



# DISCLOSURE BROCHURE

**March 7, 2012**

**7077 Bonneval Road  
Suite 340  
Jacksonville, Florida 32216**

**Contact:**  
**Sheila Collins or Helen Rake**  
[scollins@collinsemi.com](mailto:scollins@collinsemi.com)  
[hrake@collinsemi.com](mailto:hrake@collinsemi.com)

**[www.collinsemi.com](http://www.collinsemi.com)**

**Telephone: 904.493.7500**  
**Fax: 904.493.7501**  
**Toll Free: 877.494.7500**

This brochure provides information about the qualifications and business practices of Collins Capital Management, Inc. If you have any questions about the contents of this brochure, please contact us at (904) 493-7500 and/or [scollins@collinsemi.com](mailto:scollins@collinsemi.com). The information contained in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about Collins Capital Management, Inc. also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number known as the CRD number. Our Firm CRD number is: #128220.

The term "Registered Investment Advisor" is not intended to imply that Collins Capital Management has attained a certain level of skill or training. It is used strictly to reference the fact that we are "Registered" as an "Investment Advisor" with the State of Florida and with such other regulatory agencies that may have regulatory jurisdiction over our business practices.

**Item 2****Material Changes (since last annual update December 2011)**

No Material Changes have occurred between January 1, 2011 and December 31, 2011.

Our firm executed an agreement with Fidelity Institutional Wealth Services in October of 2011, and transferred client accounts from Invest Financial (Broker/Dealer) to Fidelity Institutional Wealth Services. The custodian with Invest Financial was National Financial Services. The custodian with Fidelity Institutional Wealth Services was National Financial Services, therefore, no change in custodian, just the broker dealer.

The main reason for the change from Invest Financial was cost of trades to our clients and reduction of other annual costs such as maintenance fees, trading platform and other investment tools available to us on the new platform.

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## **ITEM 4**

### **ADVISORY BUSINESS**

Collins Capital Management, Inc. (also referred to as “CCMI”, “the Company”, “we”, “us” and “our”) is a Registered Investment Advisor with its principal place of business located in Jacksonville, Florida. Our firm offers personalized investment solutions uniquely tailored to each client’s risk parameters. Collins Capital Management was established in October of 2002 by Sheila Collins, Principal /Owner. Collins Capital is not a publicly held company. Sheila Collins is the sole shareholder of the company.

### **ADVISORY SERVICES**

Our focus is to manage portfolios for high net-worth individuals, Corporations, Qualified plans, Family Trusts, Estates, and Charitable Foundations. Our investment services are designed to build long-term wealth while maintaining risk tolerance levels acceptable to the client. The type of services we offer to a particular Client will vary in format and complexity depending on their individual needs and circumstances. With every managed account, we incorporate investment strategies that have been pre-determined from the investment parameters outlined by the client during the interview process. The overall objective, based on the individual model, is to achieve the performance goal based on the risk/reward parameters of the client.

We have developed 8 models’ that are utilized as asset allocation guidelines in designing a client’s portfolio. Each model consists of a different “target” allocation comprised of equities and fixed income from various economic groups and sectors. These economic groups and sectors represent companies with like products and/or services. We allocate client assets across these different groups and sectors to reduce over-exposure in any one area of the economy, and therefore, create a more prudent approach to managing risk. A model is selected after the client’s risk tolerance parameters have been accessed, investment objectives, suitability and liquidity requirements have been confirmed.

#### **MODEL DESCRIPTION**

- ❖ Aggressive Growth (95% /5%)  
Designed with a higher risk profile, utilizing various capitalization methods which could include micro cap stocks. The objective is to provide high growth without current income.
- ❖ Growth (80% /20% )  
Designed with an emphasis on capital appreciation within the current economic environment. The client will have little need for current income and seeks above average growth for their portfolio.
- ❖ Growth and Income (60% /40% )  
Designed to produce capital appreciation while providing a stream of income to the client.
- ❖ Balanced (45%/55% )  
Designed to produce stable investment returns along with a stream of income to the client.
- ❖ Enhanced Income (35% /65 )  
Designed to produce stability of principal along with a stream of income to the client.
- ❖ Income (25% /75% )  
Designed to preserve capital while providing current income. The investor typically has a low tolerance for risk and wishes to have stability and liquidity from the portfolio.
- ❖ Exchange Traded (80% /20% )  
Designed to yield superior investment returns based on a growth strategy utilizing only Exchange Traded Funds (ETF’s) within the model.

