

**Item 1 – Cover Page**

**B.O.S.S. Retirement Advisors, LLC**

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February 26, 2024

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This disclosure brochure provides information about the qualifications and business practices of B.O.S.S. Retirement Advisors, LLC (also referred to as we, us and B.O.S.S. Retirement Advisors throughout this disclosure brochure). If you have any questions about the contents of this disclosure brochure, please contact Curtis Packer, the firm's Chief Compliance Officer, at 801-990-5055. The information in this disclosure brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about B.O.S.S. Retirement Advisors is also available online at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can view our firm's information on this website by searching for B.O.S.S. Retirement Advisors, LLC or our firm's CRD number 171143.

\*Registration as an investment adviser does not imply a certain level of skill or training.

## **Item 2 – Material Changes**

This Brochure, dated February 26, 2024, represents the annual amendment of the Form ADV Part 2 Brochure of B.O.S.S. Retirement Advisors.

Since the filing of the firm's annual update Brochure on January 26, 2023, we have made updates related to economic benefits the firm and its representatives can receive. We have also made various other minor updates, but no other material changes were made.

We will ensure that you receive a summary of any material changes to this and subsequent disclosure brochures within 120 days after our firm's fiscal year ends. Our firm's fiscal year ends on December 31, so you will receive the summary of material changes no later than April 30 each year. At that time, we will also offer or provide a copy of the most current disclosure brochure. We may also provide other ongoing disclosure information about material changes as necessary. Currently, our Brochure may be requested by contacting us at (801) 990-5055.

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## Item 4 – Advisory Business

B.O.S.S. Retirement Advisors is an investment adviser registered with the Securities and Exchange Commission and is a limited liability company (LLC) formed under the laws of the State of Utah. B.O.S.S. Retirement Advisors was formed on 05/07/2008 (doing business as B.O.S.S. Wealth Plan, formerly Infinity Wealth Systems, LLC; the business name changed to B.O.S.S. Wealth Plan, LLC in 2013) and operated as a financial education company, for educational purposes only and did not provide any financial, legal, or tax advice.

In August 2014, B.O.S.S. Retirement Advisors submitted its initial application for registration as an investment adviser adding investment advisory services to the services offered by B.O.S.S. Retirement Advisors.

Tyson Thacker is the Chief Executive Officer (CEO) and an Investment Advisor Representative of B.O.S.S. Retirement Advisors. Tyson Thacker owns 50.00% of B.O.S.S. Retirement Advisors. Additional details of the education and business background of Tyson Thacker are provided at *Item 19* of this Disclosure Brochure.

Ryan Thacker is the President and an Investment Advisor Representative of B.O.S.S. Retirement Advisors. Ryan Thacker owns 50.00% of B.O.S.S. Retirement Advisors. Additional details of the education and business background of Ryan Thacker are provided at *Item 19* of this Disclosure Brochure.

Curtis Packer is the firm's Chief Compliance Officer (CCO).

### **Description of Advisory Services**

The following are descriptions of the primary advisory services of B.O.S.S. Retirement Advisors. Please understand that a written agreement, which details the exact terms of the service, must be signed by you and B.O.S.S. Retirement Advisors before we can provide you the services described below.

**Investment Management Services** - B.O.S.S. Retirement Advisors provides ongoing discretionary and non-discretionary investment management services to individuals, families and businesses. B.O.S.S. Retirement Advisors may manage accounts jointly with another investment advisory firm, AE Wealth Management, LLC (AEWM), located in Topeka, KS, or may refer investment management engagements to third party managers or platform providers.

When managing accounts jointly with AEWM, B.O.S.S. Retirement Advisors can 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, clients are asked to grant us and AEWM discretion to select third party, non-affiliated investment managers ("Model Managers") to design and manage model portfolios for client assets. For accounts managed under this arrangement, we provide clients with a copy of AEWM's disclosure brochure which contains a detailed description of AEWM's services.

