FORM ADV PART 2B BROCHURE SUPPLEMENT

Julia K. Steppan

Item 1 – Cover Page

Julia K. Steppan
B.O.S.S. Retirement Advisors, LLC
Located at:
10210 NE Points Drive, Suite 110
Kirkland, WA 98033
425-822-8282

Home Office:
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 Julia K. Steppan 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 Julia K. Steppan is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Julia K. Steppan
07/12/1996
CRD # 7039013

***Post Secondary Educational Background*:**
Colorado State University, 2017

***Business Background*:**
B.O.S.S. Retirement Advisors, Investment Advisor Representative, 06/2022 to Present
B.O.S.S. Retirement Solutions, Insurance Agent, 06/2022 to Present
AE Wealth Management, LLC, Investment Adviser Representative, 01/2021 to 07/2021
Becker Retirement Group, Financial Advisor, 01/2021 to 07/2021
Bank of America, N.A., Financial Advisor Trainee – FADP, 10/2018 – 12/2020
Merrill Lynch, Pierce, Fenner & Smith Inc., Financial Advisor Trainee – FADP, 10/2018 – 12/2020
Honeymoon Financial Strategies, Assistant Marketing Associate, 07/2018 – 09/2018

Chartered Retirement Planning Counselor (CRPC®)

Julia K. Steppan is a Chartered Retirement Planning Counselor (CRPC®). This designation is granted by the College for Financial Planning. Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment. Candidates must also successfully pass a final exam and agree to adhere to Standards of Professional Conduct. In addition, to maintain the right to continue to use the designation, an individual must complete 16 hours of continuing education every two years

Item 3 – Disciplinary Information

Julia K. Steppan has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Julia K. Steppan 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. Steppan. Ms. Steppan may earn commissions, fees and/or incentive awards for these activities.

Ms. Steppan has no other outside business activities to report.

Item 5 – Additional Compensation

Julia K. Steppan 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.