

Client Relationship Summary

Introduction

Collins Advisors LLC is an independent investment advisor registered with the Security and Exchange Commission as an investment adviser under the Investment Advisor Act of 1940. We provide investment advisory services but do not provide brokerage services. It is important for you to understand the difference between an investment adviser and broker-dealer including the difference in fees.

How can I find out more about financial professionals and Form CRS?

The SEC offers help at the www.investor.gov/CRS. This website provides free and simple tools to allow you to research firm and financials professionals. You can also find educational materials about investment professionals and investing.

What investment services and advice can you provide me?

We are a fee only advisor and offer investment management services and financial planning services to retail investors consistent with your goals and objectives. We use strategies consisting of individual stock, bonds, mutual funds, exchange traded funds (ETF's). We may accept other securities from you when you place your assets under our management. The implementation of our investment recommendations and monitoring of your specific investment program is an essential part of our service to you. We will generally utilize Raymond James and Associates for custody and execution of your transactions. Raymond James and Associates will also provide your monthly statements and Year-End Tax documents. The effective execution of your securities can impact your overall performance.

We can also advise on company 401K plans. We generally use Charles Schwab for custody and execution. We can also advise on individual 401k plans for a mutually agreed upon flat annual fee. We may also advise on some individual 403b's generally utilizing TD Ameritrade for custody and execution. Please refer to our ADV for more information on these services.

If you open an advisory account, you will pay an on-going asset-based fee for our services. We will offer advice on a regular basis. We will discuss your investment goals design with you a strategy to achieve your investment goals, as well as regularly monitoring your account. We will contact you by phone or email to discuss your portfolio. You can choose an account that allows us to buy and sell investment in your account without asking you in advance (discretionary account). Or we may give you advice and you decide what investments to buy and sell (non-discretionary account). Our investment advice will cover a limited section of investment. Other firms could provide advice on a wider range of choices, some of which may have lower costs.

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We encourage you to speak with us about fees. Generally, we charge 1.25%(125bps) annual fee on your assets we manage on your behalf. However, this may change due to size of assets, type of assets, services and negotiation with the client. You will pay a contractually agreed-upon fees monthly or quarterly, in advance, based on the value of your portfolio. We will never raise fees unless agreed upon in writing and made a part of our agreement with you.

There may be additional fees charged to you such as custodian fees, account maintenance fees, fees related to mutual funds and ETFs, and other transactional and product-level fees. We do not receive any portion of these fees. We do not sponsor any wraps programs.

Our Obligation to you

We have a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy and investments on an on - going basis. Our interest can conflict with your interest. We must eliminate these conflicts or tell you about them in a way you can understand, so you can decide whether or not to agree with them. For any additional information on our conflicts of interest: Please refer to our Form ADV Part 2A to learn more.

Disciplinary History;

We currently have no legal or disciplinary events. However, you may refer to www.investor.gov for a free and simple search tools to research our firm and our financial professional.

For additional information on our advisory services, see our Form ADV brochure supplement your financial professional provides.

To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800)-732-0330. If you have a problem with your investment account or financial professional, contact us in writing at 610 Main street Buffalo NY 14202

Key Questions for your Financial Advisors

Given my financial situation, should I choose an investment advisory service?

How will you choose investment to recommend to me?

What is your relevant experience, including your licenses, education and other qualifications?

What do these qualifications mean?

How might your conflicts of interest affect me, and how will you address them?

As a financial professional, do you have any disciplinary history? And if so, For what type of conduct?

Who is my primary contact person?

Who can I talk to if I have concerns about my financial advisors?

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment advisors? How else does your firm make money, and what conflicts of interest do you have?