# Item 1: Cover Page Part 2B of Form ADV: Brochure Supplement February 2023

## **Dennis Mark Gambino**

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 <a href="https://www.adviserinfo.sec.gov">www.adviserinfo.sec.gov</a> 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:**

• 02/2023 - Present 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: SIE2020: Series 72021: Series 66

## Item 3: Disciplinary Information<sup>1</sup>

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

#### **Item 4: Other Business Activities**

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.

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.

## **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.