

## Item 1 Cover Page

### **James S. Hemphill**

TGS Financial Advisors

Brochure Supplement  
Dated: December 20, 2024

Contact: Peter Mai, Chief Compliance Officer  
100 W. Matsonford Road, Building 3, Suite 304  
Radnor, Pennsylvania 19087  
[www.tgsfinancial.com](http://www.tgsfinancial.com)

**This brochure supplement provides information about James S. Hemphill that supplements the TGS Financial Advisors' brochure. You should have received a copy of that brochure. Please contact Peter Mai, Chief Compliance Officer, if you did *not* receive TGS Financial Advisors' brochure or if you have any questions about the contents of this supplement.**

**Additional information about James S. Hemphill is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Education Background and Business Experience**

James S. Hemphill was born in 1956. Mr. Hemphill graduated from Swarthmore College in 1978 with a degree in history. Mr. Hemphill has been an investment adviser representative of TGS Financial Advisors since February of 1990. From February of 1990 to June of 2008, Mr. Hemphill was dual registered as a broker and branch manager with Raymond James Financial Services, Inc.

James S. Hemphill is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to the CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

James S. Hemphill has held the designation of Chartered Financial Consultant® (ChFC®) since 1999. The ChFC® designation is awarded by The American College, an accredited private educational institution that offers both undergraduate and graduate training programs. Prerequisites include high school education and three years of full-time business experience within the five years preceding the awarding of the designation. Average study time to earn the ChFC® exceeds 450 hours, to complete the eight required college-level courses and pass the final exam for each course. Required courses cover topics, including retirement and estate planning; insurance planning; financial process and environment, income tax planning; employee benefits planning;

asset protection planning and estate tax, transfer tax, and gift tax planning; and applications of comprehensive financial planning and consulting. Certification requires 30 CE credits every two years. ChFC<sup>®</sup> charter holders are held to a fiduciary standard and agree to comply with The American College code of ethics and procedures.

James S. Hemphill has held the designation of Chartered Life Underwriter (CLU<sup>®</sup>) since 1998. Since 1927, the CLU<sup>®</sup> has been the respected risk management credential for advisors. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU<sup>®</sup> designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation.

James S. Hemphill has held the designation of Certified Investment Management Analyst<sup>®</sup> (CIMA<sup>®</sup>) since 2001. The CIMA certification signifies that an individual has met initial and on-going experience, ethics, education, and examination requirements for the job of investment management consulting, including advanced investment management theory and application. The designation is administered through the Investments & Wealth Institute<sup>®</sup> (IWI). Prerequisites for the CIMA<sup>®</sup> certification are three years of financial services experience and an acceptable ethical background/compliance history as decided in an admissions peer review process governed by the Ethics Board. To obtain the CIMA certification, candidates must successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school and pass a Certification Examination. CIMA designees are required to IWI's Code of Professional Responsibility and Guidance Document, Disciplinary Rules and Procedures, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics and one tax/regulations hours, every two years to maintain the certification.

James S. Hemphill has held the designation of Chartered Advisor for Senior Living (CASL<sup>®</sup>) since 2006. The CASL<sup>®</sup> credential provides advisors with in-depth training on issues impacting seniors and those planning for retirement. The designation incorporates five required, college-level courses that represent an average total study time of more than 250 hours. Topics include investments, estate planning, health and long-term care financing, and financial decisions for retirement. CASL<sup>®</sup> designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator with an 84-year heritage and the top level of academic accreditation.

James S. Hemphill has held the designation of Certified Private Wealth Advisor (CPWA<sup>®</sup>) since 2016. The CPWA designation signifies that an individual has met initial and on-going experience, ethics, education, and examination requirements for the job of private wealth advisor, which is centered on management topics and strategies for high-net-worth clients. The designation is administered through Investments & Wealth Institute<sup>™</sup> (IWI). Prerequisites for the CPWA designation are: a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA<sup>®</sup> certification, CIMC<sup>®</sup>, RMA<sup>®</sup>, CFA<sup>®</sup>, CFP<sup>®</sup>

certification, ChFC<sup>®</sup> or CPA license; acceptable ethical background/compliance history as decided in an admissions peer review process governed by the Ethics Board and five years of professional client-centered experience in financial services or a related industry. CPWA designees must complete a six-month pre-class educational component and an executive education program through an IWI-approved registered education program. CPWA designees are required to adhere to IWI's Code of Professional Responsibility and Guidance Document, Disciplinary Rules and Procedures, and Rules and Guidelines for Use of the Marks. CPWA designees must report 40 hours of continuing education credits, including two ethics and one tax/regulations hours, every two years to maintain the certification.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Peter Mai, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Mai at (610) 892-9900.

