

Form ADV Part 3 - 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 are a retirement and investment firm that helps retirees and pre-retirees develop investment, income, tax, and estate strategies. We provide you with financial planning and asset management services based upon an assessment of your financial situation, objectives, and risk tolerance. We do not sell proprietary investment products or limit clients to certain types of investments. Portfolio management services are tailored to your individual needs. As part of our asset management strategy, we may select a third-party adviser to help you achieve your financial objectives. As part of our standard services, we provide continuous monitoring of accounts. We provide our services on a discretionary basis. We execute investment recommendations in accordance with your investment objectives without prior approval of each specific transaction. Signing our investment management agreement gives us this authority. This agreement will remain in place until you or we terminate the relationship.

We do not have a minimum account size requirement.

For additional information about the services we provide, please see Item 4 of our Form ADV Part 2A Brochure at <https://adviserinfo.sec.gov/firm/summary/171143>.

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 work with a sub-advisor, you pay BOSS and our sub-advisor 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.

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 <https://adviserinfo.sec.gov/firm/summary/171143>.

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?

We are fiduciaries. 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: 1) We ask that you establish an account with specific custodians to maintain custody of your assets and to effect trades for your account. Our recommendation to use TD Ameritrade and Fidelity is not based solely on your interest of receiving the best execution possible. We also recommend them because they provide us with research, products and tools that help us manage and further develop our operations. Not having to pay for such benefits saves us money but also creates a conflict of interest. 2) Additionally, we have a conflict of interest because the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase your fee.

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 <https://adviserinfo.sec.gov/firm/summary/171143>.

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 share in the advisory fees we receive from you. Some also earn a base salary. Our financial professionals are also licensed insurance agents for B.O.S.S. Retirement Solutions and receive commissions from the sale of insurance products.

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

Yes. Visit www.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?