



THE GARLIKOV COMPANIES

Item 1- Cover Page

Donald E. Garlikov

GARLIKOV ADVISORS, INC.

41 South High Street, Suite 3400

Columbus, OH 43215

(614) 221-0900

<http://www.garlikovcompanies.com>

Brochure Supplement Date: December 31, 2016

This Brochure Supplement provides information about Donald E. Garlikov that supplements the GARLIKOV ADVISORS, INC. Brochure. You should have received a copy of that Brochure. Please contact Thomas Kaiser at twk@garlikovcompanies.com or at (614) 221 0900 if you did not receive a copy of GARLIKOV ADVISORS, INC.'s Brochure or if you have questions regarding the contents of this supplement.

GARLIKOV ADVISORS, INC.
Registered Investment Advisor
Under the Act of 1940

GARLIKOV & ASSOCIATES, INC.



41 South High Street
Suite 3400
Columbus, Ohio 43215

P 614.221.0900
F 614.221.1508

Investment Advisory Services Offered through GARLIKOV ADVISORS, INC., a Registered Investment Advisor. THE GARLIKOV COMPANIES is independently owned and operated.



THE GARLIKOV COMPANIES

Item 2- Educational Background and Business Experience

Donald E. Garlikov was born in 1943. Mr. Garlikov earned his B.S. from The Ohio State University and his M.B.A. from University of Dayton. He holds his FINRA Series 6, 26, and Ohio Life, Health, and Variable Products license.

FINRA Series 6 This is the Investment Company/Variable Contracts Products Limited Representative Qualification Examination and is used to qualify individuals seeking registration with FINRA under Article III, Section 2 of the NASD By-Laws and applicable Membership, Registration and Qualification Rules. Registered Representatives in this limited category of registration are permitted to transact a member's business in redeemable securities of companies registered pursuant to the Investment Company Act of 1940, securities of closed-end companies registered pursuant to the Investment Company Act of 1940 during the period of original distribution only, and variable contracts and insurance premium funding programs and other contracts issued by an insurance company except contracts that are exempt securities pursuant to Section 3(a)(8) of the Securities Act of 1933. This category of registration, by itself, does not allow a registered representative to transact a member's business in corporate securities, direct participation programs, municipal securities, or options products.

FINRA Series 26 This FINRA Investment Company Products/Variable Contracts Limited Principal Qualification Examination is used to qualify individuals seeking registration with FINRA under Article III, Section 2 of the NASD By-Laws and Rule 1022(d). Registered principals in this limited category of registration are permitted to function as principals in a member's investment banking and securities business in redeemable securities of companies registered pursuant to the Investment Company Act of 1940, securities of closed-end funds during the period of original distribution only, and variable contracts and insurance premium funding programs registered pursuant to the Securities Act of 1933.

Mr. Garlikov is the sole owner of GARLIKOV ADVISORS, INC. and the affiliated company; GARLIKOV & ASSOCIATES, INC. The affiliated companies are commonly referred to as THE GARLIKOV COMPANIES. The principle business of Mr. Garlikov over the last 38 plus years has been the sale and servicing of life insurance contracts through GARLIKOV & ASSOCIATES, INC.

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Since 1983, he has provided oversight to and has been a member of the GARLIKOV ADVISORS, INC. Investment Management Committee ("Committee"). The Committee reviews and recommends investment strategies for the Discretionary Model portfolio for GARLIKOV ADVISORS, INC.

Item 3- Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. There are no reportable events required for Mr. Garlikov for this item.

Item 4- Other Business Activities

Mr. Garlikov's principle business is the sale and servicing of life insurance contracts through his insurance affiliate GARLIKOV & ASSOCIATES, INC. Either Mr. Garlikov or GARLIKOV & ASSOCIATES, INC. is appointed as an agent through various life insurance carriers. Either Mr. Garlikov or GARLIKOV & ASSOCIATES, INC. receive commissions from the sale of life insurance or annuity products.

Mr. Garlikov is a registered representative with M Holdings Securities, Inc. (MHS), which is a FINRA-registered broker-dealer that is used when transacting variable life insurance and variable annuities business. MHS is appointed as a broker through various life insurance carriers. MHS receives commissions from the insurance carriers from the sale of life insurance or annuity products, and in turn pays compensation to Mr. Garlikov.

Item 5- Additional Compensation

Mr. Garlikov does not receive compensation from advisory services other than through the fees charged to clients of GARLIKOV ADVISORS, INC. This compensation is paid either through salary or distributions from the corporation to the sole shareholder. Mr. Garlikov does not earn any additional compensation from advisory services for achieving sales goals or recommending specific investments to clients.

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Item 6 - Supervision

Mr. Garlikov does not place securities transactions in the GARLIKOV ADVISORS, INC. client accounts. This allows GARLIKOV ADVISORS, INC. to supervise the advice given by Mr. Garlikov as another GARLIKOV ADVISORS, INC. representative is responsible for placing the transactions recommended by Mr. Garlikov. Mr. Garlikov's email is subject to regular review to ensure compliance with all applicable state and federal regulations. GARLIKOV ADVISORS, INC. reviews all client account activity on a regular basis to ensure trades are being placed in accordance with client objectives and risk tolerances.