When referring accounts to third party managers or platform providers, B.O.S.S. Retirement Advisors acts as the liaison between the client and the applicable third party manager or platform provider in return for an ongoing portion of the overall advisory fees charged. Specifically, B.O.S.S. Retirement Advisors helps clients assess appropriateness of participating in programs, conduct risk profile analysis, and develop

investment objectives. The firm also helps clients complete the necessary paperwork, provides ongoing oversight of the applicable third party manager or platform provider, provides the applicable third party manager or platform provider with any changes in client status as communicated to B.O.S.S. Retirement Advisors by the client, and reviews the quarterly statements and other reports provided by the third party manager or platform provider.

Investment management services are tailored to the individual needs of a particular client (whether an individual, a family, or a business) through an assessment conducted prior to an engagement. Clients may impose restrictions related to the level of discretion granted, the types of investments used, etc. Terms of an actual engagement, including description of service, limitations and restrictions, fees, etc., are all detailed before any engagement begins in a written client agreement.

Because the firm is a registered investment adviser, we are required to meet certain fiduciary standards when providing investment advice to clients. Additionally, when we provide investment advice related to a retirement plan account or an individual retirement account, we are considered fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. As such, we are required to act in your best interest and not put our interest ahead of yours, even though our compensation creates some conflicts with your interests in that the more you have us manage, the more we can earn. Our clients however are under no obligation to use services recommended by our associated persons. Furthermore, we believe that our recommendations are in the best interests of our clients and are consistent with our clients' needs.

B.O.S.S. Retirement Advisors may also at its discretion provide supplemental financial planning or consulting services as part of an investment management engagement. Supplemental services may address areas such as Investment Planning, Retirement Planning, Insurance Planning, Tax Planning, Education Planning, Portfolios Review, Asset Allocation, and Real Estate Planning. Although we may provide this assistance on a complimentary basis, client are responsible for determining whether or not to implement a recommendation and if they decide to do so, are responsible for implementation and ongoing monitoring.

### **Wrap Fee Programs**

B.O.S.S. Retirement Advisors' does not sponsor any wrap fee programs. However, AEWM and/or its third party managers may offer such a program. Details about these programs are available in the applicable firm's Form ADV Part 2 Brochure.

### **Client Assets Managed by B.O.S.S. Retirement Advisors**

As of December 31, 2023, B.O.S.S. Retirement Advisors had \$763,971,695 in assets under management, all of which was managed on a discretionary basis.

## **Item 5 – Fees and Compensation**

In addition to the information provided in *Item 4 – Advisory Business*, this section provides additional details regarding our firm's services along with descriptions of each service's fees and compensation

arrangements. It should be noted that lower fees for comparable service may be available from other sources. The exact fees and other terms will be outlined in the agreement between you and B.O.S.S. Retirement Advisors.

### **Investment Management Services**

Fees charged for investment management services are negotiable based upon the type of client, the services requested, the investment adviser representative providing advice, the complexity of the client's situation, the composition of the client's account, other advisory services provided and the relationship of the client and the investment adviser representative. As mentioned in Item 4 above, the firm may at its discretion provide supplemental financial planning or consulting services on a complementary basis. The following are the fee arrangements available for investment management services offered by B.O.S.S. Retirement Advisors.

#### ***Fees for AEWB Co-Managed Accounts***

For accounts that are managed on a sub-advisory basis with AEWB, fees are generally charged in arrears based on the total account size at the end of the applicable period at a rate negotiated on a case by case basis depending on the engagement. A portion of the fee will be paid to AEWB, and a portion will be paid to B.O.S.S. Retirement Advisors.

The firm's fee for accounts managed with AEWB is 1.75% annually unless otherwise specified.