- ❖ Socially Responsible Investing (60%/40% )  
Designed to invest in firms that provide the environmental or social criteria of interest to the client. Structured to produce capital appreciation while providing a stream of income to the client.

Note: Tax Implication Strategies-Sensitivity to tax implications utilizing tax exempt instruments to achieve the client's goal, can be utilized within most of the above models with the exception of ETF's.

MODEL ALLOCATION	% OF EQUITIES	% OF BONDS/CASH
Aggressive	95	5
Growth	80	20
Growth and Income	60	40
Balanced	45	55
Enhanced Income	35	65
Income	25	75
ETF-Exchange Traded	80	20
SRI-Social Responsibility	60	40

Such classifications are a representation of a typical account composition but should not be construed as absolute. Ultimately, the exact composition makeup and allocation of securities are determined by the client's investment parameters, which can compose a more detailed and/or complex structure.

Typically we utilize various Exchange Listed and Over the Counter Securities, Exchange Traded Funds, Foreign securities, Warrants, Preferred Stock, Convertible Preferred Stock, Closed-End Funds, Option Contracts, Corporate Bonds, Commercial Paper, CD's, Municipals, U.S. Government Bonds, Partnerships, Oil & Gas interests and Mutual Funds. We may also on occasion use additional alternative investment vehicles to achieve the client's desired investment objective.

### FINANCIAL PLANNING

In addition, Financial Planning services are provided for a flat fee or hourly rate. This can be a comprehensive evaluation of the client's current financial status, utilizing current records of assets, liabilities, estate information, tax status, cash flow analysis, investment allocation, insurance, retirement, along with a recommendation of change to meet their future goals.

We can also evaluate utilizing a certain module of the plan to determine whether a client's assets will sustain them in retirement.

A typical fee is from \$250 to \$1500 or a negotiated hourly rate depending on the complexity of the work involved. Clients sign a Consulting Services Agreement and fees are due at the time of executing the contract but may be collected after services are rendered. Some services are included in our annual management fee to the client.

### WRAP FEE PROGRAM

The Company does not participate in *wrap fee programs*.

### AMOUNT OF MANAGED ASSETS

As of December 31, 2011, we were actively managing \$52,648,683 of client assets on a discretionary basis.

## ITEM 5

### FEES AND COMPENSATION

The standardized fee structure below represents the annual percentage charged for portfolio management provided on an asset-based fee arrangement. The fee for a quarter is one fourth of the annual applicable percentages multiplied by the aggregate market value of the assets in the account on the last business day of each calendar quarter. The fee schedule is as follows:

PORTFOLIO VALUE	ANNUAL RATES
First \$500,000	1.75%
Next \$500,000	1.50%
Next \$1 Million	1.00%
Over \$2 Million	.75%

Minimum Annual Fee: \$1,000

Minimum Account: \$100,000

**The Company retains discretion to modify the above fee structure depending on the size, complexity, and nature of the portfolio managed. The fees may be negotiable based on the complexity of the client assets among other factors. We may group certain related client accounts for the purpose of achieving the minimum or negotiating a better fee for the client. Discounts, not generally available to our advisory clients, may be offered to family members and friends of associated persons of our firm.**

### INVOICING

Fees for the first quarter are payable on the date the account is opened based on the market value of the client's account on that date, pro-rated for the number of days remaining in the first quarter. Subsequent quarterly fees are payable in advance based on the aggregate market value of the last business day of the prior quarter. Market value is based on the last reported price on the valuation date.

With the client authorization, Advisory fees will be taken first from free credit balances and/or from any money market funds or balances. Clients will receive a copy of the invoice as a notice that their account will be invoiced and forwarded to the custodian for processing; or the client can elect to be billed for fees incurred.

Fees for portfolio management services are exclusive of any charges imposed by the custodial firm, such as: (i) any Exchange/SEC fees; (ii) service or account charges, such as, but are not limited to: debit balances, wiring funds, overnight mailing or postage/handling fees; (iii) annual maintenance or termination fees; (iv) ticket charges by the brokerage firm for securities transactions. **Typical ticket charges are \$7.95 for equity orders and \$15 for mutual fund orders. Ticket charge may be less for accounts over 1 million and higher for clients that have not selected for their confirmations and statements to be sent to them via email.** The above fees are also exclusive of expense and management fees charged by mutual funds or exchange traded funds..

Fees are payable quarterly in advance based on the aggregate market value of the last business day of the prior quarter. Market value is based on the last reported price on the valuation date.

