



Item 1 - Cover Page

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This brochure supplement provides information about Richard L. Cretella Jr. 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 Richard L. Cretella Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Mr. Cretella was born in 1964. He received his Bachelors from Vanderbilt University and his MBA from Uconn. Since 2007 he has worked as the President of Northeast Brokerage. In 2011 he joined The Leaders Group, Inc. as a Registered Representative. In 2023 he joined TLG Advisors, Inc. 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. Cretella has no such issues on his record.

Item 4 - Other Business Activities

Mr. Cretella 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 the President of Northeast Brokerage, where he sells fixed insurance products and assists other agent with the sale of insurance.

Item 5 - Additional Compensation

Mr. Cretella 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.