

**Jim Saulnier & Associates, LLC**  
**Client Relationship Summary - Form CRS**  
March 2026

**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://www.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 Services:* 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 and estate planning review.

*Investment Management Services:* Our firm manages client portfolios primarily on a discretionary basis and 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. JS&A offers two distinct Investment Management services tailored to clients based on their stage of retirement planning: Investment Modeling and Investment Positioning. Both Investment Management services include ongoing portfolio administration, monitoring, benchmarking and due diligence as well as asset allocation, rebalancing, and risk assessment to align with each client’s financial objectives.

*Account Minimums and Other Requirements:* JS&A generally requires a minimum account size of \$500,000 for its Investment Modeling services and \$750,000 for its Investment Positioning services, however, 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:* JS&A does not charge an asset-based fee, commonly referred to as an Assets Under Management (AUM) fee, for either of its investment management services. Instead, the firm charges a transparent fixed fee denominated in dollars, providing clients with cost predictability and fairness.

*Administrative Account Opening Fee:* Clients enrolling in either of JS&A’s Investment Model or Investment Positioning Services are subject to a one-time Administrative Account Opening Fee whenever they transfer an account to JS&A’s custodian for management. This fee covers the operational and administrative costs associated with onboarding client accounts, including account setup, data integration, and coordination with custodians and financial institutions.

- \$75 per account for most traditional account types, such as Brokerage, IRA, and Roth IRA accounts.
- Up to \$750 per account for less common or more complex accounts, including Family Limited Partnerships, Trusts, and Fee-Based Annuities.

This fee is only assessed once all assets being transferred from the account have been successfully received at the recommended custodian. If the transfer is not completed, no fee will be charged. Clients will be invoiced directly for this fee and may remit payment via check, ACH, or credit card upon successful receipt of all assets being transferred from their respective accounts.

*Retirement & Financial Planning Services:* JS&A typically charges fixed fees for retirement and financial planning services. These fees are based on several factors, including the number of household members covered, the complexity of the client’s financial situation, and whether additional analysis is requested. Final fees are determined based on the scope of services, the complexity of the client’s financial situation, and any additional requested analysis. Clients will receive a detailed fee estimate before engagement.

Current Minimum Initial Retirement Planning Fees

- Single-member household: \$5,600
- Two-member “couple” household: \$6,200

For smaller planning needs that do not require a full financial planning analysis, JS&A offers hourly financial planning services, with rates generally as follows:

- Senior Planners: \$260 per hour
- Junior Planners: \$190 per hour

*Investment Positioning Service:* JS&A offers its Investment Positioning Service exclusively to existing clients of JS&A’s Retirement Planning Service. Investment Positioning is designed primarily for individuals in the distribution phase of retirement who are regularly withdrawing and spending from their retirement assets. It is not structured for clients who are still in the accumulation phase of retirement planning, nor is it suitable for retirees who prioritize asset growth over structured withdrawals. JS&A’s Investment Positioning Fee is a fixed annual fee comprised of two distinct components: the Positioning Management Fee and the Positioning Platform Fee. The Investment Positioning Service is offered to households with a minimum aggregate account size of \$750,000 and the fees are billed quarterly in arrears. The breakdown of these fees is as follows:

Fee Component	Description	Annual Fee
Positioning Management Fee	Covers portfolio design, administration, due diligence of each investment position. Rebalancing, monitoring, servicing and reallocation of each investment position. One client facing annual tax and withdrawal analysis and one client-facing investment review.	\$7,700
Positioning Platform Fee	Covers individual benchmarking of each investment position across multiple accounts, performance reporting, CPI comparison benchmarking, invoicing, and portfolio tracking. This fee is charged per managed account.	\$100 per account
Total Investment Positioning Fee	Positioning Management Fee + Positioning Platform Fee	\$7,700 + (\$100 x Number of Accounts)

Clients who choose to engage in JS&A’s Investment Positioning Service after completing a retirement plan under the Firm’s Secure Retirement Income Process™ are required to complete a one-time Positioning Plan as well. The Positioning Plan Fee is a one-time charge of \$1,600 per household. This fee covers the analysis and implementation of asset positioning recommendations specific to the client’s distribution strategy, as outlined in their retirement analysis.

*Optional Investment and Position Review Meetings:* In addition to the required annual Investment and Position review, clients can schedule any number of further optional hour-long (approximately) Investment and Position review meetings for a separate fee of \$320 per meeting. These extra meetings are not required but are available for any clients who desire more interaction/reviews beyond the standard annual review. Additional optional meetings are never included in the client’s total annual Investment Positioning fee. They will be invoiced separately after they occur and clients have the option of paying for them via check, ACH debit, or one-time debits from their managed account(s).

*Investment Model Service:* JS&A offers its Investment Model service for individuals seeking a passively managed investment approach designed to track risk-adjusted benchmarks. The Investment Model fee is a fixed annual fee comprised of two distinct components: the Investment Model Management Fee and the Investment Model Platform Fee. The Investment Model service is offered to households with a minimum aggregate account size of \$500,000 and the fees are billed quarterly in arrears. The breakdown of these fees is as follows:

Fee Component	Description	Annual Fee
Investment Model Management Fee	Covers portfolio design, administration, due diligence, rebalancing, servicing and one annual client-facing review.	\$4,700
Investment Model Platform Fee	Covers performance reporting, benchmarking, invoicing, and portfolio tracking. This fee is charged per managed account.	\$100 per account
Total Investment Model Fee	Investment Model Management Fee + Investment Model Platform Fee	\$4,700 + (\$100 x Number of Accounts)

*Optional Investment Model Review Meetings:* In addition to the required annual portfolio review, clients can schedule any number of further optional hour-long (approximately) portfolio review meetings for a separate fee of \$320 per meeting. These extra meetings are not required but are available for any clients who desire more interaction/reviews beyond the standard annual review. Additional optional meetings are never included in the client's total annual Investment Model fee. They will be invoiced separately after they occur and clients have the option of paying for them via check, ACH debit, or one-time debits from their managed account(s).

*Non-Electronic Delivery Fees:* If a client does not consent to electronic delivery of documents, or withdraws consent to electronic delivery, then JS&A will charge the client an amount sufficient to reimburse JS&A for any costs JS&A has incurred in connection with delivery of such document to the client using the client's preferred method of delivery. This provision shall not apply to the delivery of Form ADV Part 2A, Part 2B, Part 3 Form CRS, Privacy Notice, or of any other document required to be delivered free of charge by any federal or state securities or investment adviser law or regulation.

In limited circumstances and at the firm's sole discretion, the firm may agree to alternative billing arrangements, including invoicing the client directly for payment. Such arrangements are permitted only on an exception basis and are not the firm's standard billing practice.

**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?