

Part 2A of Form ADV: Firm Brochure
Item 1 Cover Page

Collins Wealth Management, Inc.
2153 Chuckwagon Road, Suite 201
Colorado Springs, CO 80919

This brochure provides information about the qualifications and business practices of Collins Wealth Management, Inc. If you have any question about the contents of this brochure, please contact us at 719-590-7800 and/or ed@collinswealth.com.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority. Additional information about Collins Wealth Management, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov where the firm can be searched for under CRD #298028.

Collins Wealth Management, Inc.'s registration as an investment adviser does not imply a certain level of skill or training.

Effective Date: January 25, 2021

Item 2 Material Changes

Last Annual Update: N/A

Summary of Material Changes

Collins Wealth Management, Inc has not yet filed an annual updating amendment to this Form ADV Part 2A. Collins Wealth Management has the following material changes to report.

Collins Wealth Management, Inc has added the custodian Charles Schwab & Co., Inc. Advisor Services (Item 12 & 14).

Delivery Requirements

We will provide a summary of any material changes to this Brochure to our clients at least annually, within 120 days of our fiscal year end. Furthermore, we will provide our clients with other interim disclosures about material changes as necessary.

A complete copy of our current Form ADV Part 2A and/or 2B may be requested free of charge by contacting us by telephone at 719-590-7800 or by email at ed@collinswealth.com.

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Item 4 Advisory Business

FIRM DESCRIPTION

Collins Wealth Management, Inc. (hereinafter referred to as “CWM”, “we”, “us”, or “our firm”) is a Colorado incorporation with its principal office located in Colorado Springs, CO and has been in business as a registered investment adviser since October 2018. The entity Collins Wealth Management, Inc. was formed in May 2008. The principal owner of the firm is Edward Collins.

As a registered investment adviser, we are a fiduciary to you, our client, meaning we have a fundamental obligation to act and provide investment advice that is in your best interest. Should any material conflicts of interest exist that might affect the impartiality of our investment advice, they will be disclosed to you in this Brochure. We urge you to review this Brochure carefully and consider our qualifications, business practices and the nature of our advisory services before becoming our client.

ADVISORY PROGRAMS

CWM provides investment management services to our clients. In connection with our investment management services, CWM provides advice with respect to a broad range of asset classes, including equities (common stocks and equivalents), mutual funds, exchange traded funds, and fixed income instruments. Our advice is generally limited to these types of investments, but we reserve the right to advise or not advise our clients on certain investments should we deem it appropriate based on their particular circumstances.

CWM’s advisory services are tailored to the needs of our clients based on their individual investment objectives, risk tolerance, cash or income needs, and any investment restrictions. Although CWM seeks to accommodate any reasonable investment restrictions or guidelines set by our clients, we may decline to accommodate certain investment restrictions that are incompatible with our firms’ investment philosophy or that may have an adverse effect on our ability to manage your account.

CWM enters into formal written agreements with our clients setting forth the terms and conditions under which we will provide our advisory services (the “Engagement Agreement”). The Engagement Agreement sets forth the scope of the services to be provided and the compensation we receive from the client for such services. The Engagement Agreement may be terminated by either party in writing at any time by giving thirty (30) days signed written notice to the other party.

Our advisory services are offered through certain individuals who have affiliated with CWM as its investment adviser representatives (“IAR’s”). Clients should refer to such IAR’s Form ADV Part 2B (the “Brochure Supplement”) for more information about their qualifications.

Our IAR's offer the advisory services described below to our clients:

Investment Management. CWM provides investment management services in which clients grant our firm the ability to utilize discretion in managing the Client's investment account. Specifically, the client grants our firm full power to direct, manage, and change the investment and reinvestment of the assets in the account, the proceeds and any additions. Our authority over the client's investments includes discretionary authority to purchase and sell securities for the client's account, to submit aggregated trade orders for the client and others in order to obtain best execution, and to give instructions concerning these transactions to the qualified custodian with which the client's account(s) are held. We are not required to first consult with the client before placing any specific order or obtain specific authorization from the client for each specific transaction. CWM receives discretionary authority from our clients through our Engagement Agreement at the outset of our advisory relationship. We require clients to grant us trading discretion on their accounts.

Wrap Fee Programs. CWM does not participate in any wrap fee programs.

