

Steven F. Collins

Lara, May & Associates, LLC (“LMA”)

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This document provides information about Steven F. Collins that supplements the LMA ADV Part 2A Brochure or WRAP Fee Program Brochure. You should receive a copy of that Brochure. If you have any questions about the contents of this supplement or you would like a complete copy of LMA’s ADV please contact Compliance at 703-827-2300 or information@laramayllc.com. Additional information about Steven F. Collins is available on the SEC’s website at www.adviserinfo.sec.gov.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

YOB 1962. Steve earned a bachelor of science at the University of Wisconsin-Madison in 1984 and masters at Texas A&M University in 1991.. Previously, Steve served as the Managing Director of Cardinal Wealth services in McLean, Virginia. Steve joined LMA in May of 2016 and is currently a Wealth Management Advisor.

ITEM 3 DISCIPLINARY INFORMATION - None

ITEM 4 OTHER BUSINESS ACTIVITIES

BROKER AGENT: This individual is also a broker agent of LMA, a fully disclosed, introducing broker/dealer. This enables the individual to effect transactions for a commission as a broker agent. Clients should discuss their investment needs with the above named investment advisor representative (“IAR”) to determine if their situation may be better served in a broker/commission relationship versus an IAR/fee-based program. Related persons of LMA may buy or sell for themselves or related accounts securities that they also recommend to clients. The situation could occur where an IAR is buying or selling securities for a personal or related account that they are also recommending to clients. When possible, trades submitted at the same time may be aggregated as a block trade with the average price applied to all respective accounts. If a security is bought/sold for a client at the same time it is bought/sold by the IAR the lowest/highest price will go to the client. If the IAR is unable to make a block the trade (such as if the account types are different) the IAR will submit the client’s trade first if the IAR is on the same side. If the client and IAR’s activity is opposite, the IAR will submit their transaction first. Unsolicited trades will be executed per the client’s request and will not apply to these practices. Personal and related accounts are coded as such, and trades are monitored by a firm principal and the Chief Compliance Officer. Additionally statements of personal accounts outside of LMA are reviewed monthly or quarterly for conflicts of interest. Acting in a broker agent capacity in a brokerage account the individual may receive commissions based on the sale of securities or other investment products including, but not limited to, distribution or service (“trail”) fees from the sale of mutual funds. This could create a conflict of interest as an incentive to recommend the investment products based on the compensation received, rather than on the clients’ need. Please consult with your IAR regarding any conflicts of interest or concerns you may have.

INSURANCE AGENT: LMA is also an insurance agency. Many IARs are also licensed insurance agents. An insurance agent may receive a commission from the insurance product company for products sold. The insurance commissions they may receive are in addition to other services provided or fees earned as a part of any other service.

OTHER:

ITEM 5 ADDITIONAL COMPENSATION

ITEM 6 SUPERVISION

The supervisory system of IARs includes, but is not limited to, principal approval of new account applications and program agreements, email sample review, outside account review, and trade monitoring. This individual’s designated supervisor is Charles R. Shaw, CEO at 703.761.3916.



Lara, May & Associates

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Steven F. Collins – Wealth Management Advisor



Steven Collins is a Wealth Management Advisor with Lara, May & Associates. A native of New York's Hudson River Valley, following his college graduation Steve served as an officer in the United States Marine Corps. Prior to joining LMA in 2016, Steve has accumulated nearly 25 years of experience in the financial services industry, the majority as a Financial Advisor. Steve has worked for firms in Dallas, Texas, San Francisco, California and metropolitan Washington, DC. For the past 8 years, Steve served as the Managing Director of Cardinal Wealth Services in McLean, Virginia. Steve's focus and passion is helping guide clients through markets and the investing process.

Steve earned a bachelor of science at the University of Wisconsin-Madison in 1984. He then earned his masters at Texas A&M University in 1991. Steve holds the following FINRA registrations; series 7, 8, 24, 51, 63, 65, & 66 and Life and Health insurance license.

Steve and his wife Patti live in McLean, Virginia. He is thrilled to be involved and a positive influence in the successful lives of his three young adult daughters. Outside of the office, Steve is involved in his church and a summer youth swim program.