Fees are generally deducted directly from client accounts on a monthly basis. Services provided through AEWB's managed account program are offered both on a non-wrap fee basis and through a wrap fee program. If a client chooses to receive services on a non-wrap fee basis, the client will be responsible for separate commissions, ticket charges, and custodian fees for the execution of transactions in the account. These charges (if applicable) will be in addition to any investment management fee that is paid to AEWB and to our firm. If a client chooses to receive services through the wrap fee program, the client will only pay fees based on assets under management and will not pay a separate commission, ticket charge, or custodian fee, for the execution of transactions in the account.

Details about services, fees, wrap programs and other expenses of AEWB and or its third party managers are available in the applicable firm's Form ADV Part 2 Brochure.

#### ***Fees for Third-Party Managed Accounts***

A complete description of a third-party money manager's or platform provider's services, fee schedules and account minimums will be disclosed in the applicable disclosure brochure which will be provided to you prior to or at the time an agreement for services is executed and the account is established.

When referred by B.O.S.S. Retirement Advisors, the overall investment advisory fee charged to you by a third party manager or platform provider will not exceed 2% annually. The applicable third party manager or platform provider will retain between 50 basis points (0.50%) and 90 basis points (0.90%) of the overall investment advisory fee (depending on the total amount of client assets that B.O.S.S. Retirement Advisors has referred to the manager or platform provider). B.O.S.S. Retirement Advisors will determine the remaining portion of the investment advisory fee that the third party manager or platform provider will charge the client, and this portion will be paid by the third party manager or platform provider to B.O.S.S. Retirement Advisors. The portion of the annual investment advisory fee charged by the third party manager or platform provider but determined by B.O.S.S. Retirement Advisors is negotiable dependent upon amount of assets managed. All fees are calculated and collected by the applicable third party manager or platform provider who will be responsible for delivering our portion of the fee paid by you to B.O.S.S. Retirement Advisors, LLC

us. The fees charged by the applicable third party manager or platform provider will generally be charged in advance and in most instances will be deducted directly from your account. Please refer to your client agreement with the applicable third party manager or platform provider as well as their disclosure brochure for details about services, fees, wrap programs and other expenses.

Under this program, you may incur additional charges including but not limited to, mutual fund sales loads, 12b-1 fees and surrender charges and IRA and qualified retirement plan fees.

We have a conflict of interest by only offering a limited number of third-party managers or platform providers that have agreed to pay a portion of their advisory fee to us and met the conditions of our due diligence review. There may be other third-party money managers or platform providers that may be suitable for you that may be more or less costly. No guarantees can be made that your financial goals or objectives will be achieved. Further, no guarantees of performance can be offered.

### ***Supplemental Financial Planning and Consulting Services***

As mentioned in Item 4 above, B.O.S.S. Retirement Advisors may at its discretion provide supplemental financial planning or consulting services on a complementary basis.

Your investment adviser representative in his or her separate capacity as an insurance agent may suggest that you implement recommendations of B.O.S.S. Retirement Advisors by purchasing disability insurance, life insurance, annuities, or other insurance products. Your investment adviser representative may receive commissions in its capacity as an insurance agent. This receipt of commissions creates an incentive for the representative to recommend those products for which your investment adviser representative will receive a commission in his or her separate capacity as an insurance agent, rather than on a client's needs. Consequently, the advice rendered to you could be biased. To prevent conflicts of interest, we have developed written supervisory procedures that prohibit our investment adviser representatives from preferring their own interests to that of the client. Any associated person not observing our policies is subject to sanctions up to and including termination.

You are under no obligation to implement any insurance or annuity transaction through your investment adviser representative. *(Please refer to Item 10 Other Financial Industry Activities and Affiliations for more details.)*

### ***Other Fees or Expenses***

Due to our other financial industry activities and or affiliations, you may incur additional fees or expenses in connection with our services. This can create a conflict of interest and can create an incentive for our investment adviser representatives to recommended investment products based on the compensation received rather than the client's needs. As previously indicated, to prevent conflicts of interest, we have developed written supervisory procedures that prohibit our investment adviser representatives from preferring their own interests to that of the client. Any associated person not observing our policies is subject to sanctions up to and including termination. Clients have the option to purchase recommended products through other brokers or agents that are not affiliated with B.O.S.S. Retirement Advisors.

