



## THE GARLIKOV COMPANIES

GARLIKOV ADVISORS, INC. (“ADVISORS”) is registered with the Securities and Exchange Commission (“SEC”) as a investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment adviser and investing.

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

We offer investment advisory services to retail investors, including discretionary trading authority. ADVISORS specializes in managing assets inside variable universal life (“VUL”) insurance contracts utilizing a proprietary investment model focused on capital preservation and a conservative growth philosophy. The goal is to minimize risk while potentially benefiting from the opportunity to achieve gains. Recommendations for Exchange Traded Funds (“ETFs”) are executed for Donald E. Garlikov through his registration with TLG Advisors, Inc. We rely on you to notify us of any changes that could alter your risk tolerance, time horizon or objectives.

For additional information, please see Form ADV, Part 2A which can be requested by contacting us at 614.221.0900.

**Conversation Starters:** Ask your financial professional, Donald E. Garlikov –

- *Given my financial situation, should I choose an investment advisory service, a brokerage service or both types of services? 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?”

ADVISORS receives an annual advisory fee calculated on the total account value as of the contract anniversary date for each managed VUL insurance contract. This management fee is billed annually, in arrears. Managed fees for ETF recommendations through TLG Advisors, Inc. are calculated and invoiced quarterly based on the account value as of the last business day of each calendar quarter. The managed fee is 1% with a sliding scale for accounts with greater asset values under management.

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. Please make sure you understand what fees and costs you are paying.

For additional information, please see Form ADV, Part 2A which can be requested by calling us at 614.221.0900.

**Conversation Starter:** Ask your financial professional, Donald E. Garlikov –

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, 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.

- Proprietary Products: We may recommend investing your assets in proprietary M Fund subaccounts which could generate revenue for M Financial Group, a privately held corporation in which Donald E. Garlikov is a shareholder.

**Conversation Starter:** Ask your financial professional, Donald E. Garlikov –

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

**“How do your financial professionals make money?”**

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**“Do your financial professionals have legal or disciplinary history?”**

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and your financial professional.

**Conversation Starter:** Ask your financial professional, Donald E. Garlikov –

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

**Additional Information:**

You may find information about our firm and services at [www.garlikovcompanies.com](http://www.garlikovcompanies.com). You may call us at 614.221.0900 to request up-to-date information or a copy of this disclosure.

**Conversation Starter:** Ask your financial professional, Donald E. Garlikov –

- *Who is my primary contact person? Is he or she a representative of an investment-adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*