Item 1 - Cover Page

Stefan J. Cherneski

155 Oakridge

Unionville, CT, 06085

860-874-2750

stefancherneski@lifeadvisorsolutions.com

https://planlifeadvisors.org/

TLG Advisors, Inc.

26 West Dry Creek Circle, Suite 800

Littleton, CO 80120

888-371-0013

www.tlgadvisors.net

December 2024

This brochure supplement provides information about Stefan J. Cherneski 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 Stefan J. Cherneski is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Mr. Cherneski was born in 1978. He received his bachelor's degree in Economics with a minor in business from Central Connecticut University. From 2014 to 2025 he worked as an insurance wholesale representative at Underwriters Brokerage Services and since 2015 he has worked as a wholesaler at

Maple Leaf Insurance Services. In 2024 he joined Professional Life Advisors Network / PLAN as an insurance wholesaler. In 2016 he joined The Leaders Group, Inc. as a Registered Representative and TLG Advisors, Inc. in 2023 as an Investment Advisor Representative.

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. Cherneski has no such issues on his record.

Item 4 - Other Business Activities

Mr. Cherneski 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 works as an insurance representative Maple Leaf Insurance Services. He does insurance wholesaling through Professional Life Advisors Network / PLAN. He also works as a Managing Member of Forto Real Estate renting a condo. He also may sell other insurance products to clients.

Item 5 - Additional Compensation

Mr. Cherneski 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.