

**Jim Saulnier & Associates, LLC**  
**Client Relationship Summary - Form CRS**  
August 10<sup>th</sup>, 2023

**Item 1. Introduction**

Jim Saulnier & Associates, LLC (“JS&A”) is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple sources and tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

**Item 2. Relationships and Services**

**“What investment services and advice can you provide me?”**

*Retirement & Financial Planning:* Our firm focuses on providing retirement and financial planning services to clients. This may include forward looking cash-flow based retirement planning; retirement tax-planning; survivorship planning; income planning; aging assistance planning; investment planning and insurance/risk planning. All investment advisory clients are required to engage us for financial planning services.

*Investment Authority:* Our firm provides investment discretion for the following services. If you invest on a discretionary basis, our firm will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to switch.

*Monitoring:* your investment portfolio is monitored continuously as part of our standard service. Clients may place reasonable restrictions on the types of assets in which JS&A will invest in their account.

*Account Minimums and Other Requirements:* JS&A generally requires a minimum account size of \$250,000 for its investment management services. JS&A reserves the right to waive this minimum at its discretion.

**Additional Information:** Please see our [Form ADV, Part 2A Brochure](#), specifically Items 4 and 7, or by visiting [www.jimhelps.com](http://www.jimhelps.com), and selecting Form ADV 2A at the bottom of the page.

**Conversation starters:** Ask your financial professional the following questions:

- “Given my financial situation, should I choose an investment advisory service? Why or why not?”
- “How will you choose investments to recommend to me?”
- “What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?”

**Item 3. Fees, Costs, Conflicts and Standard of Conduct**

**“What fees will I pay?”**

*Description of ongoing investment management fees and costs:* Our fees are assessed quarterly, in arrears, and are subject to cap. Ongoing investment management fees are equal to 1% per year subject to an annual cap that is comprised of three components 1) Ongoing Base Investment Management Fee, Ongoing Performance Reporting Fee (required for all accounts which have fees directly debited), and Ongoing Retirement Portfolio Positioning Fee (optional service). The Ongoing Base Investment Management Fee is \$4,000 per year for the management of the collective accounts held by an individual/or the head of household and an additional 1,700 for each additional person/entity with a different tax identification number (e.g., an irrevocable trust would have a separate tax ID number). The Ongoing Performance Reporting fee is an annual fee of \$100 per account included on the platform. The Ongoing Retirement Portfolio Positioning Fee is \$1,700 and is charged to any client who qualifies for and chooses to engage JS&A for this service. Once a client’s annual capped Investment Management fee has been established as described above, it will not increase or decrease merely due to fluctuations (additions, withdrawals, market related growth or losses) in the value of assets being managed by JS&A

*Description of one-time fees and costs for investment management services:* In addition to the ongoing capped Investment Management fees, JS&A also charges one-time Initial Onboarding/Services Fees depending on the services that a client selects. For any clients who qualify for and choose to engage JS&A for Retirement Portfolio Positioning Services will also be charged an initial, one-time positioning plan fee of \$1,600. This initial fee will not be included in the clients capped fee calculation. JS&A also charges a one-time administrative account opening fee for each new account transferred to JS&A’s recommended custodian. This fee ranges from \$75 for most traditional style accounts (Brokerage, IRA, Roth) up to \$750 for less common, more complex accounts such as Family Limited Partnerships, Trusts, and Fee-Based Annuities. This fee is assessed per account being transferred, so if four accounts are transferred in and combined into a single account, the client will be charged a total of \$300 = \$75 x 4 accounts (assuming all account are traditional style accounts)

*Retirement & Financial Planning Fees:* JS&A typically charges fixed fees for retirement and financial planning services, based on the number of household members covered in the plan, complexity of a client’s financial situation and whether

additional analysis is requested by the client. Minimum initial financial planning fees are \$4,600 for a one-member “single” household and \$5,200 for two-member “couple” households. This fee covers the creation of the retirement & financial plan and any questions concerning the plan for a period of one year from the date the parties entered into the agreement. Updates to any financial plans delivered are strongly encouraged but not required. The same fee will be charged for updates to financial plans as those charged for delivery of the initial financial plan. For smaller planning needs outside of a typical financial planning analysis, JS&A charges an hourly fee for these services generally ranging from \$180 per hour for Junior Planners and \$220 per hour for senior planners. Clients may also choose to have JS&A provide Advanced Tax Planning services for which JS&A will typically charge a fee ranging from \$1,500 to \$3,500 depending on the complexity of the client’s tax situation.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

**Additional Information:** Please see our [Form ADV, Part 2A Brochure](#), specifically Item 5, or by visiting [www.jimhelps.com](http://www.jimhelps.com), and selecting Form ADV 2A at the bottom of the page.

**Conversation starters:** You might ask us the following question of a financial professional to start a conversation about the impact of fees and costs on investments:

- “Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”

**“What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?”**

*When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. Here is an example to help you understand what this means:*

- Our firm makes money by offering products and services to you that we in turn earn money on and therefore have an incentive to offer these services and/or products to you.

**Additional Information:** Please see our [Form ADV, Part 2A Brochure](#), specifically Item 11, or by visiting [www.jimhelps.com](http://www.jimhelps.com), and selecting Form ADV 2A at the bottom of the page.

**Conversation starters:** Ask your financial professional:

- “How might your conflicts of interest affect me, and how will you address them?”

**“How do your financial professionals make money?”**

Our professionals are compensated based on a negotiated annual or hourly salary they have with our firm. They are not compensated at all based on production or via the sale of any product or service they provide the firm’s clients. They do not earn higher compensation for helping you invest more of your money. Bonuses, if any are paid, are determined at year-end and are based on the firm’s profitability and the professional’s merit and competence. Some of our representatives also hold insurance licenses and can receive compensation from insurance sales.

#### **Item 4. Disciplinary History**

**“Do you or your financial professionals have legal or disciplinary history?”**

No, neither JS&A nor its financial professionals have legal or disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free, simple search tool to research us and our financial professionals.

**Conversation Starters:** Ask your financial professional:

- “As a financial professional, do you have any disciplinary history? For what type of conduct?”

#### **Item 5. Additional Information**

For additional information on our investment advisory services and to obtain a copy of the relationship summary, go to IAPD at <https://adviserinfo.sec.gov/firm/summary/169889>.

To obtain up-to-date information and request a copy of the Customer Relationship Summary, you may call: 970-530-0056; or email: [Admin@JimHelps.com](mailto:Admin@JimHelps.com). You may also find additional information about JS&A’s investment advisory services and request a copy of this Customer Relationship Summary by visiting: [www.jimhelps.com](http://www.jimhelps.com)

**Conversation starters:** Ask your financial professional:

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?