

# Working to Cut Costs and Maximize Returns

## Collins Wealth Management

The first thing to know about Collins Wealth Management is that it is a fee-based financial services firm. This privately held, full-service financial company is located in Hastings and Red Wing, Minnesota, south of the Twin Cities of Minneapolis and St. Paul.

The firm's slogan is "Building and Protecting Your Wealth," and the advisors accomplish this through a wide array of financial services and products for investing and retirement planning, estate planning, tax management, insurance, and most important, asset preservation. Collins Wealth Management takes an active asset management approach, seizing investing opportunities to maximize the value of clients' portfolios.

*"We want to help people make as much as they can, and we want to protect them on the downside."*

– Greg D. Collins, CEO

Greg D. Collins, CEO, says many advisors take a buy-and-hold stance when it comes to investing. His firm constantly analyzes each investment holding and makes changes to portfolios as the markets change.

The company's recommendations are often stocks and exchange traded funds, with stop-loss techniques to protect clients in downward trending markets.

"For nearly a quarter century, we have offered discreet, thorough financial



*Greg Collins, Paula Opsahl, Adam Collins*

planning and portfolio-building services for hundreds of nationwide clients, including commercial clients, pension funds and small to midsize businesses," Collins says.

### Full Range of Financial Services

Collins Wealth Management builds its portfolios with a specific array of stocks and exchange traded funds (ETFs), using these for a popular reason. Stocks and ETFs only generate capital gains when an individual equity is bought or sold. "We can really control clients' capital gains in their nonqualified accounts by harvesting at the beginning of the year or planning for them by the end of the tax year," Collins says. "We do a lot of tax-advantaged alternatives, too."



*"Building and Protecting Your Wealth"*

Besides asset and tax management, the firm offers retirement and estate planning, investment strategy, and insurance and annuity products.

Collins has been in the securities business for more than two decades. He treats client service as a personal mission, making house calls and giving clients his cell number. "They know they can always reach me and that I'll try to stop by so they don't have to come to the office."

### Independent Father-and-Son Firm

Greg Collins and Adam J. Collins, his son, started Collins Wealth Management in 2002 with investment independence being the big attraction – the ability to provide a wide range of investment choices to meet clients' needs. "You're more limited in investment choices when you're associated with a captive company," Greg Collins says. Both credit Paula Opsahl, administrative assistant, with making their customer service exceptional.

Greg Collins says that with the fee-based structure, the advisors sit on the same side of the table as clients. "As our clients grow so do we ... that is the way it should always be in our business," he says.

"We custom-design portfolios for our clients, and we perform timely reviews. We want to help people make as much as they can, and we want to protect them on the downside. Our clients seem to be very happy with what we do."

1125 South Frontage Road, Suite 10 | Hastings, MN 55033 | 651.705.6998 | 888.385.2209

2000 Old West Main | Red Wing, MN 55066 | 651.385.2209 | 888.385.2209

[collinswealthgmt.com](http://collinswealthgmt.com)

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