Please see *Item 10* for more information and additional details.

## **Item 6 – Performance-Based Fees and Side-By-Side Management**

Performance-based fees are defined as fees based on a share of capital gains on or capital appreciation of the assets held in a client's account. *Item 6* is not applicable to this Disclosure Brochure because we do not charge or accept performance-based fees and therefore do not engage in side-by-side management.

## **Item 7 – Types of Clients**

B.O.S.S. Retirement Advisors generally provides investment advice to the following types of clients:

- Individuals
- High net worth individuals
- Pension and profit sharing plans
- Trusts, estates, or charitable organizations
- Corporations or business entities other than those listed above

### **Minimum Investment Amounts Required**

The minimum fixed fee generally charged for financial planning services on a fixed fee basis is \$500.

The minimum fixed fee generally charged for consulting services is \$250.

Third-party money managers and platform providers may have minimum account and minimum fee requirements in order to participate in their programs. Each third party money manager or platform provider will disclose its minimum account size and fees in its Form ADV Part 2A Disclosure Brochure. However, B.O.S.S. Retirement Advisors generally requires a minimum of \$7,000 in order to refer a client to a third-party money manager or platform provider. To reach this minimum, a client can aggregate all household accounts. Exceptions may be granted to this minimum for family member and in anticipation of additional assets for referral.

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

### **Methods of Analysis**

B.O.S.S. Retirement Advisors provides investment management services using AEWM, third party managers, and other program providers. For information about methods of analysis used by any of these entities, please refer to that entity's Form ADV Part 2 Brochure for additional details.

### **Investment Strategies**

B.O.S.S. Retirement Advisors' general investment strategy is to attempt to reduce risk and volatility by building diversified portfolios through the use of third party managers and program providers. Each client completes paperwork that documents their objectives, assets and desired investment strategy. The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. For information about strategies offered by our outside providers, please refer to that entity's Form ADV Part 2 Brochure for additional details.



### **Risk of Loss**

Past performance is not indicative of future results. Therefore, you should never assume that future performance of any specific investment or investment strategy will be profitable. Investing in securities (including stocks, mutual funds, and bonds, etc.) involves risk of loss. Further, depending on the different types of investments there may be varying degrees of risk. You should be prepared to bear investment loss including loss of original principal.

Due to the inherent risk of loss associated with investing, B.O.S.S. Retirement Advisors is unable to represent, guarantee, or even imply that services and methods of analysis used by third-party providers can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines.

Information about risks associated with third party providers can be found in the applicable party's disclosure brochure, which is available on request.

### **Item 9 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of the firm or the integrity of its management. B.O.S.S. Retirement Advisors is currently not subject to, nor has ever been subject to, any reportable legal or disciplinary events.

### **Item 10 – Other Financial Industry Activities and Affiliations**

B.O.S.S. Retirement Advisors is an independent investment adviser and only provides investment advisory services. The firm does not engage in any other business activities and offer no other services except those described in this Disclosure Brochure. However, while we do not sell products or services other than investment advice, our representatives may sell other products or provide services outside of their role as investment adviser representatives with us. Clients should be aware that our associated persons have a conflict of interest in that they will generally only recommend insurance products of those companies for whom the associated persons are sales agents and with which the associated persons are familiar with the benefits, exclusions and other terms.

### **Insurance Activities**

You may work with your investment adviser representative in his or her separate capacity as an insurance agent of B.O.S.S. Retirement Solutions. When acting in his or her separate capacity as an insurance agent, the investment adviser representative may sell, for commissions, general disability insurance, life insurance, annuities, and other insurance products to you through our insurance agency. As such, your investment adviser representative in his or her separate capacity as an insurance agent, may suggest that you implement recommendations of B.O.S.S. Retirement Advisors by purchasing disability insurance, life insurance, annuities, or other insurance products. This receipt of commissions and other compensation creates an incentive for the representative to recommend those products for which your investment adviser representative will receive compensation in his or her separate capacity as an insurance agent. Consequently, the advice rendered to you could be biased. You are under no obligation to implement any insurance or annuity transaction through your investment adviser representative or B.O.S.S. Retirement Advisors or B.O.S.S. Retirement Solutions.

