FORM ADV PART 2B BROCHURE SUPPLEMENT

Gabriel C. Baldonado

Item 1 – Cover Page

Gabriel C. Baldonado
B.O.S.S. Retirement Advisors, LLC
2500 Executive Pkwy, Suite 500
Lehi, UT 84048
801-990-5055
www.bossretirement.com

Date of Supplement: June 30, 2026

This brochure supplement provides information about Gabriel C. Baldonado 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 Gabriel C. Baldonado is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Gabriel C. Baldonado
08/02/2002
CRD# 8224616

Post-Secondary Educational Background

Utah Valley University, A.S. Business Management, 2024

Business Background

B.O.S.S. Retirement Advisors, Investment Advisor Representative, 01/2026 to Present
B.O.S.S. Retirement Solutions, Insurance Agent, 01/2026 to Present
Robinhood Roofing, Sales Representative, 03/2025 to 09/2025
Searcy Financial Services, Financial Planning Intern, 05/2025 to 06/2025
Church of Jesus Christ of Latter Day Saints, Missionary, 11/2020 to 12/2022

Item 3 – Disciplinary Information

Gabriel C. Baldonado has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Gabriel C. Baldonado 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. Baldonado. Mr. Baldonado may earn commissions, fees and/or incentive awards for these activities.

Gabriel C. Baldonado has no other business activities to report.

Item 5 – Additional Compensation

Gabriel C. Baldonado also serves in a separate capacity as insurance agent, and in that capacity, they can sell you life insurance, annuities, and other insurance products. Agent receives commissions and other compensation for the sale of insurance products. Commissions are paid by insurance carriers, vary from carrier to carrier and can change daily, and presently range from 1% to 9% based on various factors, including the type of product, the term of the product, and the initial investment value of the insurance contract. Additionally, the agent can qualify for incentives, bonuses, reward trips, and other compensation from BOSS, their insurance marketing organization, including AE, insurance companies, or related organizations based on insurance transactions. These incentives include, but are not limited to, trips, gifts, meals, entertainment, participation in bonus programs, reimbursement for training, marketing assistance, educational efforts, advertising, and travel expenses to conferences and events. 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.