

**Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
April 2024**

**Dennis Mark Gambino, AIF®
TRG Investment Advisors, LLC
and
TRG Retirement Plan Consultants
48 Harris Place
Brattleboro VT 05301
www.therichardsgrp.com**

**Firm Contact:
Benjamin W. Taggard
Chief Compliance Officer**

This brochure supplement provides information about Mr. Gambino that supplements our brochure. You should have received a copy of that brochure. Please contact Benjamin Taggard if you did not receive TRG Investment Advisors, LLC *dba* TRG Retirement Plan Consultants brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Gambino is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #6793488.

Item 2: Educational Background & Business Experience

Dennis Mark Gambino

Year of Birth: 1988

Educational Background:

Mr. Gambino does not have any post-secondary education to disclose.

Business Background:

- 04/2024 – Present TRG Investment Advisors, LLC;
Financial Advisor & Retirement Plan Service Consultant
- 02/2023 – 04/2024 TRG Investment Advisors, LLC; Retirement Plan Service Consultant
- 04/2022 – 03/2022 Merrill Lynch, Pierce, Fenner & Smith Inc.;
Registered Wealth Management Client Associate
- 06/2017 – 03/2022 Morgan Stanley Smith Barney LLC;
Registered Client Service Associate

Exams, Licenses & Other Professional Designations:

- 2020: SIE
- 2020: Series 7
- 2021: Series 66

Accredited Investment Fiduciary (AIF®)

The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF® Code of Ethics. In order to maintain the AIF® designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Item 3: Disciplinary Information¹

There are no legal or disciplinary events material to the evaluation of Mr. Gambino.

Item 4: Other Business Activities

¹ Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Mr. Gambino does not have any outside business activity to disclose.

Item 5: Additional Compensation

Mr. Gambino does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Ben Taggard, Chief Compliance Officer of TRG Investment Advisors, LLC, supervises and monitors Mr. Gambino's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Ben Taggard if you have any questions about Mr. Gambino's brochure supplement at 800-222-6016.