### **Third-Party Money Managers and Platform Providers**

B.O.S.S. Retirement Advisors has developed a program, previously described in *Items 4 & 5* of this disclosure brochure, designed to allow us to recommend a third-party money manager or platform provider for you. Once you select the third-party money manager or platform provider to manage all or a portion of your assets, the third-party money manager will pay us a portion of the fees you are charged in the form of a referral fee. Please refer to *Items 4 and 5* for full details regarding the programs, fees, conflicts of interest and material arrangements when B.O.S.S. Retirement Advisors selects other investment advisers.

### **Real Estate Activities**

Ryan Thacker, an investment adviser representative with B.O.S.S. Retirement Advisors, is also a licensed real estate agent in the State of Utah. He will receive separate compensation when providing these services. Clients needing assistance with real estate services will be referred to him but are not obligated to use his services.

### **Publishing**

Both Tyson Thacker and Ryan Thacker, investment adviser representatives with B.O.S.S. Retirement Advisors, are Managing Partners of Infinity Publishing. The company's mission is to research financial and retirement topics and publish articles and materials to help consumers improve understanding of these topic

### **Infinity Marketing Services, LLC**

Tyson Thacker is a co-owner of Infinity Marketing Services, LLC, which provides marketing services. Mr. Thacker devotes less than one hour per month to this business.

## **Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading**

### **Code of Ethics Summary**

An investment adviser is considered a fiduciary and has a fiduciary duty to all clients. The B.O.S.S. Retirement Advisors Code of Ethics describes the firm's fiduciary duties and responsibilities to clients, and details practices for reviewing the personal securities transactions of supervised persons with access to client information. The Code also requires compliance with applicable securities laws, addresses insider trading, and details possible disciplinary measures for violations. If you wish to review the Code of Ethics in its entirety, you may contact our Chief Compliance Officer for a copy of the Code of Ethics.

### **Trading Conflicts of Interest**

Individuals associated with B.O.S.S. Retirement Advisors are permitted to buy or sell securities for their personal accounts identical to or different than those recommended to clients. However, no person employed by the firm is allowed to favor his or her own interest over that of a client or make personal investment decisions based on the investment decisions of advisory clients.

In order to address potential conflicts of interest, the firm requires that associated persons with access to advisory recommendations provide annual securities holdings reports and quarterly transaction reports to the firm's Chief Compliance Officer. The firm also requires prior approval from the Chief Compliance Officer for investing in any IPOs or private placements (limited offerings).

## **Item 12 – Brokerage Practices**

Since the firm does not solely manage client assets, it does not have its own policies and procedures related to trading. Information about trading policies of outside providers can be found in the applicable party's disclosure brochure, which is available on request.

## **Item 13 – Review of Accounts**

### **Account Reviews and Reviewers**

Holdings in accounts established and maintained with outside providers are reviewed on an ongoing basis by the applicable managers. Information about specific review policies of outside providers can be found in the applicable party's disclosure brochure, which is available on request.

General reviews are conducted at least annually by B.O.S.S. Retirement Advisors, usually when statements and/or reports are received from the applicable money manager.

More frequent reviews may be triggered by changes in market conditions or changes in client financial situation.

### **Statements and Reports**

In addition to periodic statements and transaction confirmations that clients receive from their applicable custodian, outside investment managers may provide performance and other reports to clients from time to time depending on the policies of the outside manager and the type of engagement. Information about specific review and report policies of outside managers can be found in the applicable party's disclosure brochure, which is available on request.

You are encouraged to always compare any reports or statements provided by us or an outside provider against the account statements delivered from the qualified custodian. When you have questions about your account statement received from us, you should contact our firm and the qualified custodian preparing the statement.

