

Customer Relationship Summary Revised March 2025*

TLG Advisors, Inc.

A Registered Investment Advisor, Registered with the United States Securities and Exchange Commission (SEC)

Please be aware that Brokerage and investment advisory services and fees differ and it is important for an investor to understand the difference. Free and simple tools are available to research firms and financial professionals are available at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

“What investment services and advice can you provide me?”

TLG Advisors offers accounts managed through various third-party money managers and in some cases your accounts will be managed by your advisor through a third-party custodian such as Charles Schwab, Pershing or Fidelity. We make recommendations based on your investment objectives, your risk tolerance, your time horizon and the amount of money you plan on investing. Different managers may have different minimums to open an account, but most range from \$5,000 to \$25,000 as minimum investment. Please see additional information on our website and the money manager website for more specific information. We will review your accounts at least annually and will meet with you in person or over the phone to discuss your investments. We will not make changes to your account without your authorization unless you have given us discretionary authority to do so. You may enter into an agreement for financial planning services for a specified hourly amount or flat fee, details of which will be discussed with your advisor and will be outlined in your financial planning agreement. It is your responsibility to notify us if anything in your situation changes that could change your risk tolerance, time horizon or objectives.

Questions you should ask your financial professional:

*Given my financial situation, should I choose an investment advisory service? Why or why not?
How will you choose investments to recommend to me?
What is your relevant experience, including your licenses, education and other qualifications?
What do these qualifications mean?*

What fees will I pay?

Fees vary by sub-advisor and/or investment manager used, according to sub-advisor's or investment manager's fee schedule. Advisory fees on accounts managed by TLG Advisors generally run .80% to 1.75% per year of total assets under management, but may have additional transaction, custody, money manager and/or platform fees. Please see your advisory agreement for breakdown of fees and compensation paid to your advisor. **You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time.** For a financial planning service, you may pay a one-time fee up front, or if it's an ongoing planning agreement you may pay more than one fee. The fees you will pay are outlined in your financial planning agreement. Please make sure you understand what fees and costs you are paying. More information about fees is available at www.tlgadvisors.net within our ADV Part 2A.

Questions you should ask your financial professional:

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means: Our firm receives a percentage of the compensation your financial professional receives. We also receive marketing fees from some product sponsors to appear at our educational events and advertise in our internal communications.

How might your conflicts of interest affect me and how will you address them?

We have analyzed our conflicts of interest and have eliminated, mitigated or are disclosing these conflicts. We have an inherent conflict with the private funds managed by some of our advisers and we receive revenue sharing from some of the sponsors and money managers.

Specific references: Please see our Form ADV Part 2A for specific conflicts and how we are addressing them.

How do your financial professionals make money?

Our financial professionals receive a fee based on the amount of client assets serviced by them. Some of these are one-time fee or may be recurring based on your investment amount or additional investments. This may create a conflict of interest as your adviser may encourage you to invest more money with them.

Do you or your financial professionals have legal or disciplinary history?

Yes. Please visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Questions you should ask your financial professional:

As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional information: You may find additional information about our firm and services at www.tlgadvisors.net . You may call us at (877) 460-0254 to request up-to-date information and a copy of the relationship summary.

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me? Your primary contact is your financial professional. He or she is a representative of our investment adviser. Should you have concerns about how this person is treating you, please contact customerservice@tlgadvisors.net

*Rev 3 (03.25) No material changes have been made but additional clarifying information has been added.