

Item 1 - Cover Page

Gary L. Gray

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

Item 2 – Educational Background and Business Experience

Mr. Gray was born in 1953. He attended Samford University in 1975 and was a Finance major. He completed MBA studies at UT Knoxville in 1977. Since 2018 he has been a Financial Associate at Gray Insurance Agency Inc. From 2005 until 2018 he worked for he was the president of Gray Insurance Agency. He was the COO at Nationwide Securities Inc. from 2001 until 2005. He was the President at Nationwide Advisory Services 2000-2002. He also worked in numerous Nationwide Insurance and Nationwide Life Management Positions 1980-2004. He currently holds the Chartered Life Underwriter

(CLU), Chartered Property Casualty Underwriter (CPCU), Chartered Financial Consultant (ChFC), Certified Regulatory and Compliance Professional (CRCP).

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. Gray has no such issues on his record.

Item 4 - Other Business Activities

Mr. Gray sells commission-based products (such as insurance or annuities) as a registered representative of The Leaders Group, Inc., a FINRA-registered broker-dealer. He's also a Business Consultant for Gray Insurance Agency, Inc..

Item 5 - Additional Compensation

Mr. Gray 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.