

FORM ADV PART 2B BROCHURE SUPPLEMENT

Heidi Saavedra

Item 1 – Cover Page

Heidi Saavedra

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

Located at:

10355 S. Jordan Gateway, Suite 100
South Jordan, UT 84095

Home Office:

3400 N Ashton Blvd, Suite 190
Lehi, Utah 84043
801-990-5055
www.bossretirement.com

Date of Supplement: March 25, 2025

This brochure supplement provides information about Heidi Saavedra that supplements the B.O.S.S. Retirement Advisors, LLC (“B.O.S.S. Retirement Advisors”) disclosure brochure. You should have received a copy of that brochure. Please contact Curtis Packer, the firm’s Chief Compliance Officer, at 801-990-5055 if you did not receive B.O.S.S. Retirement Advisors’ brochure or if you have any questions about the contents of this supplement.

Additional information about Heidi Saavedra is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Heidi Saavedra

08/08/1982

CRD #7284036

Post Secondary Educational Background:

Utah Valley University, Master's Degree - Financial Planning and Analytics, 2024
Brigham Young University, Bachelor's Degree – Business Management, 2010
Mount San Antonio College, Associate's Degree – General Studies (Accounting focus), 2003

Business Background:

B.O.S.S. Retirement Advisors, Investment Advisor Representative, 01/2019 to Present
B.O.S.S. Retirement Solutions, Insurance Agent, 01/2019 to Present
RBM Services, Accounts Receivable/Payable, 10/2011 to 06/2020
Robert Half, Data Entry, 01/2019 to 01/2019
Lehi City Police Department, Crossing Guard, 08/2016 to 05/2018
Golds Gym/Vasa Fitness, Team Leader, 06/2004 to 05/2015

Item 3 – Disciplinary Information

Heidi Saavedra has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Heidi Saavedra is a licensed insurance agent and may recommend transactions in insurance or annuity products for clients through various insurance companies. Clients are under no obligation to engage in any insurance transactions recommended by Ms. Saavedra. Ms. Saavedra may earn commissions, fees and/or incentive awards for these activities.

Heidi Saavedra has no other outside business activities to report.

Item 5 – Additional Compensation

Heidi Saavedra may, from time to time, receive additional compensation and other non-cash or economic benefits from B.O.S.S. Retirement Solutions & Advisors, Advisors Excel, LLC (and/or affiliated companies), and other third parties related to providing investment advisory or insurance products and services. Such additional compensation generally consists of marketing support, cash bonus payments, reward trips, and/or other sales awards and prizes. We address these potential conflicts of interest by disclosing them through the ADV Part 2B brochure, other B.O.S.S. disclosures, following procedures, and the firm's fiduciary obligation to each client.

Item 6 – Supervision

Tyson Thacker is the firm's Chief Executive Officer and is responsible for supervision of all employees. Curtis Packer is the firm's Chief Compliance Officer and is responsible for overseeing and enforcing the firm's regulatory compliance programs. Both Mr. Thacker and Mr. Packer can be contacted at 801-990-5055.