

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

Tracey Lynn John

**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 Ms. John 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 Ms. John is available on the SEC's website at www.adviserinfo.sec.gov by searching #7670074.

Item 2: Educational Background & Business Experience

Tracey Lynn John
Year of Birth: 1971

Educational Background:

- 1994: Bryant College; B.A.; Marketing

Business Background:

- 11/2022 - Present The Richards Group; Account Executive
- 12/2002 – 11/2022 Vermont Country Deli; General Manager

Exams, Licenses & Other Professional Designations:

- 2023: Series 65
- 2024: Accredited Investment Fiduciary (AIF®)

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 Ms. John.

Item 4: Other Business Activities

Ms. John is on the Board of Directors of Management Oversight for Brattleboro Savings and Loan, a bank providing standard banking services. Ms. John will not be soliciting the bank's services to clients. Ms. John, as a fiduciary, will act in the client's best interest and adhere to our firm's code of ethics.

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.

Ms. John is on the Board of Trustees of Management Oversight for Brattleboro Development Credit Corporation, a non-profit economic development organization. Ms. John will not be soliciting the organization's services to clients. Ms. John, as a fiduciary, will act in the client's best interest and adhere to our firm's code of ethics.

Item 5: Additional Compensation

Ms. John 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 Ms. John'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 Ms. John's brochure supplement at 800-222-6016.