



Item 1 - Cover Page

Gary Kreps

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

Item 2 – Educational Background and Business Experience

Mr. Kreps was born in 1954. He attended McGill University, Montreal, CA receiving a Bachelor of Arts - Political Science and Economics degree. He then attended Concordia University, Montreal, CA obtaining a Masters of Business Administration - Finance and International Business degree. From 1997 until 2024 he worked at Marathon Capital Management as a Managing Member and Portfolio Manager. He was a Financial Advisor with Prudential Advisors from 2020 until 2023. From 2023 until 2024 he worked at



Merrill Lynch Wealth Management as a Financial Advisor. In 2025 he joined Simplicity Investments, Inc. as a Registered Representative and 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. Kreps has no such issues on his record.

Item 4 - Other Business Activities

Mr. Kreps sells commission-based products (such as insurance or annuities) as a registered representative of Simplicity Investments, Inc., a FINRA-registered broker-dealer. He also works as an independent insurance agent selling other insurance products.

Item 5 - Additional Compensation

Mr. Kreps 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.