Assets Under Management: CWM has the following assets under management:

Discretionary Amounts:	Non-Discretionary Amounts:	Date Calculated:
\$49,674,562.00	\$0.00	December 2020

Important Note: It is the client's responsibility to ensure that CWM is promptly notified if there are ever any significant changes to their financial situation, goals, objectives or needs so we can review our previous recommendations and make any necessary adjustments.

Item 5 Fees and Compensation

ADVISORY FEES

The following information describes how CWM is compensated for the advisory services we provide to our clients. The specific manner in which fees are charged and the compensation we receive may differ between clients depending upon the individual Engagement Agreement with each client. CWM reserves the right to negotiate our compensation with clients depending on the scope of our advisory relationship, and we may charge higher or lower fees than are available from other firms for comparable services. CWM has the general discretion to waive all or a portion of our fees, but typically only exercises this discretion for our employees.

Investment Management Fees. In consideration for providing investment management services and pursuant to the Engagement Agreement with the client, CWM charges an annual asset-based fee equal to 2.00% based on the client's assets under management ("AUM") as valued by the

custodian. Fees are negotiated with each client based on a variety of factors, such as the amount of assets being managed, future deposits to the accounts under our management, the level and type of services provided and/or the nature of the relationship with the client.

<u>Account Size</u>	<u>Standard Annual Fees</u>	<u>Negotiated Annual Fee</u>
\$0.00 to \$250,000.00	2.00%	_____
\$250,000.01 to \$500,000.00	1.75%	_____
\$500,000.01 to \$1,000,000.00	1.50%	_____
Over \$1,000,000.00	1.00%	_____

CWM generally bills our fees on a monthly basis in arrears. Clients must authorize the deduction of our fees from their managed accounts by the qualified custodian, Interactive Brokers, and choose the method by which our fees will be calculated. Clients may elect to have our advisory fees calculated by our firm or Interactive Brokers and deducted from their accounts. The client makes this election when applying for their account at Interactive Brokers or at any time, or cancel the existing arrangement. All fees will be supported by an invoice to the client itemizing the fee. Please see Item 15 for more information regarding the deduction of our fee from client accounts.

CWM will aggregate client accounts from the same household for purposes of calculating the management fee for each account, unless otherwise instructed by the client.

Additional Fees and Expenses. Clients will incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the custodian or qualified custodian through which account transactions are executed. For more information on our brokerage practices, please refer to Item 12 (Brokerage Practices) of this Brochure.

The fees that clients pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or exchange traded funds (described in each fund’s prospectus) to their shareholders. The fees charged directly by mutual funds and exchange traded funds will typically include a management fee and other fund expenses.

To fully understand the total costs associated with their investment portfolio, clients should review all the fees charged by mutual funds, exchange traded funds, our firm and others.

Termination. The Engagement Agreement with our clients may be terminated by either party at any time upon thirty (30) days written notice. Upon termination of our status as the client’s investment adviser, CWM will not take any further action with respect to the client’s account(s)

unless specifically notified by the client in writing. Clients will be responsible for instructing their custodian and monitoring their account for the final disposition of assets.

Refunds. Upon receipt of a proper notice of termination from the client, as described in the Engagement Agreement, any earned unpaid fees will be billed on a pro-rata basis, based upon the time portion of the billing period to the date of termination.

Brokerage Commissions. Our IAR's may be registered with RNR Securities, LLC ("RNR") as registered representatives. Therefore, in such cases, IAR's are able to offer a client both investment advisory and brokerage services and may accept compensation based on brokerage commissions. Clients are urged to discuss the differences between an advisory relationship and a brokerage relationship with their IAR to determine which type of service would best serve their investment needs and goals. Please see Item 10 for more information on these affiliations and the conflicts of interests they create.

As a fiduciary, CWM is obligated to serve our clients' best interest in all dealings. The practice of accepting compensation based on brokerage commissions presents a conflict of interest as it gives our firm and our IAR's an incentive to recommend investment products based on the compensation we receive rather than on the client's needs.

Any material conflicts of interest between clients and CWM or our employees are disclosed in this Brochure. If at any time, additional material conflicts of interest develop, CWM will provide our clients with written notification of those material conflicts of interest or an updated Brochure.

