Gretchen Curtis

Disclosure Brochure Supplement Part 2B, Form ADV

SPG Advisors LLC

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This brochure supplement provides information about Gretchen Curtis and supplements the SPG Advisors LLC's brochure. You should have received a copy of that brochure. Please contact Cody Crawford if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Gretchen Curtis (CRD#3170443) is available on the SEC's website at www.adviserinfo.sec.gov

Brochure Supplement (Part 2B of Form ADV)

Gretchen E. Curtis
Year of birth: 1975

Item 2 Educational Background and Business Experience

Educational Background:

- Seattle Pacific University; Bachelor of Arts; Business Administration-Management; 1999

Business Experience:

- Sound Planning Group, Inc; Insurance Agent; 11/2019 - Present
- SPG Advisors LLC; Investment Advisor Representative; 08/2019 - Present
- Sound Planning Group, Inc; Operations Manager; 06/2020 - 10/2023
- SPG Advisors LLC; Servicing Coordinator; 06/2019 - 08/2019
- Auxano Advisors LLC; Associate; 11/2013 - 05/2019

Professional Designations:

- National Social Security Advisor (NSSA®) certification[1]
- Registered Investment Advisor Representative (IAR)

Item 3 Disciplinary Information

Criminal or Civil Action: None to report
Administrative Proceeding: None to report
Self-Regulatory Proceeding: None to report

Item 4 - Other Business Activities

Gretchen Curtis is an insurance agent (License #1040182) with Sound Planning Group, Inc and spends less than 25% of her time in this capacity. From time to time, she will offer clients products and/or services from these activities.

This practice presents a conflict of interest because it gives an incentive to recommend products and services based on the commission received. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to place the best interest of the client first. The clients are informed that the advisor representative receives a commission on the sale of an insurance product that is paid directly by the insurance company and not from the client's insurance assets. The clients are not required to purchase any products or services. Clients have the option to purchase these products or services through the insurance agent or agency of their choosing, including those unaffiliated with SPG Advisors LLC and Sound Planning Group, Inc.

Item 5 - Additional Compensation

Ms. Curtis does not receive any other compensation other than for her advisory services. She does not receive any performance-based fees. She does not receive any additional compensation for performing advisory services other than what is disclosed in Item 5 of Part 2A.

Item 6 - Supervision

[1] The NSSA designation is awarded by the National Social Security Association LLC. They require the completion of an eight hour educational course that incompasses social security benefits and options. The individual must pass an exam, and renew their certification annually with 16 hours of continuing education.

Supervision of Gretchen Curtis is performed by Andrew Lucich in his capacity as Chief Compliance Officer of SPG Advisors. SPG Advisors has implemented a policies and procedures manual and Code of Ethics which guides the Firm and its supervised persons in meeting their fiduciary obligations to clients when providing investment advisory services. As SPG Advisors' Chief Compliance Officer, Mr. Lucich is responsible for the implementation of the Firm's policies and procedures and Code of Ethics. Mr. Lucich may be contacted at 781-307-1747 for more information about this Brochure Supplement.