

EPG Advisory, LLC

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**Contact: Kenneth S Ray
March 31, 2019**

This brochure provides information about the qualifications and business practices of EPG Advisory, LLC. If you have any questions about the contents of this brochure, please contact us at (717) 560 – 2813 and / or ksrayepg@comcast.net.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority.

Additional information about EPG Advisory, LLC also is available on the SEC's website at www.advisorinfo.sec.gov.

Material Changes since last Annual Update

The last Annual Update to the EPG Advisory, LLC brochure was filed 3/08/2018. The following are material changes since our last update. Material changes to the current filing include:

- **Increase assets under management to \$11,067,661**
- **Change Management Fee schedule**

TABLE OF CONTENTS

Cover Page	1
Material Changes	2
Table of Contents	3
Advisory Business	4
Fees and Compensation	4
Performance Based Fees	4
Types of Clients	5
Methods of Analysis, Investment Strategies and Risk of Loss.....	6
Disciplinary Information	7
Other Financial Industry Activities and Affiliations	8
Code of Ethics	8
Brokerage Practices	9
Review of Accounts	9
Client Referrals and Other Compensation	9
Custody	9
Investment Discretion	10
Voting Client Securities	11
Financial Information.....	11
Requirements for State-Registered Advisers	11

Item 4: EPG Advisory, LLC Business

The Principal Owner of EPG Advisory, LLC is EPG Agency LLC, a Delaware Series LLC. EPG Advisory, Series is a separate series LLC of EPG Agency LLC. The Principal Owner and Managing Member of EPG Agency, LLC is Kenneth S Ray. Mr. Ray is Chief Compliance Officer of EPG Advisory, LLC.

EPG Agency LLC, a Delaware Series LLC. EPG Advisory, Series was formed October 9, 2009. Registration as an investment advisor became effective January 1, 2010. EPG Advisory, LLC markets its services through a Solicitor agreement with other licensed investment advisor representatives and through a marketing brand known as Safe IRA. Certain EPG Advisory, LLC management services may be viewed and / or accessed through www.safeira.org.

Advisory Services Offered

EPG Advisory, LLC offers 2 versions of a discretionary account management service known as the “Global Steward” and “Global Steward with Income” management services. Both services utilize the same underlying strategy with the exception that the Global Steward with Income” strategy is considered somewhat more conservative and seeks to generate monthly income from option writing. Each client, in counsel with their investment advisor representative, determines which Global Steward account type and amount is suitable to their individual objectives. Each discretionary account management service is considered to utilize “active” management as contrasted to “passive” management. Accounts are held at E-Trade Securities and are considered to be “fee based” management services. Advisor does not receive any compensation from transaction commissions payable by Client to E-Trade Securities.

EPG Advisory, LLC has entered into a co-advisory relationship with AE Wealth Management, LLC (“AEWM”) to provide additional styles of investment advisory services to our clients. This arrangement allows us to access model portfolios, model managers, strategists, third party money managers, and trading services through AEWM’s managed account program. As part of the AEWM program, client provides AEWM discretion to select third party, nonaffiliated investment managers (“Model Managers”) to design and manage model portfolios for your assets. If EPG Advisory, LLC offers services through AEWM, we provide client with a copy of AEWM’s disclosure brochure which contains a detailed description of AEWM’s services. EPG Advisory, LLC receives a portion of the fee charged to EPG clients who utilize AEWM services.

Any client who wishes to terminate account management of any management service has 5 business days to cancel the contract without penalty. Client may terminate contract at any time. Any securities held in client account at point of termination will be liquidated and converted to money market or equivalent.

Global Steward Managed Account

The Global Steward Managed Account service provides discretionary individualized account management tailored to the growth portion of a client's overall portfolio. There are three levels of management involved with the Global Steward and / or Global Steward with Income account.

First, we seek to identify a diversified selection of 6 or 7 individual stocks and/or ETFs. Individual stocks are selected based on factors including, but not limited to:

- Consistent forecast earnings growth in excess of 15% per year
- Financial strength
- Industry leadership
- Unique product positioning
- Geopolitical and/or industry specific factors

Advisor may in its' sole discretion overweight or underweight allocations into specific asset classes based on Advisor's perception of market conditions.

Second, Specific Individual Securities are selected on the basis of fundamental analysis and / or (in the case of ETFs) their correlation to underlying assets.

Third, the "Global Steward with Income" management style uses short term option writing, seeking to enhance income and reduce portfolio volatility, by selling near term options based on short term pattern recognition.

