

Item 1 - Cover Page

Michael A. Gubin

450 Skokie Blvd, Suite 507

Northbrook, IL 60062

773-774-2600

michael@schmidtfinancial.com

https://schmidtfinancial.com/

TLG Advisors, Inc.

26 West Dry Creek Circle, Suite 800

Littleton, CO 80120

888-371-0013

www.tlgadvisors.net

March 2019

This brochure supplement provides information about Michael A. Gubin 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 Michael A. Gubin is available on the SEC's website at <u>www.adviserinfo.sec.gov</u>.

Item 2 – Educational Background and Business Experience

Mr. Gubin was born in 1961 and been in the financial services industry since 2000. He has been a manager at Strategic Management Advisors, the president of MAG Advisors, Inc., and currently an registered representative of The Leaders Group selling fixed life insurance through Schmidt Financial Group. Mr. Gubin obtained his Bachelor of Science degree from University of Illinois.



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. Gubin has no such issues on his record.

Item 4 - Other Business Activities

Mr. Gubin sells commission-based products (such as insurance or annuities) as a registered representative of The Leaders Group, Inc., a FINRA-registered broker-dealer. He also does marketing and sales of fixed life and annuity products through Schmidt Financial Group and MAG Advisors, Inc.

Item 5 - Additional Compensation

Mr. Gubin 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 <u>compliance@tlgadvisors.net</u>.