

FORM ADV PART 2B BROCHURE SUPPLEMENT

John R. Brough

Item 1 – Cover Page

John R. Brough

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

Located at:

801 N. 500 W. Suite 100

Bountiful, Utah 84010

801-990-5055

Home Office:

2500 Executive Pkwy, Suite 500

Lehi, UT 84048

801-990-5055

www.bossretirement.com

Date of Supplement: December 15, 2025

This brochure supplement provides information about John R. Brough 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 John R. Brough is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

John R. Brough

04/16/1969

CRD # 3251162

Post Secondary Educational Background:

Weber State University 1996 Ogden, UT - Bachelors of Science with an emphasis in Finance

University of Phoenix 2002 - Masters in Finance

Business Background:

B.O.S.S. Retirement Advisors, Investment Advisor Representative, 01/2017 to Present

B.O.S.S. Retirement Solutions, Insurance Agent, 01/2017 to Present

Lee Miles, LLC, Investment Advisor Representative, 04/2016 – 01/2017

Lee Miles Insurance Agency, Insurance Agent, 09/2015 – 01/2017

Allstate Insurance Company, Agent, 04/2004 – 09/2015

Certified Tax Specialist

John R. Brough earned the Certified Tax Specialist Designation (CTS™) professional designation in 2025. The CTS (Certified Tax Specialist Designation) is issued by the Institute of Business & Finance. Candidates are required to hold a Bachelor's degree or have one year of financial services work experience. The CTS™ program is focused on tax compliance requirements including who must file an income tax return; the impact of current tax regulations on individuals, couples, families, and business owners; business income and home businesses; tax credits, itemized deductions, and retirement plans; and LLCs and S corporations. Successful candidates must complete a self-study course, including written case study, must complete online, proctored, closed-book exams and complete 30 hours of continuing education every two years.

Item 3 – Disciplinary Information

John R. Brough has no legal or disciplinary events to report.

Item 4 – Other Business Activities

John R. Brough 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 Mr. Brough. Mr. Brough may earn commissions, fees and/or incentive awards for these activities.

Mr. Brough has no other outside business activities to report.

Item 5 – Additional Compensation

John R. Brough 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.