There can be no assurance that advisor will be successful in any of its investment management strategies and client assumes the risk of loss of capital.

Amount of Assets Managed

Advisor currently manages approximately \$11.1 million of securities using the Global Steward management service on a fee only discretionary basis.

Advisor provides services to individuals, trusts, pensions, for profit and non – profit organizations. Account minimum is \$50,000 for each of the managed accounts unless minimum is waived by Advisor.

EPG Advisory, LLC manages Global Steward and Global Steward with Income accounts for many clients of Life Stewardship Advisors, a registered investment adviser under the Pennsylvania Securities Act of 1972. EPG Advisory, LLC provides compensation to Michael D. Novak, a licensed IAR of Life Stewardship Advisors, through a Solicitor's Agreement.

Item 5: Fees and Compensation to Advisor

Advisor charges the following fees monthly in arrears for all managed securities accounts. Fees are calculated on the basis of the value of the account at the end of the month. Accounts having assets managed less than the full month are charged based on the pro-rata portion of the month the assets were managed. Fees are deducted directly from the account on or about the first day of each month.

Aggregate Amount Monthly fee

\$ 0	-	\$ 149,999
\$ 150,000	-	\$ 299,999
\$ 300,000	-	\$ 499,999
\$ 500,000	-	\$ 749,999
\$ 750,000	-	\$ 999,999
\$1,000,000	-	\$1,499,999

Client will additionally incur transaction charges, custodial fees or other fees charged by brokerage firm where client account is held. EPG Advisory does not receive any remuneration whatsoever from any of these fees. Refer to Item 12 of this brochure for further information describing brokerage practices.

Item 6: Performance Based Fees and Side-By-Side Management

Advisor does not charge performance-based fees or engage in side-by-side management.

Item 7: Types of Clients

Clients of EPG Advisory, LLC include individuals, individual retirement plans, individual trusts and pension plans.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

“Global Steward” and “Global Steward with Income” managed account services

Each of the Global Steward managed account service provides discretionary individualized account management tailored to the growth portion of a client’s overall portfolio. There are three levels of management involved with the Global Steward and / or Global Steward with Income account.

First, we seek to identify a diversified selection of 6 or 7 individual stocks and/or ETFs. Individual stocks are selected based on factors including, but not limited to:

- Consistent forecast earnings growth in excess of 15% per year

- Financial strength
- Industry leadership
- Unique product positioning
- Geopolitical and/or industry specific factors

Advisor may in its' sole discretion overweight or underweight allocations into specific asset classes based on Advisor's perception of market conditions.

Second, Specific Individual Securities are selected on the basis of fundamental analysis and / or (in the case of ETFs) their correlation to underlying assets.

Third, the "Global Steward with Income" management style uses short term option writing, seeking to enhance income and reduce portfolio volatility, by selling near term options based on short term pattern recognition.

Investment concentrated in a relatively small quantity of individual securities may involve risk due to unforeseen circumstances. If such negative developments were to occur, then the proportionate impact on one's individual portfolio might be larger than if one had widely diversified holdings in a portfolio.

There can be no assurance that advisor will be successful in any of its investment management strategies and client assumes the risk of loss of capital.

Item 9: Disciplinary Information

From in or about March 2011 until September 2013 EPG Advisory, LLC failed to register one employee as an investment adviser representative in Pennsylvania.

Because EPG employed one unregistered investment adviser representative the Pennsylvania Department of Banking and Securities imposed a sanction on EPG consisting of an administrative assessment of \$10,000.

Without admitting or denying or denying the allegation, EPG Advisory, LLC paid the assessment.

Item 10: Other Financial Industry Activities and Affiliations

Kenneth S Ray is primary owner, and managing member and a licensed agent of EPG Agency, LLC, an independent insurance agency. His investment allocations may include a portion of a client portfolio allocated to "secure" investments provided by the insurance industry and for which he receives commission compensation.

Mr. Ray is managing member of EPG Agency, LLC, Safe IRA Series, an entity which owns the Safe IRA marketing brand including www.safeira.org, a website through which EPG Advisory, LLC management services are disclosed.

Ken has served on the National Association of Business Economists Survey Committee and currently serves on the Capstone Foundation Executive Committee.

EPG Advisory, LLC manages Global Steward accounts for many clients of Life Stewardship Advisors, a registered investment adviser under the Pennsylvania Securities Act of 1972. EPG Advisory, LLC provides compensation to Michael D. Novak, a licensed IAR of Life Stewardship Advisors, through a Solicitor's Agreement.