Thomas W. Kaiser, GARLIKOV ADVISORS, INC.'s CCO, is responsible for supervising Mr. Garlikov. His phone number is 614-221-0900.

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Thomas W. Kaiser

GARLIKOV ADVISORS, INC.

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Columbus, OH 43215

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Brochure Supplement Date: December 31, 2016

This Brochure Supplement provides information about Thomas W. Kaiser that supplements the GARLIKOV ADVISORS, INC. Brochure. You should have received a copy of that Brochure. Please contact Thomas Kaiser at twk@garlikovcompanies.com or at (614) 221 0900 if you did not receive a copy of GARLIKOV ADVISORS, INC.'s Brochure or if you have questions regarding the contents of this supplement.

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Item 2- Educational Background and Business Experience

Thomas W. Kaiser was born in 1956. He graduated from Wittenberg University in 1979 with a B.A. in Business Administration. He holds his FINRA Series 6, 26, and Ohio Life, Health, and Variable Products license. He also holds a CPA (Inactive License).

Since 1991, Mr. Kaiser has been working for THE GARLIKOV COMPANIES in a variety of functions from Controller, Financial Design Analyst and Compliance Officer. Prior to 1991, he worked for Victoria Secret Stores, Coca-Cola and Touche Ross.

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GARLIKOV ADVISORS, INC. and the affiliated company GARLIKOV & ASSOCIATES, INC. are commonly referred to as THE GARLIKOV COMPANIES. Mr. Kaiser joined THE GARLIKOV COMPANIES in March 1991. He is part of the Investment Management Committee and is responsible for monitoring and managing investment portfolios and variable life insurance sub-accounts, investment analysis, tracking performance, executing trades, and maintaining relationships with existing clients as well as seeking opportunities to grow the business.

Item 3- Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. There are no reportable events required for Mr. Kaiser for this item.

Item 4- Other Business Activities

Mr. Kaiser is a registered representative with M Holdings Securities, Inc. (MHS), which is a FINRA-registered broker-dealer that is used when transacting variable life insurance and variable annuities business.

Item 5- Additional Compensation

Mr. Kaiser does not receive compensation from advisory services other than through the fees charged to clients of GARLIKOV ADVISORS, INC.

Item 6 - Supervision

Mr. Kaiser's client advisory work and client trades are reviewed on a daily basis by Donald E. Garlikov. Mr. Kaiser's email is subject to regular review to ensure compliance with all applicable state and federal regulations.

Mr. Garlikov, GARLIKOV ADVISORS INC.'s President, is responsible for supervising Mr. Kaiser. His phone number is 614-221-0900.

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Michelle A. Johnson

GARLIKOV ADVISORS, INC.

41 South High Street, Suite 3400

Columbus, OH 43215

(614) 221-0900

<http://www.garlikovcompanies.com>

Brochure Supplement Date: December 31, 2016

This Brochure Supplement provides information about Michelle A. Johnson that supplements the GARLIKOV ADVISORS, INC. Brochure. You should have received a copy of that Brochure. Please contact Thomas Kaiser at twk@garlikovcompanies.com or at (614) 221 0900 if you did not receive a copy of GARLIKOV ADVISORS, INC.'s Brochure or if you have questions regarding the contents of this supplement.

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Item 2- Educational Background and Business Experience

Michelle A. Johnson was born in 1973. She graduated from Franklin University in 2010 with a B.S. in Finance. She holds her Ohio Life and Variable Products license and FINRA Series 6 licenses.

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GARLIKOV ADVISORS, INC. and the affiliated company GARLIKOV & ASSOCIATES, INC. are commonly referred to as THE GARLIKOV COMPANIES. Ms. Johnson joined THE GARLIKOV COMPANIES in November 2012. She is part of the Investment Management Committee and is responsible for monitoring and managing investment portfolios and variable life insurance sub-accounts, investment analysis, tracking performance, executing trades, and maintaining relationships with existing clients as well as seeking opportunities to grow the business.

Item 3- Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. There are no reportable events required for Ms. Johnson for this item.

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Item 4- Other Business Activities

Ms. Johnson is a registered representative with M Holdings Securities, Inc. (MHS), which is a FINRA-registered broker-dealer that is used when transacting variable life insurance and variable annuities business.

Item 5- Additional Compensation

Ms. Johnson does not receive compensation from advisory services other than through the fees charged to clients of GARLIKOV ADVISORS, INC.

Item 6 - Supervision

Ms. Johnson's client advisory work and client trades are reviewed on a daily basis by Thomas Kaiser. Ms. Johnson's email is subject to regular review to ensure compliance with all applicable state and federal regulations.

Thomas Kaiser, GARLIKOV ADVISORS, INC.'s CCO, is responsible for supervising Ms. Johnson. His phone number is 614-221-0900.

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