## **Item 14 – Client Referrals and Other Compensation**

B.O.S.S. Retirement Advisors does not receive any sales award or prizes from product sponsors in connection with providing advisory services to clients. The firm may however receive economic benefits from AEWM or our custodians in the form of the support products and services that are made available to us and to other independent investment advisors. The firm and its representatives may also, from time to time, receive additional compensation or other economic benefits, such as sales awards, recruiting and training support services, expense reimbursements, software, bonuses, or non-cash compensation (e.g. attendance at sales conferences and other recognition events) from AEWM and other third parties related to providing investment advisory products or services.

The availability to us of these benefits is not based on us giving particular investment advice, such as buying particular securities for our clients. When referring accounts to third party managers or platform providers, B.O.S.S. Retirement Advisors receives a portion of the annual management fees collected from outside parties to whom B.O.S.S. Retirement Advisors refers clients. This situation creates a conflict of interest because B.O.S.S. Retirement Advisors and/or its Investment Advisor Representative

have an incentive to recommend outside providers because of the solicitor fees to be received by B.O.S.S. Retirement Advisors. This conflict is mitigated by the fact that Clients are not required to accept the recommendation of an outside provider given by B.O.S.S. Retirement Advisors and have the option to receive investment advice through other money managers of their choosing.

## **Item 15 – Custody**

B.O.S.S. Retirement Advisors requires that clients' assets be held by a qualified custodian. Although we do not hold assets, B.O.S.S. Retirement Advisors or the applicable outside provider may have limited control in some instances to trade on your behalf, to deduct our advisory fees from your account with your authorization, or to request disbursements to you or outside parties designate by you (although various types of written authorizations are required depending on the types of disbursements). For fees to be deducted, the firm will comply with applicable jurisdictional regulations.

You will receive account statements directly from your custodian at least quarterly, which will be sent to the email or postal mailing address you provide. B.O.S.S. Retirement Advisors urges clients to carefully review custodial statements and compare them to any account reports that we might provide.

## **Item 16 – Investment Discretion**

B.O.S.S. Retirement Advisors will accept discretionary authority to manage client investment accounts with AEWM as a sub-advisor. B.O.S.S. Retirement Advisors will also accept non discretionary authority with AEWM as sub-advisory. When managing accounts with AEWM, authority is delegated to AEWM and or its designated third party managers.

Any discretionary authority accepted by B.O.S.S. Retirement Advisors, AEWM, or any third party manager is subject to the client's risk profile and investment objectives, and may be limited by any other limitations provided by the client in writing.

B.O.S.S. Retirement Advisors will not exercise any discretionary authority until it has been given authority to do so in writing. Such authority is granted in the written agreement between B.O.S.S. Retirement Advisors and the client, and in the written agreement with the third party custodian.

When managing non-discretionary accounts B.O.S.S. Retirement Advisors will request client approval before implementing investment recommendations.

## **Item 17 – Voting Client Securities**

### **Proxy Voting**

B.O.S.S. Retirement Advisors does not vote proxies on behalf of Clients since the firm does not actively manage accounts.

From time to time, you may receive proxies directly from the qualified custodian or transfer agent related to your managed accounts. Generally, proxy voting related to managed accounts will be governed by the policies of the third party money manager which is managing your account. Information about specific proxy voting policies of a third-party money manager can be found in the applicable third-party money manager's disclosure brochure, which is available on request. Information about how proxies were voted can also be requested from the applicable third party money manager.

## **Item 18 – Financial Information**

Registered investment advisers are required in some cases to provide certain financial information and or disclosures about their financial condition. For example, if the firm requires prepayment of fees for six months in advance, has custody of client funds, or has a condition that is reasonably likely to impair its ability to meet its contractual commitments to its clients, it must provide financial information and make disclosures.

B.O.S.S. Retirement Advisors has no financial or operating conditions which trigger such additional reporting requirements.