Item 6 Performance-Based Fees & Side by Side Management

CWM does not charge our clients fees based on a share of capital gains on or capital appreciation of the assets in their accounts, and therefore do not engage in "side by side management".

Item 7 Types of Clients

CWM offers investment advisory services to a diversified group of clients including individuals, high net worth individuals, trusts, estates, pension and profit-sharing plans (other than plan participants), charitable/non-profit organizations, and corporations and other business entities. Client relationships may vary in scope and length of service.

CWM does not require a minimum account balance for our investment management services.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

METHODS OF ANALYSIS

CWM primarily employs technical analysis when researching securities for the portfolios we manage for our clients. Our main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the SEC, and company press releases.

Our methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

Charting analysis strategy involves using and comparing various charts to predict long and short term performance or market trends. The risk involved in using this method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be making the assumption that past performance will be indicative of future performance. This may not be the case.

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not work long term.

INVESTMENT STRATEGIES

The investment strategy for a specific client is based upon the objectives, risk tolerance, time horizon and goals stated by the client during our initial consultations. The client may change these objectives at any time. Our firm strives to build portfolios that are flexible and diversified to control the risk associated with the capital markets. Capital is allocated actively to adapt to changing market conditions and capitalize on those opportunities, but in periods where it is difficult to identify attractive opportunities cash levels may increase.

When investing client portfolios, we seek to maintain discipline and objectivity by focusing on the client's financial goals and objectives. Risk management is integrated into our process through the use of appropriate risk levels on each position. The value of securities used in our strategies may go up or down in response to factors not within our control, including but not limited to the status of an individual company underlying a security, or the general economic climate.

RISK OF LOSS

All investments carry some degree of risk, including a possible loss of principal that clients should be prepared to bear. The value of securities used in all of our strategies may go up or down in response to factors not within our control, such as but not limited to the status of an individual company underlying a security, or the general economic climate. There is no guarantee that any of the investment strategies that our firm employs will outperform the investment strategies used by other firms. Past performance is no guarantee of future results.

Investors should be aware their investment is not guaranteed and understand that there is a risk of loss of value in their investment.

Item 9 Disciplinary Information

LEGAL AND DISCIPLINARY EVENTS

No events to report.

Item 10 Other Financial Industry Activities and Affiliations

OUTSIDE BUSINESS ACTIVITIES

Life Insurance. Certain employees of CWM are insurance licensed. In their separate capacity as insurance agents, they may earn commissions from insurance sales, therefore creating a conflict of interest. Insurance recommendations will only be made if in the best interest of the client. Clients always have the right to decide whether to act on an insurance recommendation made by CWM. If a client does decide to act on a CWM recommendation, the client always has the right to engage the insurance professional of their choosing. CWM employees dedicate less than 10 hours per month on this activity.

Broker Dealer/Securities Business. Certain employees of CWM are registered representatives of RNR Securities, LLC ("RNR"), an unaffiliated broker-dealer. In their separate capacity as registered representatives, they may earn commissions from securities sales, therefore creating a conflict of interest. Brokerage recommendations will only be made if in the best interest of the

client. Clients always have the right to decide whether to act on a brokerage recommendation made by CWM. If a client does decide to act on a CWM recommendation, the client always has the right to engage the registered representative of their choosing. CWM employees dedicate less than 10 hours per month on this activity.

Investment Advisor Representative. Certain employees of CWM are investment advisor representatives (IAR's) of R&R Financial Planners, Inc. (R&R) in addition to CWM. In their separate capacity as an IAR with R&R, they may engage in the management of R&R client portfolios. Clients always have the right to decide whether to have CWM manage their portfolios. CWM employees dedicate less than 10 hours per month on this activity.

Neither CWM nor any of its employees are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

AFFILIATED ENTITIES

CWM does not have any relationships or arrangements affiliated entities (other than those disclosed above) that create a material conflict of interest with our clients.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

CODE OF ETHICS

CWM has adopted a Code of Ethics (the "Code") that sets forth a standard of business conduct for our firm and all our associated persons. The purpose of the Code is to set out ideals for integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence for our firm and our associated persons to espouse in the interest of our clients and investor protection. The Code includes provisions relating to the confidentiality of client information, a prohibition on insider trading, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All employees of CWM are required to handle their personal securities transactions in such a manner as to avoid any actual or potential conflicts of interest or any abuse of position of trust and responsibility. Annually, we require all employees to certify that they have read, understand and will comply with the Code.

