

Form CRS - Customer Relationship Summary B.O.S.S. Retirement Advisors, LLC

B.O.S.S. Retirement Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide investment management services, financial planning, and consulting services to clients.

When providing investment management services, we may manage accounts jointly with another investment advisory firm who generally has discretion to make investment decisions and is responsible for client reporting. We may also refer engagements to third party managers or platform providers where we provide ongoing oversight and that outside provider makes investment decisions and provides client reporting. We do not sell proprietary investment products or limit clients to certain types of investments. Portfolio management services are tailored to your individual needs and you may impose restrictions related to level of discretion granted, the types of investment used, etc. We generally require a minimum account size of \$100,000 but may accept smaller engagements. Minimums required by outside providers vary.

When providing financial planning, we provide advice in areas such as educational funding, taxes, retirement, estates, insurance, etc. Services are provided on a one time project basis and you decide whether to implement our recommendations. Written plans are included in some engagements. When providing consulting services, we provide limited advice on a one time project basis. You choose whether or not to accept recommendations and are responsible for implementation. Reporting is not included.

For additional information about the services we provide, please see Item 4 of our Form ADV Part 2A Brochure at www.bossretirement.com.

Key questions to ask your financial professional:

Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

For investment management engagements we co-manage, you pay us and our co-manager an ongoing asset based fee. Asset based fees give an advisor an incentive to increase the assets in a client account since the more you have in an account, the more you will pay. Your fee is deducted from your account monthly in arrears. Our fees are separate from custodial fees, mutual fund or ETF expenses, taxes, or other fees charged by outside parties. Brokerage charges may or may not be included.

For investment management engagements we refer to outside providers, you will pay the outside provider an asset based fee directly and we will receive a referral fee. Referral fees received by us are a conflict of interest in that we have a financial incentive to refer clients to providers in return for compensation. The fee you pay the provider will generally be deducted from your account quarterly in advance.

When providing investment consulting or financial planning services, we charge a fixed fee that we quote in advance. The fee is due upon completion but some may be due in advance. Our consulting and planning fees are separate from any fees or expenses assessed by outside parties. We may in some cases waive fees.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information about the fees we charge, please see Item 5 of our Form ADV Part 2A Brochure at www.bossretirement.com.

Key questions to ask your financial professional:

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the investment advice we provide you. Here are some examples to help you understand what this means.

Some firms earn incentives for using proprietary products in client accounts and some firms trade investments from their own inventory with their clients. We do not engage in these activities. We do however share revenues without outside managers which is a conflict of interest. We also receive some non-monetary benefits from our custodians and providers to whom we direct business and the receipt of these benefits is also a conflict.

For additional information about our custodial arrangement and arrangements with outside parties, please see Items 4, 5, 10, 12 and 14 of our Form ADV Part 2A Brochure at www.bossretirement.com.

Key questions to ask your financial professional:

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated with base salary and bonus compensation. Our financial professionals may receive compensation for insurance sales but do not receive economic benefits or other compensation from outside parties for investment sales.

Do you or your financial professionals have legal or disciplinary history?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our professionals.

Key questions to ask your financial professional:

As a financial professional, do you have any disciplinary history? For what type of conduct?

Where to go for additional information

Please visit our website at www.bossretirement.com or contact us at 801-990-5055 for a current copy of this summary, for our Form ADV Part 2 Brochure, or for additional information about our firm.

Key questions to ask your financial professional:

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?