FORM ADV PART 2B BROCHURE SUPPLEMENT

John P. Brough

Item 1 – Cover Page

John P. Brough
B.O.S.S. Retirement Advisors, LLC
2500 Executive Pkwy, Suite 500
Lehi, UT 84048
801-990-5055

www.bossretirement.com

Date of Supplement: July 22, 2026

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

Item 2 – Educational Background and Business Experience

John P. Brough
08/18/1998
CRD# 7750092

Post-Secondary Educational Background

Utah Valley University, Master Degree, 08/2024 to Present
Utah Valley University, Bachelor Degree, 2024

Business Background

B.O.S.S. Retirement Advisors, Investment Advisor Representative, 07/2026 to Present
B.O.S.S. Retirement Solutions, Insurance Agent, 07/2026 to Present
Fidelity Investments, Customer Relationship Advocate, 05/2023 to Present
Mountain Wave Advisors, Team Member, 01/2021 to 03/2022
Church of Jesus Christ of Latter-Day Saints, Missionary, 06/2017 to 06/2019

Certified Financial Planner

John P. Brough earned the Certified Financial Planner TM (CFP®) professional designation in xxxx. The CFP (Certified Financial Planner) is a professional certification granted by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”). To attain the right to use the CFP mark, an individual must attain a bachelor’s degree from a US college or university and complete a college level course of study covering financial planning topics including insurance planning, financial management, investment planning, tax planning, retirement planning, and estate planning. Currently, the individual must also pass a comprehensive 6-hour exam, complete at least 6000 hours of professional financial planning experience (or 4000 hours of apprenticeship experience), and agree to be bound by the CFP Board’s Code of Ethics and Standards of Conduct. In addition, to maintain the right to continue to use the mark, an individual is required to complete continuing education coursework and continue to agree to be bound by the Code of Ethics and Standards of Conduct.

Item 3 – Disciplinary Information

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

Item 4 – Other Business Activities

John P. Brough is licensed as an 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.

John P. Brough has no other business activities to report.

Item 5 – Additional Compensation

John P. Brough 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.