

**Item 1 - Cover Page**

**Karen M. Creel**

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This brochure supplement provides information about Karen M. Creel 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 Karen M. Creel is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Item 2 – Educational Background and Business Experience**

Ms. Creel was born in 1971. She graduated from Boston College in May 1993 with a Psychology Degree. She received her JD from Villanova Law School in May 1998 and LLM in Taxation in 1999. From 2017 until 2023 she was Sr. Managing Director of Estate and Business Planning at First Republic Bank. In 2023 she worked as Managing Director at Rockefeller Capital Management. Since 2024 she has worked as Head of Wealth Structuring at Sequent (Florida) LLC. In 2024 she joined Simplicity Investments, Inc. as a

Registered Representative and in 2025 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. Ms. Creel has no such issues on her record.

### **Item 4 - Other Business Activities**

Ms. Creel sells commission-based products (such as insurance or annuities) as a registered representative of Simplicity Investments, Inc., a FINRA-registered broker-dealer. She also works as Head of Wealth Structuring at Sequent (Florida) LLC.

### **Item 5 - Additional Compensation**

Ms. Creel provides investment-planning advice to her customers on a fee basis. If you were to purchase a commission-based product from her, she will explain how she is paid and how it differs from a fee-based transaction. In addition, she 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 303-500-8943, or [compliance@tlgadvisors.net](mailto:compliance@tlgadvisors.net).