

*This brochure supplement provides information about Jim Saulnier that supplements the Jim Saulnier & Associates, LLC brochure. You should have received a copy of that brochure. Please contact Jim Saulnier 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 Jim Saulnier is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

# **Jim Saulnier & Associates, LLC**

## **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Jim Saulnier**

Personal CRD Number: 3269945  
Investment Adviser Representative

Jim Saulnier & Associates, LLC  
506 East Mulberry St Fort  
Collins, CO 80524 (970)  
530-0556  
[Jim@Jimhelps.com](mailto:Jim@Jimhelps.com)

UPDATED: February 2024

## Item 2: Educational Background and Business Experience

**Name:** Jim Saulnier                      **Born:** 1963

### **Educational Background and Professional Designations:**

#### **Education:**

Financial Planning Program, Boston University-1997

Bachelor of Science Criminal Justice, Anna Maria College- 1996

Bachelor of Science Natural Resources, University of Massachusetts, Amherst,- 1984

#### **Business Background:**

10/2013 - Present	Managing Member, Investment Adviser Representative Jim Saulnier & Associates, LLC
09/2012 - 01/2021	Registered Representative Cambridge Investment Research Inc.
09/2012 - 01/2021	Investment Advisor Representative Cambridge Investment Research Advisors Inc.
09/2001 - 09/2012	Registered Representative & Investment Advisor Rep Financial Network Investment Corporation
10/1999 - 08/2001	Registered Representative Waddell & Reed

#### **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.

### 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

## **Insurance Agent**

Jim Saulnier is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, Jim Saulnier will receive commissions for selling insurance and annuity products. Jim Saulnier is properly licensed to sell insurance products in the state of New York.

Jim Saulnier may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. Jim Saulnier may also recommend certain annuities which Jim Saulnier & Associates can charge advisory fees on. The receipt of compensation and other incentive benefits may affect the judgment of Jim Saulnier when recommending products to its clients. While Jim Saulnier endeavors at all times to put the interest of his clients first as a part of Jim Saulnier & Associates, LLC's overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest and may affect Jim Saulnier's decision making process when making recommendations. Insurance Agent 7% of Jim Saulnier's efforts are spent on insurance producer services.

Clients are never obligated or required to purchase insurance products from or through Jim Saulnier and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

## **Relationship with Jim Saulnier Tax Planning, LLC**

James Saulnier is the owner of Jim Saulnier Tax Planning, LLC. This tax planning business currently employs part time tax professionals (EA, CPA) to provide tax projections and planning advice for pre-and post-retirees as well as tax preparation. His responsibilities include hiring decisions, overseeing employees and tax projections, marketing, firm direction, and services offered and delivered to clients. Approximately 5% of Jim Saulnier's efforts are spent on tax planning services.

## **Item 5: Additional Compensation**

Jim Saulnier is a licensed insurance agent and can receive insurance commissions for selling insurance products, including products he sells to you. Jim may also recommend certain annuities which Jim Saulnier & Associates can charge advisory fees on. The receipt of compensation and other incentive benefits may affect the judgment of Jim Saulnier when recommending products to its clients. While Jim Saulnier endeavors at all times to put the interest of his clients first as a part of Jim Saulnier & Associates, LLC's overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest and may affect Jim Saulnier's decision making process when making recommendations.

Although Jim Saulnier & Associates, LLC and Jim Saulnier endeavor at all times to put the interest of its clients ahead of its own or those of its officers, directors, or representatives ("affiliated persons"), these arrangements could affect the judgment of Jim Saulnier when recommending investment products. These situations present a conflict of interest that may affect the judgment of affiliated persons including Jim Saulnier.

## **Item 6: Supervision**

Jim Saulnier is the Chief Compliance Officer of Jim Saulnier & Associates, LLC. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. Jim Saulnier is not supervised by someone else, however, he is bound by our compliance manual and code of ethics. Jim Saulnier can be contacted at 970-530-0556.