrokerCheck Report

GEORGE LAWRENCE KLANDER

CRD# 1021274

When communicating online or investing with any professional, make sure you know who you're dealing with. Imposters might link to sites like BrokerCheck from phishing or similar scam websites, or through social media, trying to steal your personal information or your money.

Please contact FINRA with any concerns.

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**
- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.
- **Where did this information come from?**
- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
    - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
    - information that regulators report regarding disciplinary actions or allegations against firms or brokers.
- **How current is this information?**
- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.
- **What if I want to check the background of an investment adviser firm or investment adviser representative?**
- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at https://www.adviserinfo.sec.gov. In the alternative, you may search the IAPD website directly or contact your state securities regulator at http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414.
- **Are there other resources I can use to check the background of investment professionals?**
- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.

Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org

For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

GEORGE L. KLANDER

CRD# 1021274

Currently employed by and registered with the following Firm(s):

B **TRUSTMONT FINANCIAL GROUP, INC.**
400 COVE STREET
PRINCETON, WV 24740
CRD# 18312
Registered with this firm since: 04/25/2018

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

- 1 Self-Regulatory Organization
- 12 U.S. states and territories

This broker has passed:

- 1 Principal/Supervisory Exam
- 3 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

IA **MONEY MANAGEMENT ADVISORY INC.**
CRD# 14983
FEASTERVILLE, PA
02/2010 - 12/2020

IA **TRUSTMONT ADVISORY GROUP, INC.**
CRD# 106015
GREENSBURG, PA
04/2018 - 12/2018

B **MONEY MANAGEMENT ADVISORY, INC.**
CRD# 14983
FEASTERVILLE, PA
02/1986 - 05/2018

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Regulatory Event	1
Customer Dispute	1
Judgment/Lien	3

Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 12 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **TRUSTMONT FINANCIAL GROUP, INC.**

Main Office Address: **SCENIC DRIVE PROFESSIONAL CENTER**
200 BRUSH RUN ROAD, SUITE A
GREENSBURG, PA 15601

Firm CRD#: **18312**

	SRO	Category	Status	Date
B	FINRA	General Securities Principal	Approved	04/25/2018
B	FINRA	General Securities Representative	Approved	04/25/2018

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	04/25/2018
B	Colorado	Agent	Approved	02/21/2019
B	Connecticut	Agent	Approved	04/27/2018
B	Florida	Agent	Approved	04/26/2018
B	Louisiana	Agent	Approved	05/09/2018
B	Maryland	Agent	Approved	04/27/2018
B	Nevada	Agent	Approved	07/03/2018
B	New Hampshire	Agent	Approved	07/25/2018
B	North Carolina	Agent	Approved	05/11/2018
B	Pennsylvania	Agent	Approved	05/09/2018
B	Virginia	Agent	Approved	05/22/2018

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	West Virginia	Agent	Approved	05/22/2018

Branch Office Locations

TRUSTMONT FINANCIAL GROUP, INC.
400 COVE STREET
PRINCETON, WV 24740

Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination	Series 24	03/17/1987

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination	SIE	10/01/2018
B	Interest Rate Options Examination	Series 5	12/12/1981
B	General Securities Representative Examination	Series 7	11/21/1981

State Securities Law Exams

	Exam	Category	Date
B IA	Uniform Combined State Law Examination	Series 66	01/28/2010
B	Uniform Securities Agent State Law Examination	Series 63	01/06/1982

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications

Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.

Registration and Employment History

Registration History

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
IA	02/2010 - 12/2020	MONEY MANAGEMENT ADVISORY INC.	14983	FEASTERVILLE, PA
IA	04/2018 - 12/2018	TRUSTMONT ADVISORY GROUP, INC.	106015	PRINCETON, WV
B	02/1986 - 05/2018	MONEY MANAGEMENT ADVISORY, INC.	14983	FEASTERVILLE, PA
B	07/1985 - 02/1986	CAPITAL EXPANSION GROUP, INC.	16067	
B	12/1984 - 07/1985	FSC SECURITIES CORPORATION	7461	
B	12/1981 - 12/1984	PAINEWEBBER INCORPORATED	8174	

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
04/2018 - Present	TRUSTMONT ADVISORY GROUP, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	GREENSBURG, PA, United States
04/2018 - Present	TRUSTMONT FINANCIAL GROUP, INC.	REGISTERED REPRESENTATIVE	Y	GREENSBURG, PA, United States
01/1986 - 04/2018	MONEY MANAGEMENT ADVISORY, INC.	NOT PROVIDED	Y	MILLERSVILLE, MD, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.

INSURANCE AGENT ENGAGING IN THE SALE OF FIXED INDEXED ANNUITIES, LIFE INSURANCE AND FIXED ANNUITIES.
REGISTERED INVESTMENT ADVISOR , MONEY MANAGEMENT ADVISORY, 102 W STREET ROAD, FEASTERVILLE, PA 19053.

Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

2. **Certain thresholds must be met before an event is reported to CRD, for example:**
   - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
   - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.
   -
3. **Disclosure events in BrokerCheck reports come from different sources:**
   - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
   - A disclosure event may have a status of *pending, on appeal,* or *final.*
     - A "pending" event involves allegations that have not been proven or formally adjudicated.
     - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
     - A "final" event has been concluded and its resolution is not subject to change.
   - A final event generally has a disposition of *adjudicated, settled* or *otherwise resolved.*
     - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
     - A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
     - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Regulatory Event	0	1	0
Customer Dispute	0	1	N/A
Judgment/Lien	3	N/A	N/A

Disclosure Event Details

When evaluating this information, please keep in mind that a discloure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 1

Reporting Source:	Broker
Regulatory Action Initiated By:	SECURITIES DIVISION OF THE OFFICE OF THE MARYLAND ATTORNEY GENERAL
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	01/14/2010
Docket/Case Number:	2009-0430
Employing firm when activity occurred which led to the regulatory action:	MONEY MANAGEMENT ADVISORY, INC.
Product Type:	No Product
Allegations:	IN JNAUARY 2010, THE MARYLAND SECURITIES COMMISSIONER IMPOSED A $5,000 FINE AND REGISTRATION FEES IN THE AMOUNT OF $2,400 FOR THE YEARS 2003-2008 AGAINST EDGAR MOCK, GEORGE KLANDER AND MONEY MANAGEMENT ADVISORY. THE FINE AND REGISTRATION FEES WERE PAID JANUARY 12,2010. EDGAR MOCK AND GEORGE KLANDER VIOLATED SECTION 11-401 OF THE MARYLAND SECURITIES ACT BY TRANSACTING BUSINESS AS AN UNREGISTERED INVESTMENT ADVISER. MONEY MANAGEMENT ADVISORY VIOLATED SECTION 11-402 OF THE SECURITIES ACT BY EMPLOYING UNREGISTERED INVESTMENT ADVISER REPRESENTATIVES. THE FIRM IS CURRENTLY REGISTERED IN MARYLAND.

(THIS INFORMATION WAS DISCLOSED PREVIOUSLY. THE REASON FOR THE THIS CURRENT FILING IS TO CHECK THE BOX FOR RULE 4530).

Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	01/14/2010
Sanctions Ordered:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$5,000.00
Portion Levied against individual:	$5,000.00
Payment Plan:	NONE
Is Payment Plan Current:	No
Date Paid by individual:	01/06/2010
Was any portion of penalty waived?	No
Amount Waived:	

Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	MONEY MANAGEMENT ADVISORY, INC.
Allegations:	A CLIENT OF GEORGE KLANDER'S DID UNAUTHORIZED TRANSACTIONS FOR YEARS 2005 THROUGH 2012
Product Type:	Mutual Fund
Alleged Damages:	$360,000.00

Civil Litigation Information

Type of Court:	Federal Court
Name of Court:	UNITED STATES DISTRICT COURT FOR NEVADA
Location of Court:	LAS VEGAS, NEVADA
Docket/Case #:	2:13-CV-1289-JAD-VCF
Date Notice/Process Served:	07/29/2013
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	06/30/2014
Monetary Compensation Amount:	$360,000.00
Individual Contribution Amount:	$360,000.00
Broker Statement	COMPLAINT AGAINST GEORGE KLANDER REGARDING THE DIVORCE OF [SPOUSE] AND HIS EX-WIFE.HUSBAND USED PROCEEDS FROM THEIR JOINT ACCOUNT AND [SPOUSE'S] IRA CONSEQUENTLY THE CLAIM IS AGAINST THE REP AND THE FIRM FOR BREACH OF FIDUCIARY RESPONSIBILITY AND MULTIPLE OTHER CLAIMS. MONEY MANAGEMENT ADVISORY WAS SERVED WITH CIVIL ACTION ON 7/29/13. THE SUIT WAS FILED IN NEVADA ON 7/22/14. 6/30/2014: GEORGE KLANDER SETTLED THE CIVIL SUIT FOR $360000.00. GEORGE KLANDER PAID $60000.00 AND HIS E&O INSURANCE COMPANY PAID $300000.00.

Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

Disclosure 1 of 3

Reporting Source:	Broker
Judgment/Lien Holder:	INTERNAL REVENUE SERVICE
Judgment/Lien Amount:	$3,361.10
Judgment/Lien Type:	Tax
Date Filed with Court:	01/23/2015
Date Individual Learned:	02/05/2015
Type of Court:	State Court
Name of Court:	INTERNAL REVENUE SERVICE
Location of Court:	ANNAPOLIS, MD
Docket/Case #:	52-1785096
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 3

Reporting Source:	Broker
Judgment/Lien Holder:	INTERNAL REVENUE SERVICE
Judgment/Lien Amount:	$20,689.15
Judgment/Lien Type:	Tax
Date Filed with Court:	06/18/2013
Date Individual Learned:	11/19/2013
Type of Court:	PROTHONOTARY
Name of Court:	PROTHONOTARY OF PHILADELPHIA
Location of Court:	PHILADELPHIA, PA
Docket/Case #:	0375158176
Judgment/Lien Outstanding?	Yes
Broker Statement	MR. KLANDER ONLY FOUND OUT THAT THIS WAS A LIEN WHEN HE INVESTIGATED OTHER LIENS THAT HE THOUGHT WERE PAYMENT

	ARRANGEMENTS. THIS WAS BROUGHT TO HIS ATTENTION IN A LETTER FROM FINRA DATED NOVEMBER 18,2013.

Disclosure 3 of 3

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$12,000.00
Judgment/Lien Type:	Tax
Date Filed with Court:	04/18/2011
Type of Court:	Federal Court
Name of Court:	FEDERAL TAX LIEN
Location of Court:	KANSAS CITY, MO
Judgment/Lien Outstanding?	Yes

End of Report

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