

## Rollins Financial Advisors, LLC

### Form CRS - Client Relationship Summary

April 1, 2022

#### Item 1. Introduction

- Rollins Financial Advisors, LLC (RF) is registered with the Securities and Exchange Commission as an investment adviser and provides investment advisory services. It is important that you understand the differences between brokerage and investment advisory services and fees. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers and investing.

#### Item 2. What investment services and advice can you provide me?

- RF seeks to provide investment advisory services that will meet individual client goals, taking the utmost care to enhance each client's financial position over the long term. RF initially meets with each client to determine the client's financial objectives and other relevant factors that should be considered in constructing the investment portfolio.
- As part of our standard service, all accounts are reviewed in detail at least quarterly by RF, but interim reviews are triggered by several factors. We receive discretionary authority from you, which allows RF to buy and sell investments in your account to meet your investment objective without asking you in advance.
- Our services include investment management, financial and tax planning, investment advice, and asset allocation recommendations to retail investors.
- Minimum portfolio size and minimum annual fees may apply; however, these fees are potentially negotiable.
- RF provides portfolio management services to individuals, high net worth individuals and corporate pension and profit-sharing plans.
- For additional information, please refer to RF's [ADV 2A brochure](#), especially [Item 4 \(services\)](#), [Item 7 \(types of clients\)](#), [Item 13 \(account monitoring\)](#) and [Item 16 \(discretionary authority\)](#).

Conversation Starters. Ask your financial professional:

- Given my financial situation, should I choose an investment advisory service? Why or why not?*
- How will you choose investments to recommend to me?*
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

#### Item 3. What fees will I pay?

- We provide investment advice for an asset-based management fee. Our services are billed in arrears at the end of each calendar quarter. Management fees shall be calculated based on the average daily balance which aggregates the daily ending market values for a selected quarter and dividing by the number of days in the quarter.
- Our services are billed on a percentage basis beginning at a rate no higher than 1.5%.
- Because our fees are asset-based, the more assets you hold in the account, the more you will pay us in fees. Therefore, we have an incentive to encourage clients to increase and grow the assets under management.
- You may incur costs outside of our management fees. Some clients incur charges imposed by third parties, such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, short-term redemption fees, wire transfer and electronic fund fees, and fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.
- You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.**
- These services provided by RF are billed on a percentage basis.
- A minimum portfolio size and minimum annual fees may apply, at the discretion of RF. However, under certain circumstances, portfolio size minimums and fees are potentially negotiable. For additional information regarding the fees and expense you are paying, please refer to RFs' [ADV 2A brochure](#), especially [Item 5 \(fees and compensation\)](#) and Investment Advisory Agreement.

Conversation Starter. Ask your financial professional:

- *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 adviser? How else does your firm make money and what conflicts of interest do you have?**

- *When we act as your investment adviser, we are required to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. For example, the more assets we manage, the more you will pay us in fees. Therefore, we are incentivized to recommend investments under the management of RF versus another investment opportunity or other use for the investment funds. Additionally, we have entered into a services agreement with Rollins & Van Lear, P.C. (R&VL), a CPA firm, under which R&VL pays fees to us to use our information technology, administrative services, office services support, office space, facilities and other support services necessary to enable R&VL to provide audit, attest and review services to its clients. We refer clients who need audit, attest, compilation and review services to R&VL, and R&VL refers clients in need of advisory services to RF for such services. Mr. Joseph Rollins, our president and CEO, also is a partner of R&VL and serves as its CEO, and Ms. Danielle Van Lear Schultz, our Chief Financial Officer, is a partner of R&VL. Referring clients to R&VL, increases the compensation to R&VL, Mr. Rollins and Ms. Van Lear Schultz, relative to a situation in which our clients are not referred to R&VL. For additional information, please refer to RF's [ADV 2A brochure](#), especially [Item 5 \(fees and compensation\)](#), [Item 10 \(financial industry activities and affiliations\)](#), [Item 12 \(brokerage practices\)](#) and [Item 14 \(referrals and other compensation\)](#).*

Conversation Starter. Ask your financial professional:

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

### **How do your financial professionals make money?**

- We compensate our employees, including our portfolio managers, who refer potential clients to us for our services. Our employees have a financial interest in the selection of RF by the client for investment management services. Our financial professionals are salaried employees who also may receive compensation from client referrals. The partners of RF receive salaries, referral fees and profit sharing. Your financial professional may also be compensated by our indirect parent company, Focus Financial Partners, LLC (or one of its affiliates), based on RF's earnings. This gives your financial professional an incentive to encourage you to increase the size of your investment account and to maintain your investment account with us, rather than transition it to another adviser. We refer clients to R&VL for audit, attest and compilation services, which may increase the compensation to Mr. Rollins and Ms. Van Lear Schultz. See [Item 5 \(additional compensation\)](#) of your financial professional's [ADV Part 2B Brochure Supplement](#) for more information on his or her compensation.

### **Item 4. Do you or your financial professionals have legal or disciplinary history?**

- No for our firm. Yes for our financial professionals. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research RF and our financial professionals.

Conversation Starter. Ask your financial professional:

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

### **Item 5. Additional Information**

- For additional information about our investment advisory services and to request a copy of Form CRS, please contact Eddie Wilcox at 404-892-7967 or [ewilcox@rollinsfinancial.com](mailto:ewilcox@rollinsfinancial.com).

Conversation Starters. Ask your financial professional:

- *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*