Clients and prospective clients may request a full copy of our firm's Code of Ethics by contacting our firm in writing at Collins Wealth Management, Inc. 2153 Chuckwagon Road, Suite 201, Colorado Springs, CO 80919 or calling our firm at 719-590-7800.

PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS

CWM and/or our IAR's may invest in the same securities that are recommended to and/or purchased for our clients. CWM and/or our IAR's do not recommend securities to our clients in which CWM and/or our IAR's has a material financial interest. CWM has adopted procedures designed to assure that the personal securities transactions, activities and interests of CWM and/or our IAR's will not interfere with our ability to make investment decisions in the best interest of our clients, nor be permitted to disadvantage our trading of client accounts.

PERSONAL TRADING

CWM maintains and enforces written policies and procedures reasonably designed to prevent the misuse of material non-public information by our firm or any access persons of our firm with regards to their personal securities transactions. Personal trading activities are continually monitored to reasonably prevent conflicts of interest between our firm and our clients.

Item 12 Brokerage Practices

SELECTION OF CUSTODIAN

CWM requires all clients to engage Interactive Brokers, LLC. ("Interactive Brokers"), member FINRA/SIPC/NYSE, or Charles Schwab & Co., Inc. Advisor Services to be their custodian. All securities transactions for our investment management clients are executed through Interactive Brokers. Interactive Brokers maintains custody of our clients' assets and effects securities transactions for our investment management clients' accounts. CWM is independently owned and operated and is not affiliated with or a related person of Interactive Brokers.

CWM considers a number of factors prior to recommending a particular custodian to our clients, including but not limited to, their familiarity with the securities to be sold or purchased, their execution skills, order-flow capabilities, their commission rates or other fee schedules, their custodial services, their level of net capital (financial strength) and excess SIPC and other insurance coverage. The commissions charged by Interactive Brokers are competitive with similarly situated retail custodians offering the same variety of securities to clients. Clients are advised, however, that they may be able to effect transactions in securities through other custodians at lower commission rates, particularly with respect to securities listed on a national securities exchange or in the over-the-counter market.

Research and Other Soft Dollar Benefits. Interactive Brokers offers products or services other than execution that assist our firm in managing and administering client accounts. These may include software and other technology that provide access to client account data (such as trade

confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), facilitate payment of our fees from clients' accounts, and assist with back office functions, record keeping and client reporting. These services may be used to service all or a substantial number of client accounts, including accounts not maintained at Interactive Brokers.

CWM may also receive services from Interactive Brokers or its affiliates that are intended to help our firm manage and further develop our business. These services may include registration support through Greenwich Compliance, website design and technology support. Interactive Brokers also has arrangements with various product vendors, which enable our firm to purchase their products at a discount. These products may include such items as: client reporting and consolidated statement software; client communication software; client relationship management software; compliance assistance; and investment research.

CWM does not participate in any commission-sharing arrangements or receive soft dollar credits. While the benefits we receive from Interactive Brokers do not depend on the amount of brokerage transactions directed to Interactive Brokers, as a fiduciary we are required to disclose that there is an inherent conflict of interest when our firm recommends that clients maintain their assets at Interactive Brokers. These recommendations may be based in part on the benefits we receive from Interactive Brokers, such as the availability of the abovementioned products and services, and not solely on our clients' interest in receiving most favorable execution. Nonetheless, we seek to ensure that the securities transactions effected for our clients represent the best qualitative execution, not just the lowest possible cost.

Our firm routinely compares order execution disclosure information at Interactive Brokers to other custodians to ensure that Interactive Brokers remains competitive in providing best execution for our clients' securities transactions. Although the brokerage commissions and/or transaction fees charged by Interactive Brokers may be higher or lower than those charged by other custodians, in seeking best execution for our clients our firm strives to ensure that our clients pay brokerage commissions and/or transactions fees which we have determined, in good faith, to be reasonable in relation to the value of the brokerage and other services provided by Interactive Brokers.

Brokerage for Client Referrals. CWM does not consider custodian or third-party referrals in selecting or recommending custodians to our clients as this would create a conflict of interest.

