

Item 1 - Cover Page

Matthew Pennington

185 N Main Street

Collierville, TN 38017

901-591-8551

matthew@thewealthstrategiesgroup.com

www.thewealthstrategiesgroup.com

TLG Advisors, Inc.

475 Springfield Ave.

Summit, NJ 07901

303-500-8943

www.tlgadvisors.net

January 2026

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

Item 2 – Educational Background and Business Experience

Mr. Pennington was born in 2002. He attended Mississippi State University from 2020 until 2024 receiving his bachelors degree. From 2024 until 2025 he was an Agent and Registered Representative with Mass

Mutual. In 2025 he joined Wealth Strategies Group and Simplicity Investments as a Registered Representative and in 2026 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. Pennington has no such issues on his record.

Item 4 - Other Business Activities

Mr. Pennington sells commission-based products (such as insurance or annuities) as a registered representative of Simplicity Investments, a FINRA-registered broker-dealer. He also sells other fixed insurance products. He is an Advisor with Wealth Strategies Group.

Item 5 - Additional Compensation

Mr. Pennington 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 303-500-8943, or compliance@tlgadvisors.net.