

This brochure supplement provides information about Thomas Gregory Darden that supplements the JIM Saulnier & Associates, LLC brochure. You should have received a copy of that brochure. Please contact Thomas Gregory Darden if you did not receive JIM Saulnier & Associates, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas Gregory Darden is also available on the SEC's website at www.adviserinfo.sec.gov.

Jim Saulnier & Associates, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Thomas Gregory Darden

Personal CRD Number: 6616518
Investment Adviser Representative

JIM Saulnier & Associates, LLC
506 East Mulberry St Fort
Collins, CO 80524
(970) 530-0556
greg@jimhelps.com

UPDATED: February 2024

Item 2: Educational Background and Business Experience

Name: Thomas Gregory Darden **Born:** 1957

Educational Background and Professional Designations:

Education:

Bachelor of Science Economics, Northeastern University - 1992

Business Background:

09/2019 - Present	Investment Adviser Representative JIM Saulnier & Associates, LLC
05/2019 - Present	Financial Planner Jim Saulnier & Associates
09/2017 - 05/2019	NA-Student NA
08/2016 - 09/2017	PMD Trainee Merrill Lynch, Pierce, Fenner & Smith Incorporated
03/2016 - 06/2016	Financial Advisor Trainee Edward Jones
09/2015 - 03/2016	NA-Unemployed NA
08/2009 - 09/2015	Head, Global Print Services GlaxoSmithKline

Designations:

The CERTIFIED FINANCIAL PLANNER, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP®” marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United State and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with

clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards CFP® professional.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® mark.

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professional who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Certified Long Term Care (“CLTC”)

The CLTC, Certified in Long-Term Care designation is a long-term care planning designation granted by the Corporation for Long-Term Care to individuals who satisfy educational, work experience, and ethical requirements. Recipients of the CLTC have completed a rigorous multidisciplinary course and examination that focuses on long-term care. To maintain this designation, the CLTC must satisfy continuing education requirements and adhere to the CLTC Code of Professional Responsibility.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Thomas Gregory Darden is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Jim Saulnier & Associates, LLC always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Jim Saulnier & Associates, LLC in such individual's outside capacities.

Item 5: Additional Compensation

Thomas Gregory Darden does not receive any economic benefit from any person, company, or organization, other than JIM Saulnier & Associates, LLC in exchange for providing clients advisory services through JIM Saulnier & Associates, LLC.

Item 6: Supervision

As a representative of JIM Saulnier & Associates, LLC, Thomas Gregory Darden is supervised by James Saulnier, the firm's Chief Compliance Officer. James Saulnier is responsible for ensuring that Thomas Gregory Darden adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for James Saulnier is (970) 530-0556.