Clients have five (5) full business days after entering into an Investment Advisory Agreement in which to cancel our investment services and not incur any costs. Thereafter, should the client wish to terminate investment services on a day other than the

last day of the month, the Company shall be paid fees due through the date of termination on a pro-rata basis.

To terminate our investment services, a written notice should be submitted at least 30 days prior to the actual termination date, which provides clear instruction as to what the client wants done with his/her account (i.e. liquidate the account, finalize all transactions and/or cease all investment activity). Once the termination notice has been received and we have implemented the final instructions from the client, we are no longer responsible for the management of client assets, from the date the termination goes into effect, the client becomes responsible for making their own investment decisions. If the assets are withdrawn prior to the end of the quarter, the pro rata portion of the fee will be reimbursed to the Client. Management fees provide the Company's primary compensation. The Company does not charge a commission or markup in addition to the advisory fees.

Certain Registered Investment Advisers (RIA's) may offer and accept compensation for fixed annuities, life insurance products and other insurance products with the Company's prior approval to avoid any conflicts of interest. The Company will recommend "no load" mutual funds.

Clients have the option to purchase investment products through other brokers or agents that are not affiliated with the Company.

#### **ITEM 6**

##### **PERFORMANCE BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

Collins Capital Management, Inc. does not manage or accept performance-based fee accounts.

#### **ITEM 7**

##### **TYPES OF ACCOUNTS**

Our focus is to manage portfolios for high net-worth individuals, corporations, qualified plans, family trusts, estates, and charitable foundations. However, our firm will manage assets for clients that may result in a minimum account as stated under our fee schedule.

#### **ITEM 8**

##### **METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**

In analyzing investment recommendations, the Company uses a fundamental and technical approach to gathering information. Such analysis considers the economic conditions, earnings, cash flow, book value projections, industry outlook, price-earnings ratios, dividends, general level of interest rates, debt ratios, charting and other pertinent information to guide the Company in its decisions. Clients should be prepared to bear the risk of loss when investing in securities.

The Company generally recommends long-term investment strategies requiring a minimum of at least a five-year time horizon. However, depending on the client profile and risk parameters, we may invest in short term purchases.

The Company provides investment advice based on asset allocation strategies and modeling.

## ITEM 9

### DISCIPLINARY INFORMATION

We are required to disclose any legal or disciplinary events that are material to a client's evaluation of our advisory business and the integrity of our management. The Company or our registered advisors or personnel currently has no legal or disciplinary events to disclose.

The Company has no criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the firm was convicted of:

- Fraud, false statements or omissions, wrongful taking of property, bribery, forgery, counterfeiting, or extortion; or a conspiracy to commit any of these offenses.
- Pending criminal proceedings that involve any of the above.
- Violations of an investment-related statute or regulation.
- Subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting the firm or a management person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

The Company has no administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory in which the firm or a management person was found to have:

- Caused an investment-related business to lose its authorization to do business.
- Involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority.

The Company has no self-regulatory (SRO) proceeding in which the firm or a management person was found to have:

- Caused an investment-related business to lose its authorization to do business.
- Been involved in a violation of the SRO rules.

## ITEM 10

### OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

The principal's and other advisors are separately licensed as registered representatives of **Triad Advisors, Inc.**, a FINRA registered broker-dealer. Associated persons of CCMI may be registered insurance agents or brokers for one or more insurance companies. As such, in their separate capacities as registered representatives and or insurance agents or brokers, will be able to affect securities and/or purchase investment products and insurance for clients, for which they will receive separate, yet customary compensation. Clients should be aware that the receipt of additional compensation by our firm, the management or employees creates a conflict of interest that may impair the objectivity of our firm and these individuals when making advisory recommendations.

The Company is not affiliated with **Fidelity Investments**.



## **ITEM 11**

### **CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including applicable federal securities laws. Our duty is to render continuous, unbiased investment advice, and at all times act in the client's best interest.

To maintain this ethical responsibility to clients, the Company has adopted a Code of Ethics that establishes the fundamental principles of conduct and professionalism expected by all officers, directors and employees in discharging their duties. This Code is a value-laden guide committing such persons to uphold the highest ethical standards. The Company Code of Ethics is designed to deter inappropriate behavior and heighten awareness as to what is right, fair, just and good by promoting:

- ✓ Honest and ethical conduct
- ✓ Full and accurate disclosure
- ✓ Compliance with applicable rules and regulations
- ✓ Reporting of any violation to the Code
- ✓ Accountability
- ✓ Prohibits use of material non-public information

A copy of the Company's Code of Ethics is provided upon opening the account, or by contacting us at (904)493-7500, or is available via our website at [www.collinscmi.com](http://www.collinscmi.com).