Directed Brokerage. CWM does not trade away from Interactive Brokers for its clients, nor will CWM allow clients to trade away from Interactive Brokers

TRADE AGGREGATION

Investment decisions deemed appropriate for one client may also be deemed appropriate for other clients so that the same security may be purchased or sold at or about the same time for

more than one client. When this is the case our firm may, but is not obligated to, aggregate similar trades for multiple clients and execute the trade as a single block.

When transactions are so aggregated, the securities purchased or sold will be allocated in a fair and equitable manner. Our trade allocation procedures seek to allocate investment opportunities among our clients in the fairest possible way taking into account their best interests. These procedures ensure that allocations do not involve a practice of favoring or discriminating against any client or group of clients. Transactions are usually aggregated to seek a more advantageous net price and/or to obtain better execution for all clients. Nevertheless, there is no assurance that the aggregation of transactions will benefit all clients equally, and in some instances combined orders could adversely affect the price of a security. Also, it is possible that we may not aggregate trades in circumstances where it would be beneficial to do so.

TRADE ERRORS

From time to time, our firm may make a trade error when servicing a client's account. When this occurs, we will correct the trade as soon as we discover the error. Trading errors will be corrected at no cost to clients. If there is a cost associated with this correction, such cost is borne by CWM and not the client. Note that we do not credit accounts for market losses unrelated to our error.

Item 13 Review of Accounts

ACCOUNT REVIEWS

CWM conducts account reviews on at least a quarterly basis for clients subscribed to our investment management services. Additional reviews may be triggered by changes in the client's risk profile, investment objectives or guidelines, activity in the account, economic and market conditions, or specific arrangements with the client.

Formal client review meetings are generally conducted on a regular basis at intervals mutually agreed upon by the IAR and the client, but no less than annually. During these reviews, any changes in the client's investment objectives are discussed so we can review our previous recommendations and make any necessary adjustments.

ACCOUNT REPORTS

Clients have direct and continuous access to their account information and related documents via Interactive Brokers password-protected website.

Item 14 Client Referrals and Other Compensation

CLIENT REFERRALS

CWM does not compensate third-parties (or “solicitors”) to promote the investment advisory services offered by our firm, because the solicitor would have to satisfy requirements under Rule 206(4)-3 of the Advisers Act or similar state rules regarding solicitation arrangements before a cash referral fee could be paid to them.

Charles Schwab & Co., Inc. Advisor Services provides CWM with access to Charles Schwab & Co., Inc. Advisor Services’ institutional trading and custody services, which are typically not available to Charles Schwab & Co., Inc. Advisor Services retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser’s clients’ assets are maintained in accounts at Charles Schwab & Co., Inc. Advisor Services. Charles Schwab & Co., Inc. Advisor Services includes brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For CWM client accounts maintained in its custody, Charles Schwab & Co., Inc. Advisor Services generally does not charge separately for custody services but is compensated by account holders through commissions or other transaction-related or asset-based fees for securities trades that are executed through Charles Schwab & Co., Inc. Advisor Services or that settle into Charles Schwab & Co., Inc. Advisor Services accounts.

Charles Schwab & Co., Inc. Advisor Services also makes available to CWM other products and services that benefit CWM but may not benefit its clients’ accounts. These benefits may include national, regional or CWM specific educational events organized and/or sponsored by Charles Schwab & Co., Inc. Advisor Services. Other potential benefits may include occasional business entertainment of personnel of CWM by Charles Schwab & Co., Inc. Advisor Services personnel, including meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities. Other of these products and services assist CWM in managing and administering clients’ accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts, if applicable), provide research, pricing information and other market data, facilitate payment of CWM’s fees from its clients’ accounts (if applicable), and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of CWM’s accounts. Charles Schwab & Co., Inc. Advisor Services also makes available to CWM other services intended to help CWM manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology,

business succession, regulatory compliance, employee benefits providers, and human capital consultants, insurance and marketing. In addition, Charles Schwab & Co., Inc. Advisor Services may make available, arrange and/or pay vendors for these types of services rendered to CWM by independent third parties. Charles Schwab & Co., Inc. Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to CWM. CWM is independently owned and operated and not affiliated with Charles Schwab & Co., Inc. Advisor Services.