Item 11: Code of Ethics

All officers, directors and employees of EPG Advisory, LLC are subject to a Code of Ethics. A copy of the EPG Advisory, LLC Code of Ethics is available to any Client of prospective Client upon request.

Participation Interest in Client Transactions

All officers, directors and employees of EPG Advisory, LLC may invest in the same securities as Clients of EPG Advisory, LLC. If any potential conflict of interest occurs, Client transactions will be considered preferential. It is further noted that Applicant is in and shall be in total compliance with The Insider Trading and Securities Fraud Enforcement Act of 1988. Specifically, Applicant has adopted a firm wide policy outlining insider trading compliance by Applicant and associated persons and other employees. this statement has been distributed to all associated persons and employees of Applicant and has been signed and dated by each person. A copy of such firm wide policy is left with each person and the original is maintained in a master file. Further, Applicant has adopted a written supervisory procedures statement highlighting the steps to be taken to implement the firm wide policy. These materials are also distributed to all associated persons and employees of Applicant, are signed and dated and filed with the insider trading compliance materials. There are provisions adopted for (1) restricting access to the files, (2) providing continuing education, (3) restricting and / or monitoring trading on those securities of which Applicant's employees may have non-public information, (4) requiring all of Applicant's employees to conduct all of their trading through a specified broker or reporting all of their trading promptly to Applicant and (5) monitoring the securities trading of the firm and its' employees or associated persons.

Personal Trading

All officers, directors and employees of EPG Advisory, LLC may invest in the same securities as Clients of EPG Advisory, LLC. When so doing, they shall submit to Kenneth S Ray a report of every securities transaction in which they, their families (including the spouse, minor children and adults living in the same household as the officer, director or employee), and trusts of which they are trustees or in which they have a beneficial interest have participated within ten days after such transaction. The report shall include the name of the security, date of the transaction, quantity, price, and broker/ dealer through which the transaction was affected. The requirement may be satisfied by sending duplicate confirmations of such trade to Kenneth S. Ray.

Item 12: Brokerage Practices

Advisor recommends E-Trade discount brokerage services based on overall cost and quality of services provided by E-Trade. Considerations include transaction costs, transaction speed of execution, access to 24X7 online account information, customer service, tax reporting of investment account performance, availability of electronic statements and accessibility. Advisor utilizes "block trading" through E-Trade to aggregate transactions. Advisor receives no compensation, research services, soft dollar benefits, referrals, products or remuneration whatsoever for its referral of clients to E-Trade.

Item 13: Review of Client Accounts

Review of actively managed accounts occurs on an ongoing basis. After individualized asset allocations are determined and funds are invested, Advisor manages specific positions on the basis of block transactions; i.e., all Client accounts holding the same type of security purchase and sell the security during the same block transaction. Following such transactions, positions are allocated on a pro rata basis. In person Client reviews also occur. Frequency may vary between quarterly and annually dependent on Client needs.

Item 14: Client Referrals and Other Compensation

A portion of management fees is paid to licensed Solicitors and / or Investment Advisor Representatives for Client referrals.

Item 15: Custody

Applicant relies on the three prong safe harbor of 83-46cc (Lawwill, Sena & Weller, Inc. and Investment Counsel Association of America, Inc.) to allow the position that Applicant does not have custody. (1) Client provides a written authorization permitting advisor's fees to be paid directly from the Client's account by an independent custodian or trustee, (2) applicant sends to the client and the custodian or trustee at the same time a bill showing the amount of the fee, the value of the client's assets on which the fee is based and the specific manner in which the advisor's fee was calculated and (3) the custodian or trustee agrees to send to Client a statement no less than quarterly indicating all amounts disbursed from the account including the amount of advisory fees paid directly to the advisor.

Client may terminate an investment advisory contract at any time. Such termination shall be effective immediately upon date of receipt of written notice by EPG Advisory, LLC whereupon the pro rata portion of monthly or quarterly fees shall be removed from the

account in accordance with the three prong safe harbor of 83-46cc procedure described above.

Item 16: Investment Discretion

Advisor requires discretionary management authority to actively manage the Global Steward accounts.

Advisor manages discretionary accounts according to a non-exclusive safe harbor exemption from the definition of an investment company under section 5 of the Securities Act of 1933 with respect to programs that are organized and operated in the manner described in rule 3a 4.

1. Each client's account in the program is managed on the basis of the client's financial situation and investment objectives and in accordance with any reasonable restrictions imposed by the client on the management of the account.

