

**Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
August 2021**

Michael Anthony Mandracchia

**TRG Investment Advisors, LLC
and
TRG Retirement Plan Consultants
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Brattleboro VT 05301
www.therichardsgrp.com**

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

This brochure supplement provides information about Mr. Mandracchia 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. Mandracchia is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD # 862751.

Item 2: Educational Background & Business Experience

Michael Anthony Mandracchia

Year of Birth: 1953

Educational Background:

- 1973: Columbia School of Engineering; General Education; Bioengineering
- 1976: Queens College; B.A.; Political Science

Business Background:

- 08/2021 – Present TRG Investment Advisors, LLC; Financial Advisor & Retirement Plan Consultant
- 09/2005 – 08/2021 The Richards Group; Financial Advisor

Exams, Licenses & Other Professional Designations:

- 2018: SIE
- 2007: AIF®
- 2005: Series 66, Series 7
- 1997: Series 63

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. Mandracchia.

Item 4: Other Business Activities

Mr. Mandracchia is a licensed insurance agent/broker. He may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales

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.

may create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, Mr. Mandracchia, as a fiduciary, will act in the client's best interest.

Item 5: Additional Compensation

Mr. Mandracchia 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. Mandracchia'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. Mandracchia's brochure supplement at 800-222-6016.