## Item 1 Cover Page

### **Thomas A. Rylko**

TGS Financial Advisors

Brochure Supplement  
Dated: December 20, 2024

Contact: Peter Mai, Chief Compliance Officer  
100 W. Matsonford Road, Building 3, Suite 304  
Radnor, Pennsylvania 19087  
[www.tgsfinancial.com](http://www.tgsfinancial.com)

**This brochure supplement provides information about Thomas A. Rylko that supplements the TGS Financial Advisors' brochure. You should have received a copy of that brochure. Please contact Peter Mai, Chief Compliance Officer, if you did *not* receive TGS Financial Advisors' brochure or if you have any questions about the contents of this supplement.**

**Additional information about Thomas A. Rylko is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Education Background and Business Experience**

Thomas A. Rylko was born in 1975. Mr. Rylko graduated from West Chester University in 1997 with a degree in history education. Mr. Rylko graduated from The University of Delaware in 1999 with a master's degree in history. Mr. Rylko has been with TGS Financial Advisors since July of 2006 and is currently a Financial Advisor. From July of 2006 to June of 2008, Mr. Rylko was also a Special Projects Associate of Raymond James Financial Services Inc.

Mr. Rylko is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP®

certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### Item 3 Disciplinary Information

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

#### **Item 5 Additional Compensation**

None.

#### **Item 6 Supervision**

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**Item 1 Cover Page**

**Audrey Libois**

TGS Financial Advisors

Brochure Supplement  
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Contact: Peter Mai, Chief Compliance Officer  
100 W. Matsonford Road, Building 3, Suite 304  
Radnor, Pennsylvania 19087  
[www.tgsfinancial.com](http://www.tgsfinancial.com)

**This brochure supplement provides information about Audrey Libois that supplements the TGS Financial Advisors' brochure. You should have received a copy of that brochure. Please contact Peter Mai, Chief Compliance Officer, if you did *not* receive TGS Financial Advisors' brochure or if you have any questions about the contents of this supplement.**

**Additional information about Audrey Libois is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Audrey Libois was born in 1985. Ms. Libois graduated from Temple University in 2010 with a degree in finance. Ms. Libois has been a Planning Associate of TGS Financial Advisors since November of 2011.

Ms. Libois is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).



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### Item 3 Disciplinary Information

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

#### **Item 5 Additional Compensation**

None.

#### **Item 6 Supervision**

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**Item 1 Cover Page**

**Joan M. Hill**

TGS Financial Advisors

Brochure Supplement  
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100 W. Matsonford Road, Building 3, Suite 304  
Radnor, Pennsylvania 19087  
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**This brochure supplement provides information about Joan M. Hill that supplements the TGS Financial Advisors' brochure. You should have received a copy of that brochure. Please contact Peter Mai, Chief Compliance Officer, if you did *not* receive TGS Financial Advisors' brochure or if you have any questions about the contents of this supplement.**

**Additional information about Joan M. Hill is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Joan M. Hill was born in 1968. Ms. Hill graduated from The University of Rochester in 1991 with a degree in English and history. Ms. Hill has been a Planning Associate of TGS Financial Advisors since November of 1994. From February of 1992 to June of 2008, Ms. Hill was an investment adviser representative of Raymond James Planning Associates, Inc.

**Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

#### **Item 5 Additional Compensation**

None.

#### **Item 6 Supervision**

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**Item 1 Cover Page**

**Sean H. Moore**

TGS Financial Advisors

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**This brochure supplement provides information about Sean H. Moore that supplements the TGS Financial Advisors' brochure. You should have received a copy of that brochure. Please contact Peter Mai, Chief Compliance Officer, if you did *not* receive TGS Financial Advisors' brochure or if you have any questions about the contents of this supplement.**

**Additional information about Sean H. Moore is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Sean H. Moore was born in 1991. Mr. Moore graduated from the University of South Alabama in 2013 with a Bachelor of Arts degree in political science. Since April 2014, Mr. Moore has been a Financial Planner at TGS Financial Advisors.

**Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

#### **Item 5 Additional Compensation**

None.

#### **Item 6 Supervision**

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## Item 1 Cover Page

### **Marvin L. Barron**

TGS Financial Advisors

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**This brochure supplement provides information about Marvin L. Barron that supplements the TGS Financial Advisors' brochure. You should have received a copy of that brochure. Please contact Peter Mai, Chief Compliance Officer, if you did *not* receive TGS Financial Advisors' brochure or if you have any questions about the contents of this supplement.**

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## **Item 2 Education Background and Business Experience**

Marvin L. Barron was born in 1980. Mr. Barron graduated from Swarthmore College in 2002 with a Bachelor of Arts degree with high honors in economics, with a minor in social psychology. Mr. Barron has been the Research Director of TGS Financial Advisors since September of 2022. Mr. Barron first became an investment advisor representative in 2002. He worked at TGS Financial from 2002 until 2014 - first as a Research Analyst, then Research Director, and lastly as Managing Partner. From 2014 to 2022 Mr. Barron worked in various roles in the B2B and fintech startup ecosystem as a consultant, advisor, and founder.

Mr. Barron is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use

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### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

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**Matthew H. Lugar**

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**Item 2 Education Background and Business Experience**

Matthew H. Lugar was born in 1982. Mr. Lugar graduated from the University of Delaware in 2004 with a Bachelor of Science degree in finance and from Villanova University in 2017 with a Master of Business Administration degree. Mr. Lugar has been a Portfolio Analyst of TGS Financial Advisors since July of 2024. From April of 2023 to June of 2024, Mr. Lugar was the Head of Investment Solutions for SEI. From October of 2020 to April of 2023, he was the Chief of Staff for Infosys. From October of 2024 to October of 2020, he was a Senior Manager of Vanguard.

Mr. Lugar has held the Certified Investment Management Analyst<sup>®</sup> designation since 2023. The CIMA certification signifies that an individual has met initial and on-going experience, ethics, education, and examination requirements for the job of investment management consulting,

including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable ethical background/compliance history as decided in an admissions peer review process governed by the Ethics Board. To obtain the CIMA certification, candidates must successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school and pass a Certification Examination. The designation is administered through Investments and Wealth Institute® (IWI). CIMA designees are required to adhere to IWI's Code of Professional Responsibility and Guidance Document, Disciplinary Rules and Procedures, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics and one tax/regulations hours, every two years to maintain the certification.

Mr. Lugar has held the Qualified 401(k) Administrator (QKA®) credential since 2008. The QKA® credential is awarded by the American Society of Pension Professionals & Actuaries (ASPPA). Prerequisites for the credential are three years' experience in the retirement field or completion of ASPPA's Retirement Plan Fundamentals course. Candidates may apply for ASPAA credentialed membership after completing the QKA® program. The QKA® program consists of Plan Management and Testing & Compliance, each comprising nine courses, a practice test and a credential exam. All ASPPA credentialed members must acquire 40 hours of continuing education credits (two of which must be ethics) within a two-year cycle and must renew their ASPPA membership annually.

### **Item 3 Disciplinary Information**

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule

206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Peter Mai, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Mai at (610) 892-9900

## Item 1 Cover Page

**Yousef M. M. Albaid**

TGS Financial Advisors

Brochure Supplement  
Dated: December 20, 2024

Contact: Peter Mai, Chief Compliance Officer  
100 W. Matsonford Road, Building 3, Suite 304  
Radnor, Pennsylvania 19087  
[www.tgsfinancial.com](http://www.tgsfinancial.com)

**This brochure supplement provides information about Yousef M. M. Albaid that supplements the TGS Financial Advisors' brochure. You should have received a copy of that brochure. Please contact Peter Mai, Chief Compliance Officer, if you did *not* receive TGS Financial Advisors' brochure or if you have any questions about the contents of this supplement.**

**Additional information about Yousef M. M. Albaid is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Yousef M. M. Albaid was born in 2001. Mr. Albaid graduated from Haverford College in 2023 with a Bachelor of Arts degree in econometrics and mathematics. Mr. Albaid has been a Planning Associate of TGS Financial Advisors since August of 2023. Prior to that he was a student.

## Item 3 Disciplinary Information

None.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

#### **Item 5 Additional Compensation**

None.

#### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Peter Mai, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Mai at (610) 892-9900