**Part 2B of Form ADV: *Brochure Supplement***

Item 1 Cover Page

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| **DISCLOSURE STATEMENT - PART 2B Form ADV - BROCHURE SUPPLEMENT**  **May 15, 2024**  **Vassas Jr., James W** Owner  **CAIRN INVESTOR SERVICES**  Vassas Jr., James W.  501 Saint Charles Circle  Myrtle Beach, SC 29588  Telephone: 858-454-3558  843-293-0007  Individual CRD # 4487594  Jim@carininvestor.com  Cairninvestor.com  **This brochure provides information about the qualifications and business practices of Cairn Investor Services that supplements the Carin Investor Services brochure, of which you should have received a copy of. If you have any questions about the contents of this brochure, please contact Carin Investor Services at 858-454-3558 or Jim@cairninvestor.com. The information in this brochure has not been approved or verified by any state securities authority. None of these entities has passed upon or approved the qualifications or business practices of the company, its employees, or associated persons, and registration does not imply a certain level of skill or training.**  **Additional information about James W. Vassas, Jr. is also available on the SEC’s website at www.adviserinfo.sec.gov.** |

Item 2 Educational Background and Business Experience

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| James W. Vassas Jr. has a Bachelor of Arts degree from Fairleigh Dickinson College. He began his career with First Investors Corporation in 2002. From 2007 to 2015 he was an owner and founder of Marathon Financial Services, LLC, a New Jersey based financial services firm which specialized in the preparation and implementation of financial plans for individuals and small corporations. In 2007 Marathon Financial Services, LLC, partnered up with BCG Securities out of Delran, New Jersey. In 2013 Marathon Financial Services, LLC, partnered up with Parkland Securities and SPC out of Ann Arbor, Michigan.    He became the owner and advisor of Vassas Jr., James W (DBA Cairn Investor Services) in 2016. Currently James Vassas is a Certified Financial Planner ™ and member in good standing with the CFP board. You can use this link to verify: <https://www.cfp.net/verify-a-cfp-professional> |

Item 3 Disciplinary Information

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| Cairn Investor Services has never been disciplined for any infraction while in practice as a financial planner or investment advisor. |

Item 4 Other Business Activities

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| Carin Investor Services “Carin” is separately licensed as an independent insurance agent. In this capacity; Cairn can affect transactions in insurance products for clients and earn commissions for these activities. He strives to recommend products that best suit the needs of his clients; however, he is required to disclose that the receipt of commissions can create a conflict of interest between him and his clients as it offers an incentive to recommend products based on compensation. Clients are under no obligation, contractually or otherwise, to purchase insurance products. The fees you pay Cairn for advisory services are separate and distinct from the commissions earned by James for insurance related activities.  Sale of Life insurance and Health insurance. |

Item 5 Additional Compensation

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| Cairn Investor Servies. has no arrangements with clients or vendors which provide additional compensation with regard to his financial planning and investment advisory practice. |

Item 6 Supervision

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| James W. Vassas Jr. is Owner and CCO of Vassas Jr., James W operating under the DBA Cairn Investor Services, a financial planner, and investment advisor of the firm. Accounts are reviewed by him on a quarterly basis. This takes the form of a written review to the client that details the starting value for the quarter, the gain or loss achieved the ending value and the fee due. Each client also receives a management report which reviews the actions taken in their account(s) and general market update. Management fees are frequently deducted from the client’s accounts pursuant to a written agreement.  Financial plans are reviewed at the request of the client or according to the frequency instructions in an agreement signed by the client for periodic reviews.  Aside from quarterly reviews, accounts are reviewed from time to time for the following reasons: buying or selling assets; dramatic market movements; change in the outlook for the economy, earnings, and/or interest rates; decline in a certain section of the market; and individual clients’ circumstances or changes. |

Item 7 Requirements for State Registered Advisers

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| Cairn Investment Services has not been found liable in any arbitration claim alleging damages in excess of $2,500, nor in any civil, self-regulatory organization, or administrative proceeding, nor has he been the subject of a bankruptcy petition. |