2. Suitability considerations:

i. At the opening of the account, the Advisor obtains information from the client regarding the client's financial situation and investment objectives, and gives the client the opportunity to impose reasonable restrictions on the management of the account;

ii. At least annually, the Advisor contacts the client to determine whether there have been any changes in the client's financial situation or investment objectives, and whether the client wishes to impose any reasonable restrictions on the management of the account or reasonably modify existing restrictions:

iii. At least quarterly, the Advisor notifies the client in writing to contact the Advisor or such other person if there have been any changes in the client's financial situation or investment objectives, or if the client wishes to impose any reasonable restrictions on the management of the client's account or reasonably modify existing restrictions, and provides the client with a means through which such contact may be made; and

iv. The sponsor and personnel of the manager of the client's account of the client's account who are knowledgeable about the account and its management are reasonably available to the client for consultation.

3. Each client has the ability to impose reasonable restrictions on the management of the client's account, including the designation of particular securities or types of securities that should not be purchased for the account, or that should be sold if held in the account; Provided, however, that nothing in this section requires that a client have the ability to require that particular securities or types of securities be purchased for the account.

4. The Advisor provides each client with a statement, at least quarterly, containing a description of all activity in the client's account during the preceding period, including all transactions made on behalf of the account, all contributions and withdrawals made by the client, all fees and expenses charged to the account, and the value of the account at the beginning and end of the period.

5. Each client retains, with respect to all securities and funds in the account, to the same extent as if the client held the securities and funds outside the program, the right to:

- i. Withdrawal securities or cash;
- ii. Vote securities, or delegate the authority to vote securities to another person;
- iii. Be provided in a timely manner with a written confirmation or other notification of each securities transaction, and all other documents required by law to be provided to security holder; and
- iv. Proceed directly as a security holder against the issuer of any security in the client's account and not be obligated to join any person involved in the operation of the program, or any other client of the program, as a condition precedent to initiating such proceeding.

Item 17: Voting Client Securities

Advisor does not vote any Client securities.

Item 18: Financial Information

EPG Advisory, LLC does not receive advisory fees in advance. There is no financial condition that is reasonably likely to impair EPG Advisory's ability to meet contractual commitments to clients.

EPG Advisory, LLC and Kenneth S Ray, Managing Member and CCO, have never been subject to a bankruptcy petition.

Item 19: Requirements for State-Registered Advisers

Kenneth S. Ray has more than 40 years of experience helping families achieve their financial and estate planning objectives. Ken has served as Vice President, Investments of a national brokerage firm, received a patent for developing advanced investment management technologies, managed two mutual funds and authored The New Investment Manager (Amazon.com).

Ken founded Estate Protection Group, LLC, including EPG Agency LLC and EPG

Advisory, LLC in 2004 to provide families with a blend of legal, financial and health care protection resources. Mr. Ray devotes approximately 30 hours per month in service to EPG Agency, LLC. He serves as managing member of Safe IRA, a financial services marketing brand and devotes approximately 10 hours per month to Safe IRA. Mr. Ray's involvement with EPG Agency, LLC and Safe IRA are complimentary to his work with EPG Advisory, LLC. He is on the Executive Leadership Council for Capstone Legacy Foundation. Mr. Ray's academic training includes a B.A. (Psychology and Business), Lycoming College, 1976 and M.Ed., Temple University, 1986, Santa Fe Institute, Summer Program, 1993 and 1999.

Mr. Ray does not receive any performance-based fees.

Mr. Ray has never been involved in any activity resulting in an arbitration claim alleging damages of any amount or in excess of \$2,500 for an investment or an investment related business or activity, fraud, false statement(s), or omissions, theft, embezzlement, or other wrongful taking of property, bribery, forgery, counterfeiting, extortion or dishonest, unfair or unethical practices.

Kenneth S. Ray

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**Form ADV Part 2B
Brochure
Supplement
February 26, 2018**

This Brochure Supplement provides information about Kenneth S. Ray that supplements the EPG Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Kenneth S. Ray, if you did not receive EPG Advisory, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Kenneth S Ray is available on the SEC's website at www.advisersinfo.sec.gov.

Education Background and Business Experience

Kenneth S. Ray was born in 1954. He graduated from Lycoming College in 1986 with a B.A. (Psychology, Business) and from Temple University, 1986 with a Master's degree (M.Ed.), Santa Fe Institute, 1993, 1999. He has been a registered investment advisor managing investment portfolios since 1993.