OTHER COMPENSATION

CWM does not receive an economic benefit from anyone who is not a client in exchange for our provision of investment advice or other advisory services.

Item 15 Custody

CUSTODY OF CLIENT FUNDS AND SECURITIES

CWM does not accept physical custody of client funds or securities. However, pursuant to its authority to instruct Interactive Brokers to deduct CWM's fees from the clients account, it is a form of custody called "Constructive Custody".

Clients can access daily, monthly and annual account statements as well as daily trade confirmations through a password protected portion of Interactive Brokers' website, www.interactivebrokers.com. Clients will receive monthly account statements from Interactive Brokers. Clients should carefully review the account statements received from Interactive Brokers and compare such official custodial statements with invoices received from CWM and promptly notify CWM of any discrepancies. Clients are required to authorize CWM (in writing) to deduct its fees from client accounts. CWM will send the client an invoice specifying and itemizing the fee.

Item 16 Investment Discretion

DISCRETIONARY AUTHORITY

CWM requires clients to authorize CWM to manage client accounts on a discretionary basis. CWM is granted limited discretionary authority in writing by the client at the outset of the advisory relationship. This limited discretionary authorization gives CWM the authority to

manage the client's investment assets at our firm's sole discretion and without consulting with the client in advance, subject to the investment objectives, guidelines and restrictions set by the client. This authorization will remain in full force and effect until we receive a written termination notice of the Engagement Agreement from the client.

CWM does not have discretionary authority to determine what custodian to use or the amount of commissions that are charged by the or custodian.

Item 17 Voting Client Securities

AUTHORITY TO VOTE CLIENT PROXIES

CWM does not accept authority from clients with respect to voting of proxies solicited by, or with respect to, the issuers of any securities held in client portfolios. The qualified custodian holding clients' assets will send all such proxy documents it receives to the client so that the client may take whatever action the client deems appropriate. Clients are free to consult CWM on any questions regarding the voting of any proxy.

Item 18 Financial Information

REQUIRED DISCLOSURES

CWM does not require clients to prepay more than \$500 in fees six months or more in advance. CWM has no financial commitments that would impair our firm's ability to meet our contractual and fiduciary commitments to our clients and has not been the subject of a bankruptcy proceeding.

Item 19 Requirements for State-Registered Advisers

EXECUTIVE OFFICERS AND MANAGEMENT PERSONS

Name: Edward James Collins

Year of Birth: 1973

Education: Bachelor's degree in Business Administration
State University of New York at Oswego

Experience: Founder
Collins Wealth Management, Inc.
October 2018 – Present

Registered Representative
RNR Securities
March 2018 – Present

Investment Adviser Representative/Portfolio Manager
R & R Financial Planners
May 2018 – Present

Investment Adviser Representative/Registered Representative
Geneos Wealth Management
March 2006 – March 2018

Investment Adviser Representative/Registered Representative
M Holdings Securities
Jan 2005 – March 2006

OUTSIDE BUSINESS ACTIVITIES

Life Insurance. Certain employees of CWM are insurance licensed. In their separate capacity as insurance agents, they may earn commissions from insurance sales, therefore creating a conflict of interest. Insurance recommendations will only be made if in the best interest of the client. Clients always have the right to decide whether to act on an insurance recommendation made by CWM. If a client does decide to act on a CWM recommendation, the client always has the right to engage the insurance professional of their choosing. CWM employees dedicate less than 10 hours per month on this activity.

Broker Dealer/Securities Business. Certain employees of CWM are registered representatives of RNR Securities, LLC (“RNR”), an unaffiliated broker-dealer. In their separate capacity as registered representatives, they may earn commissions from securities sales, therefore creating a conflict of interest. Brokerage recommendations will only be made if in the best interest of the client. Clients always have the right to decide whether to act on a brokerage recommendation made by CWM. If a client does decide to act on a CWM recommendation, the client always has the right to engage the registered representative of their choosing. CWM employees dedicate less than 10 hours per month on this activity.

Investment Advisor Representative. Certain employees of CWM are investment advisor representatives (IAR’s) of R&R Financial Planners, Inc. (R&R) in addition to CWM. In their separate capacity as an IAR with R&R, they may engage in the management of R&R client portfolios. Clients always have the right to decide whether to have CWM manage their portfolios. CWM employees dedicate less than 10 hours per month on this activity.