General Guidelines:

1. No principal or employee of our firm may put his or her own interest above the interest of an advisory client.
2. No principal or employee of our firm may buy or sell securities for their personal portfolio(s) where their decision is a result of information received as a result of his or her employment unless the information is also available to the investing public.
3. No person employed by us may purchase or sell any security prior to a transaction(s) being implemented for an advisory account. This prevents such employees from benefiting from transactions placed on behalf of advisory accounts.
4. Our firm requires prior approval of any IPO or private placement investments by related persons of the firm.
5. We have established procedures for the maintenance of all required books and records.
6. Clients can decline to implement any advice rendered, except in situations where our firm is granted discretionary authority.
7. All of our principals and employees must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
8. We deliver and require acknowledgement of the Code of Ethics by each supervised person in our firm.
9. We have established policies requiring the reporting of Code of Ethics violations to our senior management.
10. Any individual who violates any of the above restrictions may be subject to termination.

## **PARTICIPATION OF INTERESTS**

It is against Company policies for any officers, directors and employees to invest in a private business interest or other non-marketable investment with client (s) unless the Company has granted prior approval, and is not in violation of any SEC and/or State rules and regulations.

Personnel of the Company are permitted to have their accounts managed by the firm and invest their own assets in investments that may be recommended to clients. Priority will be given to client transactions when purchasing or selling securities. We may purchase or sell securities in a aggregate block trade that could include personnel of the company to facilitate a best execution. Personal trading activities conducted by the Company's officers, directors and employees are monitored by The Company to ensure that such activities do not impact client executions or create conflicts of interest. These policies are designed to prevent detriment to the Client or any benefit to the Company's officers, directors or employees. The Company employees and IAR's are subject to the provisions of our policies regarding personal securities transactions and applicable securities rules and regulations.

## **ITEM 12**

### **BROKERAGE PRACTICES**

Our firm has an agreement with Fidelity Institutional Wealth Services (FIWS) program, whereby we utilize the platform services of Fidelity **Brokerage Services, LLC (Fidelity)**, and a **FINRA registered broker-dealer. National Financial Services (NFS) is the custodian.** The platform services include, brokerage, custodial, administrative, operational support, recordkeeping and related services to support intermediaries like our firm in conducting business and servicing the best interests of our clients but that also benefit our firm. Fidelity charges transaction fees for affecting certain securities (i.e. transaction fees are charged for certain no-load mutual funds, commission is charged for individual equity and debt securities transactions, unless waived via the client agreement). Fidelity enables our firm to obtain many no-load and load mutual funds without transaction charges. Fidelity's commission rates are generally considered discounted from customary retail commission rates. However, the commissions and transaction fees charges by Fidelity may be higher or lower than those charged by other custodians and broker-dealers. Fidelity also offers a dedicated trading desk, a dedicated service team, access to real-time order matching system, ability to implement block trades for clients, electronic download of trades, balances and positions, access to an electronic interface, duplicate and batched statements, confirmations and year-end summaries, the ability to have advisory fees directly debited from client accounts (executed via the client agreement), access to over 425 mutual fund families and 5,900 funds not affiliated with Fidelity, of which over 4,000 have no transaction fees, and access to [www.Fidelity.com](http://www.Fidelity.com).

There is no cost to the client to access their Fidelity investment account.

Due to receiving such services, we examined this potential conflict of interest when we chose to enter into the agreement with Fidelity and have determined that the relationship is in the best interests of our client. Our firm is not a subsidiary of, or affiliated with, **Fidelity** or **NFS** in any manner. Our firm is solely responsible for investment advice rendered, and advisory services are provided separately and independently of **FIWS, Fidelity Brokerage or NFS**.

## **DIRECTION OF TRANSACTIONS AND COMMISSION RATES**

Our clients provide us with written authority to utilize **Fidelity Institutional Wealth Services (FIWS)** with full disclosure on any commission costs that will be charged for transactions. Our executed Discretionary Agreement, which discloses this relationship, allows our firm to place client trades through **Fidelity Brokerage Services, LLC**. **National Financial Services (NFS)** is the custodian and is a subsidiary of **Fidelity Investments**.

It should be understood that the Company does not have the authority to negotiate commissions or obtain volume discounts, and best execution may not be achieved. Our firm reserves the right to decline acceptance of any client account that directs the use of a broker-dealer other than Fidelity, if we believe that this choice would hinder our fiduciary duty to the client or our ability to effectively service the client portfolio.

