

**Item 1 - Cover Page**

**Roy M. Cranman**

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This brochure supplement provides information about Roy M. Cranman that supplements the TLG Advisors, Inc. Brochure. You should have received a copy of that brochure. Please contact TLG Advisors, Inc. if you did not receive TLGA's brochure or if you have any questions about the contents of this supplement.

Additional information about Roy M. Cranman is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Item 2 – Educational Background and Business Experience**

Mr. Cranman was born in 1955. He received his BBA 1977 (cum laude) in Risk Management & Insurance from the University of GA. He currently holds the designations Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC). He has been a Registered Representative with various firm since

1978. From 1978 until 1993 he was a Career Life Agent with Mass Mutual Life. In 1993 he became an independent life agent and sales VP for various organizations since 2007.

### **Item 3 - Disciplinary Information**

Registered investment advisers are required to disclose all relevant facts about any legal or disciplinary issues that you need to know about before deciding to invest your money with them. Mr. Cranman has no such issues on his record.

### **Item 4 - Other Business Activities**

Mr. Cranman sells commission-based products (such as insurance or annuities) as a registered representative of The Leaders Group, Inc., a FINRA-registered broker-dealer. He wholesales insurance products for Pinnacle Insurance & Financial Services. He's the Owner of Capital Creation & Protection, Inc. dba Wealth Risk Management which is an insurance agency selling group life, dental insurance, fixed life, annuity, DI and LTC products.

### **Item 5 - Additional Compensation**

Mr. Cranman provides investment-planning advice to his customers on a fee basis. If you were to purchase a commission-based product from him, he will explain how he is paid and how it differs from a fee-based transaction. In addition, he may receive compensation from the activities detailed in Item 4 above.

### **Item 6 - Supervision**

We supervise our investment advisor representatives in the following ways:

- Compare activity in your account with your investment objectives;
- Ensure that your financial information and investment objectives have been recorded;
- Confirm that you are contacted annually to find out if there are any changes in your financial information or investment objectives;
- Verify that you receive quarterly statements;
- Make sure your advisory fees are being charged correctly;
- Ensure that we comply with your wishes concerning directed brokerage arrangements;
- Check to see if you are invested in securities that don't match your risk tolerance.

Advisory representatives are supervised by Jane Riley, TLG Advisors, Inc. Chief Compliance Officer. She may be reached at 888-371-0013, or [compliance@tlgadvisors.net](mailto:compliance@tlgadvisors.net).