Loren Downs

Disclosure Brochure Supplement
Part 2B, Form ADV

SPG Advisors LLC

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

Additional information about Loren D. Downs (CRD #6691366) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Loren D. Downs
Year of birth: 1987

Item 2 Educational Background and Business Experience

Educational Background:

- Seattle Pacific University; Bachelor of Arts in Business Administration; 2007

Business Experience:

- SPG Advisors LLC; Investment Advisor Representative; 08/2016 – Present
- Sound Planning Group, Inc; Insurance Agent; 08/2015 – Present

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

Loren Downs is an insurance agent (License #7188662) with Sound Planning Group, Inc (SPG) and spends approximately 40% of his time in this capacity. From time to time, he will offer clients products and/or services from these activities.

This practice presents a conflict of interest because Loren is compensated as an insurance agent incentivizing him to recommend products and services. This conflict is mitigated by disclosures, procedures, and his fiduciary obligation to place the best interest of the client first. 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.

Loren Downs is the President of Sound Planning Group, Inc (SPG). He spends approximately 30% of his time in this capacity. It is not expected that there will be any conflict of interest. To the extent that a conflict of interest could arise, the conflict will be mitigated by disclosures, procedures, the firm's Fiduciary obligation to place the client's best interest first, and the fact that clients are not required to purchase any products or services.

Item 5 - Additional Compensation

Mr. Downs receives additional compensation in his capacity as an insurance agent but he does not receive any performance-based fees. He does not receive any additional compensation for performing advisory services other than what is disclosed in Item 5 of Part 2A.

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

Item 6 - Supervision

Supervision of Loren Downs 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.