

B.O.S.S. Retirement Advisors, LLC is an investment adviser registered with the U.S. Securities and Exchange Commission (SEC). We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/crs](http://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers, and investing.

## 1. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer Asset Management Services provided as either direct asset management services, where one or more of our investment adviser representatives are solely responsible for all investment decisions and the management of your account(s), or where our investment adviser representatives use our internal investment committee and/or third-party, non-affiliated model managers (who we evaluate, select, and monitor) to manage and trade your account(s). We will discuss your investment goals and design a strategy to try and achieve your investment goals. We will continuously monitor your account when providing asset management services and contact you at least annually to discuss your portfolio. We typically provide asset management services through a wrap fee program sponsored by our sub-adviser, AE Wealth Management. Asset management services are provided on a discretionary basis, meaning we or the model manager(s) will have the authority to determine the type and number of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction. For more information about investment authority, please see [Item 16](#) of our **Form ADV Part 2A Brochure**. For more information about Asset Management please see [Item 4](#) of our Form ADV Part 2A Brochure at <https://adviserinfo.sec.gov/firm/summary/171143>.

We do not primarily recommend one type of security to clients. Instead, we recommend investment portfolios designed to be appropriate for each client relative to that client's specific circumstances and needs. However, we are limited in investment selection in that we can only invest your account in securities that are available on your custodian platform. When providing you services, we do not recommend or offer advice on any proprietary products.

Our guidelines typically require a minimum of \$7,000 to open an account managed by us.

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?*

## 2. WHAT FEES WILL I PAY?

For investment management engagements we work with a sub-adviser, you pay BOSS and our sub-adviser an ongoing asset-based fee. Asset based fees give an adviser 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?*

## 3. 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 must 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 Fidelity and Charles Schwab 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 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?*

## 4. 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 and some qualify for bonus compensation and other economic benefits from our subadvisor and other outside parties. Our financial professionals are also licensed insurance agents for B.O.S.S. Retirement Advisors and receive commissions from the sale of insurance products. The receipt of additional compensation and benefits by a financial professional can create an incentive that conflicts with a client's interests.

## 5. DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE A LEGAL OR DISCIPLINARY HISTORY?

Yes. Visit [www.investor.gov/crs](http://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?*

## 6. WHERE DO I GO FOR ADDITIONAL INFORMATION?

Please visit our website at [www.bossretirement.com](http://www.bossretirement.com) or contact us at (800) 637-1031 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?*