



THE GARLIKOV COMPANIES**Item 1- Cover Page**

Donald E. Garlikov
GARLIKOV ADVISORS, INC.

41 South High Street, Suite 3400

Columbus, OH 43215

(614) 221-0900

<http://www.garlikovcompanies.com>

Brochure Supplement Date: December 31, 2022

This Brochure Supplement provides information about Donald E. Garlikov that supplements the GARLIKOV ADVISORS, INC. Brochure. You should have received a copy of that Brochure. Please contact Carrie Fleisher at clf@garlikovcompanies.com or at (614) 221 0900 if you did not receive a copy of GARLIKOV ADVISORS, INC.'s Brochure or if you have questions regarding the contents of this supplement.

GARLIKOV ADVISORS, INC.
Registered Investment Advisor
Under the Act of 1940

GARLIKOV & ASSOCIATES, INC.

M Financial Group
Member Firm

41 South High Street
Suite 3400
Columbus, Ohio 43215

P 614.221.0900
F 614.221.1508

Securities offered through The Leaders Group, Inc., Member FINRA/SIPC, 26 West Dry Creek Circle, Suite 800, Littleton, CO 80120, (303) 797-9080. Investment Advisory Services offered through GARLIKOV ADVISORS, INC. and TLG Advisors, Inc., both a Registered Investment Advisor. THE GARLIKOV COMPANIES is independently owned and operated and not affiliated with The Leaders Group, Inc. or TLG Advisors, Inc.



THE GARLIKOV COMPANIES

Item 2- Educational Background and Business Experience

Donald E. Garlikov was born in 1943. Mr. Garlikov earned his B.S. from The Ohio State University and his M.B.A. from University of Dayton. He holds his FINRA Series 1, 63, SIE, 26, and Ohio Life, Health, and Variable Products license.

Mr. Garlikov is the sole owner of GARLIKOV ADVISORS, INC. and the affiliated company; GARLIKOV & ASSOCIATES, INC. The affiliated companies are commonly referred to as THE GARLIKOV COMPANIES. The primary business of Mr. Garlikov over the last 38 plus years has been the sale and servicing of life insurance contracts through GARLIKOV & ASSOCIATES, INC.

Since 1983, he has provided oversight to and has been a member of the GARLIKOV ADVISORS, INC. Investment Management Committee ("Committee"). The Committee reviews and recommends investment strategies for the Discretionary Model portfolio for GARLIKOV ADVISORS, INC.

Item 3- Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. There are no reportable events required for Mr. Garlikov for this item.

Item 4- Other Business Activities

Mr. Garlikov's primary business is the sale and servicing of life insurance contracts through his insurance affiliate GARLIKOV & ASSOCIATES, INC. Either Mr. Garlikov or GARLIKOV & ASSOCIATES, INC. is appointed as an agent through various life insurance carriers. Either Mr. Garlikov or GARLIKOV & ASSOCIATES, INC. receive commissions from the sale of life insurance or annuity products.

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GARLIKOV ADVISORS, INC. is an investment adviser registered with the SEC. Donald E. Garlikov is separately licensed as a registered representative of The Leaders Group, Inc. (“Leaders”), a FINRA registered broker-dealer and Member SIPC and TLG Advisors, Inc. (“TLG”), an SEC registered investment adviser and affiliate of Leaders. Mr. Garlikov is also a licensed insurance agent for one or more national insurance companies. As a registered representative and licensed insurance professional, Mr. Garlikov is able to recommend and effect securities transactions and insurance products, typically variable life products. If Mr. Garlikov recommends and sells securities, insurance or insurance-related products through TLG he will receive separate and customary commissions and compensation for the sale of the insurance products. ADVISORS and its staff are not acting on behalf of Leaders in the operation of the investment advisory business. Leaders has no responsibility for any ADVISORS investment advisory services which are given, or for any security transactions effected other than through Leaders.

DUAL INVESTMENT ADVISORY LICENSING: As mentioned above, Mr. Garlikov is dually registered as an investment adviser representative of ADVISORS and TLG. The recommendation by Mr. Garlikov or ADVISORS to engage TLG presents a conflict of interest, as the receipt of compensation by Mr. Garlikov may provide an incentive to recommend the services of TLG. However, that is not the reason for the recommendation to TLG. Mr. Garlikov and ADVISORS generally recommend TLG to clients for investment advisory services where clients maintain assets with certain custodians for which ADVISORS does not maintain an institutional relationship. Neither ADVISORS nor Mr. Garlikov receives additional compensation based on this recommendation and clients do not pay more for advisory services offered through TLG. No client of ADVISORS is under any obligation to use the services of TLG. Mr. Garlikov remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

Item 5- Additional Compensation

Mr. Garlikov does not receive compensation from advisory services other than through the fees charged to clients of GARLIKOV ADVISORS, INC. This compensation is paid either through salary or distributions from the corporation to the sole shareholder. Mr. Garlikov does not earn any additional compensation from advisory services for achieving sales goals or recommending specific investments to clients.

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Item 6 - Supervision

Mr. Garlikov does not place securities transactions in the GARLIKOV ADVISORS, INC. client accounts. This allows GARLIKOV ADVISORS, INC. to supervise the advice given by Mr. Garlikov as another GARLIKOV ADVISORS, INC. representative is responsible for placing the transactions recommended by Mr. Garlikov. Mr. Garlikov's email is subject to regular review to ensure compliance with all applicable state and federal regulations. GARLIKOV ADVISORS, INC. reviews all client account activity on a regular basis to ensure trades are being placed in accordance with client objectives and risk tolerances.

Carrie L. Fleisher, GARLIKOV ADVISORS, INC.'s Chief Compliance Officer, is responsible for supervising Mr. Garlikov. Her phone number is 614-221-0900.

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