Neither CWM nor any of its employees are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

PERFORMANCE-BASED FEES & SIDE BY SIDE MANAGEMENT

CWM does not charge our clients fees based on a share of capital gains on or capital appreciation of the assets in their accounts, and therefore do not engage in “side by side management”.

LEGAL OR DISCIPLINARY EVENTS

Neither CWM nor our management persons have been involved or been found liable in any arbitration claims alleging damages in excess of \$2,500 or been involved or been found liable in any civil, self-regulatory organization, or administration proceeding.

ISSUERS OF SECURITIES

Neither CWM nor our management persons have any relationships or arrangements with any issuers of securities.

Form ADV Part 2B: Brochure Supplement

Edward James Collins
Collins Wealth Management, Inc.
CRD# 2726760
2153 Chuckwagon Road, Suite 201
Colorado Springs, CO 80919

This brochure supplement provides information about our supervised persons that supplements the Collins Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact our firm if you did not receive Collins Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about the supervised persons mentioned in this brochure supplement is available on the SEC's website at www.adviserinfo.sec.gov.

Effective Date: April 1, 2021

SUPERVISED PERSONS: Edward Collins

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Name: Edward James Collins

Year of Birth: 1973

Education: Bachelor's degree in Business Administration
State University of New York at Oswego

Experience: Founder
Collins Wealth Management, Inc.
October 2018 – Present

Registered Representative
RNR Securities
March 2018 – Present

Investment Adviser Representative/Portfolio Manager
R & R Financial Planners
May 2018 – Present

Investment Adviser Representative/Registered Representative
Geneos Wealth Management
March 2006 – March 2018

Investment Adviser Representative/Registered Representative
M Holdings Securities
Jan 2005 – March 2006

ITEM 3: DISCIPLINARY INFORMATION

Mr. Collins has not been involved in any legal or disciplinary events that would be material to a client's or prospective client's evaluation of the integrity of our management.

ITEM 4: OTHER BUSINESS ACTIVITIES

Life Insurance. Certain employees of CWM are insurance licensed. In their separate capacity as insurance agents, they may earn commissions from insurance sales, therefore creating a conflict of interest. Insurance recommendations will only be made if in the best interest of the client. Clients always have the right to decide whether to act on an insurance recommendation made by CWM. If a client does decide to act on a CWM recommendation, the client always has the

right to engage the insurance professional of their choosing. CWM employees dedicate less than 10 hours per month on this activity.

Broker Dealer/Securities Business. Certain employees of CWM are registered representatives of RNR Securities, LLC (“RNR”), an unaffiliated broker-dealer. In their separate capacity as registered representatives, they may earn commissions from securities sales, therefore creating a conflict of interest. Brokerage recommendations will only be made if in the best interest of the client. Clients always have the right to decide whether to act on a brokerage recommendation made by CWM. If a client does decide to act on a CWM recommendation, the client always has the right to engage the registered representative of their choosing. CWM employees dedicate less than 10 hours per month on this activity.

Investment Advisor Representative. Certain employees of CWM are investment advisor representatives (IAR’s) of R&R Financial Planners, Inc. (R&R) in addition to CWM. In their separate capacity as an IAR with R&R, they may engage in the management of R&R client portfolios. Clients always have the right to decide whether to have CWM manage their portfolios. CWM employees dedicate less than 10 hours per month on this activity.

Neither CWM nor any of its employees are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Collins does not receive any additional compensation, apart from his or her regular salary and bonuses, that is based, all or in part, on the number or amount of sales, client referrals, or new accounts. Mr. Collins does not receive any economic benefit from anyone who is not a client for providing advisory services.

ITEM 6: SUPERVISION

Mr. Edward Collins is the sole principal and Chief Compliance Officer (“CCO”) of our firm and as such has no internal supervision placed over him. He is, however, bound by our firm’s Code of Ethics. The CCO may be contacted at 719-590-7800 or by email at ed@collinswealth.com.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Mr. Collins has not been involved or been found liable in any arbitration claims alleging damages in excess of \$2,500, in any civil, self-regulatory organization, or administration proceeding, or been subject of any bankruptcy petition.