Client account transactions are typically completed independently for each Client's account. However, we may purchase or sell the same securities or instruments for a number of Clients simultaneously. In such case, orders for the same security may be combined or entered as an aggregated order (block) for multiple client accounts to facilitate best execution, equitable, timely and at an average share price.

Transactions for any client account may not be aggregated for execution if the practice is inconsistent with the client's Discretionary Management Agreement.

The portfolio manager must determine that the purchase or sale of the particular security involved is appropriate for the client and consistent with the client's investment objectives or applicable restrictions to the account.

An aggregated block order is completed in the system along with a breakdown that identifies each client account participating in the order and the proposed allocation of the order upon execution. Generally, each client that participates in the aggregated order will do so at the average price to fill the order. Under the client's agreement with the custodian/broker, transaction costs may be based on the number of shares traded for each client. The allocation of the aggregated order is clearly disclosed in the FIWS system and also within our portfolio management system. The intent of the order is high execution quality across the transaction with an average price shared by all clients.

## **ITEM 13 REVIEW OF ACCOUNTS**

The underlying securities within the individual portfolio accounts are reviewed on a continuous basis, all accounts are reviewed at least annually with the client. Investment objectives and risk parameters are reconfirmed and an annual **Investment Policy Statement (IPS)** is executed by the client. Account is reviewed by the assigned advisor on the account.

Quarterly performance reports will be provided to the client by mail, email, or by personal meeting. The reports serve as an account summary highlighting asset allocation, cumulative performance returns, cost basis and positions held, estimated income, current yield, year-to-date summary on all changes and portfolio appraisal.

Factors that may trigger a client review other than the quarterly meeting would be a death; a change in financial circumstances; investment objective.

Client Reports are provided on a quarterly basis and include the following information:

- Performance Summary
- Portfolio Appraisal
- Performance History
- Copy of quarterly Invoice

In addition, confirmations and monthly statements are sent to the client from NFS as the custodian.

If Financial Planning or Pension Consulting Services have been provided and need to be reviewed with the client, then the assigned Advisor will meet with the client.

#### **ITEM 14**

##### **CLIENT REFERRALS AND OTHER COMPENSATION**

The company may compensate someone for client referrals. If so, the Solicitor signs an agreement prior to soliciting the client for our services. The Solicitor's responsibilities are outlined in a separate Solicitor's Agreement. The Solicitor is fully disclosed to the client within the Investment Advisory Agreement. The fee schedule is not increased due to the Solicitor's Agreement. The solicitor's fee is a result of the solicitor's efforts in referring client accounts to the Company for investment services.

#### **ITEM 15**

##### **CUSTODY**

The company does not have custody of any assets. **National Financial Services (NFS, LLC)** is the custodian and provides confirmations, a monthly statement for active accounts and a quarterly statement for inactive accounts. As discussed prior, with prior approval from the client, management fees are deducted from the client account at the custodian.

#### **ITEM 16**

##### **INVESTMENT DISCRETION**

The Company will establish an executed Discretionary Management Agreement for all managed client portfolios to execute securities transactions at anytime without the consent or advice of the client unless otherwise negated by the client. A client has the ability to limit or remove this authority by written instruction.

#### **ITEM 17**

##### **VOTING CLIENT SECURITIES**

The Company is expressly precluded from taking any action on behalf of the Client, will not take any action on behalf of Client, and shall not be obligated to render any advice to Client, with respect to (1) the voting of proxies solicited by, or with respect to, the issuers of any securities held in the portfolio, or (2) legal proceedings involving securities or other investments presently or formerly held in the portfolio, or the issuers thereof, including bankruptcies. If the Investment Account is for a pension or other employee benefit plan governed by ERISA, the right to vote proxies for securities held in the Account are reserved for the plan trustees or a named fiduciary by the client.

**ITEM 18****FINANCIAL INFORMATION**

The Company does not solicit prepayment of fees in excess of more than \$500 per client, or six or more months in advance.

The Company does not have custody of client funds and securities.

The Company has never been the subject of a bankruptcy petition.

**ITEM 19****REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

Refer to the Part(s) 2B for background information about management personnel and those giving advice on behalf of the Company.

The Company provides consulting and recordkeeping services, which accounts for less than two hours per work week.

Neither the Company, nor any persons associated with the Company are compensated for advisory services with performance-based fees. Please refer to the “Performance-Based Fees and Side-By-Side Management” section above for additional information on this topic.

