

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

Item 1 Cover Page

**DISCLOSURE STATEMENT - PART 2B Form ADV - BROCHURE SUPPLEMENT**

**March 21, 2025**

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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](mailto: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](http://www.adviserinfo.sec.gov).**

## Item 2 Educational Background and Business Experience

James W. Vassas Jr. was born July 3<sup>rd</sup> 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™ and member in good standing with the CFP board. The Certified Financial Planner™ 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 Services. has no arrangements with clients or vendors which provide additional compensation with regard to his financial planning and investment advisory practice.

Item 6 Supervision

James W. Vassas Jr. is the 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. There is no one else that monitors the advice that James W. Vassas Jr. provides to clients. Each client also receives a management report which consists of a general market overview, material changes to investment holdings and an invoice with the starting value, ending value, and management fees for the quarter. 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

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.