DISCLOSURE STATEMENT - PART 2B Form ADV - BROCHURE SUPPLEMENT

March 21, 2025

Vassas Jr., James W. CAIRN INVESTOR SERVICES

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This brochure provides information about the qualifications and business practices of Cairn Investor Services that supplements the Cairn 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 Cairn 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.

James W. Vassas Jr. was born July 3rd 1979. He has a Bachelor of Arts degree from Fairleigh Dickinson University. He began his career with First Investors Corporation in 2002 as a registered representative. 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, a Broker Dealer, out of Delran, New Jersey where James was both owner of Marathon Financial Services, LLC and a registered representative of the firm. In 2013 Marathon Financial Services, LLC, partnered up with a bigger Broker Dealer, Parkland Securities and SPC out of Ann Arbor, Michigan. James continued to assume the role of owner and registered representative until 2016.

In 2016, he started and become an advisor of Vassas Jr., James W (DBA Cairn Investor Services). Currently James Vassas is a Certified Financial Planner TM and member in good standing with the CFP board. The Certified Financial Planner TM designation is for financial advisors who focus on helping individual clients achieve their personal financial goals. This designation is administered and approved by the CFP® Board. It requires a bachelor's degree, completion of coursework through a CFP® Board Registered Program, 4-6k hours (about 3 years) of professional experience, passing the CFP® exam, an agreement to adhere to high ethical and professional standards and to act as a fiduciary when providing advice. They also require 30 hours of continuing education between renewal periods. You can use this link to verify: https://www.cfp.net/verify-a-cfp-professional

Item 3 Disciplinary Information

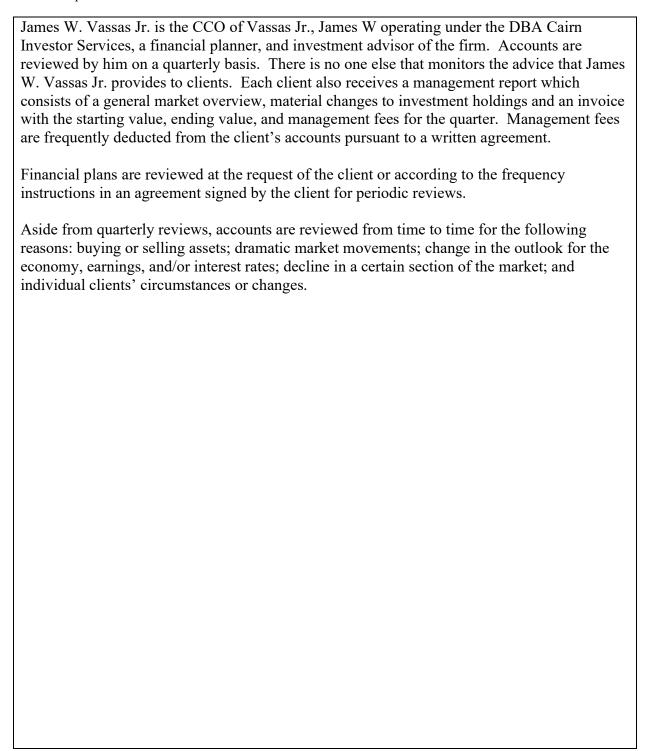
Neither Cairn Investor Services nor James W. Vassas Jr. has not and is not currently involved
in any legal or disciplinary event requiring disclosure of any investment-related business.

Item 4 Other Business Activities

Cairn Investor Services "Cairn" 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

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 7 Requirements for State Registered Advisers

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.