Neither the Company, nor any of its management persons have any reportable arbitration claims, civil, self-regulatory organization proceedings or administrative proceedings.

Neither the Company, nor any of its management persons have a material relationship or arrangement with any issuer of securities.

# FORM ADV Part 2B

PREPARED IN COMPLIANCE WITH THE INVESTMENT ADVISERS ACT OF 1940

**Collins Capital Management, Inc.**  
**7077 Bonneval Road, Suite 340**  
**Jacksonville, Florida 32216**

**Contact:**

**Sheila Collins or Helen Rake**  
[scollins@collinscmi.com](mailto:scollins@collinscmi.com)  
[hrake@collinscmi.com](mailto:hrake@collinscmi.com)

**[www.collinscmi.com](http://www.collinscmi.com)**

**Tel: 904.493.7500**  
**Fax: 904.493.7501**  
**Toll Free: 877.494.7500**

## BUSINESS QUALIFICATIONS FOR PRINCIPALS

### **SHEILA COLLINS-President and RF<sup>TM</sup>**

Date of Birth: September 13, 1950

Sheila Collins is responsible for the leadership and direction of the Company, as well as, ensuring investment portfolio activities are being performed to the expectations of the clients. Mrs. Collins has over 33 years of professional experience and worked in a principal capacity in the areas of operations, personal finance and investment management.

Education: N.A.S.D. Exams: Series 7: General Securities  
Series 24: General Principal  
Series 28: Financial and Operations Principal  
Series 51: Limited Principal-Municipal  
State of Florida: Series 66: Investment Advisor/Blue Sky  
Insurance: Life and Variable Annuity License  
RF<sup>TM</sup> Registered Fiduciary - Designation 06/16/2011

Business: 2002/Present Collins Capital Management, Inc.  
Position: President (owner)  
10-2011/Present Fidelity Investments  
Position: Registered Investment Advisor  
10-2011/Present Triad Advisors  
Position: Branch Manager  
  
2002/ 10-2011: Collins Capital Management, Inc.  
Position: President (owner)  
Invest Financial Corporation  
Position: OSJ Branch Manager  
  
2000-2002: Allen C. Ewing  
Position: Investment Advisor Representative  
  
1999-2000 Sears Thompson Investment Group  
Position: President (owner)  
(Sears Thompson sold to Intrepid Capital-  
Allen C. Ewing was the Broker Dealer)  
  
1978-1999 Sears Thompson Investment Group  
Position: Chief Financial Officer

### **Disciplinary Information:**

There are no disciplinary events to report.

### **Supervision:**

Provided by our Broker Dealer; **Triad Advisors, Inc.**

### **Requirements for State-Registered Advisers**

Sheila Collins does not have, or has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

**Helen M. Rake, CFP®** (see certification explanation page 14)

Date of Birth: March 10, 1970

Helen Rake is a principal of the Company. She is actively involved in investment portfolio management and is on the investment committee. Mrs. Rake has over 12 years of professional experience and has worked in the areas of personal finance and investment management.

Education: N.A.S.D. Exams: Series 7: General Securities

Series 24: General Principal

Series 63: Blue Sky

State of Florida: Series 65: Investment Advisor

Insurance: Life, Health & Variable Annuity License

CFP: ® Certified 11/01/04

Business: 03-2001/current Collins Capital Management, Inc.

Position: Principal

10-2011/current Fidelity Investments

Position: Investment Advisor

10-2011/current Triad Advisors

Position: Registered Representative

03-2004/current: Collins Capital Management, Inc.

Position: Investment Advisor

03-2004/10-2011 Invest Financial Corporation

Position: Investment Advisor Representative

06/2001-03/2004: The Pinnacle Group/Jefferson Pilot Securities

Position: Financial Services Associate

03/2001-06/2001 Met Life Securities

Position: Sales

10/1999-03/2001 American Express Financial Advisors

Position: Financial Advisor

**Outside Business Activity**

06/22/10-present US Green Builder Council North Florida

Residential Green Building Committee Member

WE Channel and Cando Productions, LLC

Veddy Theatre Group

HMR Financial Solutions Inc

Int'l Centre for Research and Innovation in Fostering

Greater Florida Disability Income and Life Center

**Disciplinary Information:**

There are no disciplinary events to report.

**Supervision:**

Provided by our Broker Dealer; **Triad Advisors, Inc.**

**Requirements for State-Registered Advisers**

Helen Rake does not have, or has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.



**CFP® Certification Explanation** The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.