Disciplinary Information

An investment advisor and its supervised persons (IA Reps) must disclose material facts about any legal or disciplinary event that is material to a client's evaluation of the advisory business or of the integrity of the IA Rep. Kenneth S Ray.

EPG Advisory, LLC was registered on October 28, 2009 as an investment adviser under the Pennsylvania Securities Act of 1972. Kenneth S Ray was the sole investment adviser and, by default, placed in the role serving as Chief Compliance Officer. During this first year, Mr. Ray met with Michael D Novak, CFP and they jointly determined to create a business partnership dba Life Stewardship Advisors and utilizing EPG Advisory, LLC. At that time Mr. Novak was a Series 63, 65 and Series 7 licensed broker and investment advisor through Securities America.

From in or about March 2011 until September 2013 EPG Advisory, LLC failed to properly register Mr. Novak as an investment adviser representative in Pennsylvania.

Because EPG employed Mr. Novak as an unregistered investment adviser representative and, therefore, Mr. Ray serving as Chief Compliance Officer of EPG Advisory, LLC, the Pennsylvania Department of Banking and Securities imposed a sanction on EPG consisting of an administrative assessment of \$10,000. Without admitting or denying or denying the allegation, EPG Advisory, LLC paid the assessment.

Other Business Activities

A. Kenneth S. Ray is the manager of a marketing brand known as Safe IRA which utilizes a web site www.safeira.org to identify currently available Fixed annuity products. The Top Rates Report seeks to identify current offerings of Fixed Equity Index and Multi-Year Guarantee annuities that show the greatest accumulation values on their corresponding hypothetical illustrations when compared to other insurance industry rates.

B. Kenneth S. Ray is engaged in a non-investment-related business through:

Insurance commissionable sales for

Life insurance

Medicare Advantage insurance

Index Annuities/ Fixed Annuities

Notary registration to infrequently notarize client documents as needed

Additional Compensation

An investment advisor and its IA Reps must disclose economic benefits received by non-clients for the provision of advisory services. There are no additional compensation arrangements to disclose for this IA Rep.

Supervision

Kenneth S. Ray is self-supervised for compliance related activities. He serves as Chief Compliance Officer for EPG Advisory, LLC and reviews policies and procedures on a regular basis. All trades are reviewed by principals of the company before the trades are executed.

Karen M. Weigle

**EPG Advisory, LLC
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Form ADV Part 2B Brochure Supplement

February 26, 2018

This Brochure Supplement provides information about Karen M. Weigle that supplements the EPG

Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Kenneth S Ray, CCO if you did not receive EPG Advisory, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Kenneth S Ray is available on the SEC's website at www.advisersinfo.sec.gov.

Education Background and Business Experience

Karen M. Weigle was born in 1976. She graduated magna cum laude from University of Pittsburgh in 1999 with a B.S., Psychology; Minor: Anthropology, and from Immaculata University, 2003 with a Master of Arts in Counseling Psychology. Ms. Weigle is a National Certified Counselor (NCC) and Pennsylvania Licensed Professional Counselor (LPC). She is licensed in the financial industry; insurance Life and Fixed Annuities, Accident and Health, 2016, and as a registered investment adviser, January, 2018.

Disciplinary Information

An investment advisor and its supervised persons (IA Reps) must disclose material facts about any legal or disciplinary event that is material to a client's evaluation of the advisory business or of the integrity of the IA Rep. Karen M. Weigle does not have any disclosure items.

Other Business Activities

- A. Karen M. Weigle utilizes a marketing brand known as Safe IRA, web site www.safeira.org, to identify currently available fixed annuity products as well as other financial information. Safe IRA research seeks to identify current offerings of Fixed Equity Index and Multi-Year Guarantee annuities showing the greatest accumulation values on their corresponding hypothetical illustrations when compared to other insurance industry rates.

- B. Karen M. Weigle is engaged in a non-investment-related business through:
 - Insurance commissionable sales for
 - Life insurance
 - Index Annuities/ Fixed Annuities

Additional Compensation

An investment advisor and its IA Representatives must disclose economic benefits received by nonclients for the provision of advisory services. There are no additional compensation arrangements to disclose for this IA Representative.

Supervision

Karen M. Weigle is supervised for by Kenneth S. Ray, CCO of EPG Advisory, LLC for compliance related activities. Ms. Weigle has reviewed and agreed to comply with EPG's Code of Ethics, Privacy Policy and Policies and Procedures.