



IAPD Report

GARRY EDWARD COLLINS

CRD# 5413944

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

GARRY EDWARD COLLINS (CRD# 5413944)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **03/15/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WHITESTONE CAPITAL MANAGEMENT LLC	CRD# 315646	08/30/2021

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	BROOKSTONE CAPITAL MANAGEMENT LLC	141413	CLARKSVILLE, IN	01/16/2014 - 02/02/2023
IA	REAP FINANCIAL GROUP, LLC	144560	CLARKSVILLE, IN	11/06/2009 - 03/01/2013
IA	BROOKSTONE CAPITAL MANAGEMENT LLC	141413	LOUISVILLE, KY	08/29/2007 - 10/13/2009

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Investigation	1
Judgment/Lien	2





Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **WHITESTONE CAPITAL MANAGEMENT LLC**
Main Address: 110 E MARKET ST
NEW ALBANY, IN 47150
Firm ID#: 315646

	Regulator	Registration	Status	Date
	Indiana	Investment Adviser Representative	Approved	08/30/2021
	Kentucky	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026

Branch Office Locations

WHITESTONE CAPITAL MANAGEMENT LLC
Clarksville, IN



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 0 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	08/04/2007
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	01/16/2014 - 02/02/2023	BROOKSTONE CAPITAL MANAGEMENT LLC	CRD# 141413	CLARKSVILLE, IN
IA	11/06/2009 - 03/01/2013	REAP FINANCIAL GROUP, LLC	CRD# 144560	CLARKSVILLE, IN
IA	08/29/2007 - 10/13/2009	BROOKSTONE CAPITAL MANAGEMENT LLC	CRD# 141413	LOUISVILLE, KY

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2021 - Present	Whitestone Capital Management LLC	Investment Advisor Representative, CEO	Y	New Albany, IN, United States
12/2002 - Present	Provident Retirement and Financial Services, Inc.	President	N	Clarksville, IN, United States
01/2014 - 01/2023	Brookstone Capital Management, LLC	Investment Advisor Representative	Y	Wheaton, IL, United States
06/2019 - 07/2019	Amazon, Inc.	Temporary Part-time Associate	N	Shepherdsville, KY, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

PROVIDENT RETIREMENT & FINANCIAL SERVICES, INC. INSURANCE SALES, Investment Related.
2322 Quincetree Drive, Clarksville IN 47129

Through this business, Mr. Collins offers strictly Insurance financial products including fixed annuities, fixed index annuities and life insurance in the capacity as a licensed insurance agent.

Garry E Collins is President of Provident Retirement and Financial Services, Inc.

The business was originally named "Estate Planning Services of Kentuckiana, Inc., but shortly after being created, Mr. Collins changed the name to Provident Retirement and Financial Services, Inc. so as not imply in any way that he practices law in the arena of Estate Planning. Mr. Collins is not an attorney. Provident's Federal tax ID number did not change, only the name changed in November, 2002.

The business was founded in September, 2002.

Currently, Mr. Collins devotes approximately 1 hour per week in this business only servicing his existing clients and only occasionally meeting with a referred prospective client(s). These hours can be during securities trading hours and outside of those trading hours.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Investigation	1
Judgment/Lien	2

Investigation

This disclosure event involves any ongoing formal investigation such as a grand jury investigation, a Securities and Exchange Commission investigation, a formal investigation by a self-regulatory organization (e.g., FINRA), or an action or procedure designated as an investigation by a state or other regulator. Subpoenas, preliminary or routine regulatory inquiries, and general requests by these regulatory bodies for information are not considered investigations and therefore are not required to be reported.

Disclosure 1 of 1

Reporting Source: Individual

Initiated By: COLLEEN KEEF, COUNSEL FOR KY OFFICE OF FINANCIAL INSTITUTIONS

Notice Date: 07/13/2007

Details: I WAS FIRST CONTACTED BY THE KENTUCKY OFFICE OF FINANCIAL INSTITUTIONS IN DECEMBER OF 2006. THE STATE SAID IT HAD REASON TO BELIEVE I MAY HAVE BEEN ACTING AS AN INVESTMENT ADVISOR REPRESENTATIVE WITHOUT BEING REGISTERED DUE TO MY ACTIVITIES IN THE SALE OF FIXED INDEX ANNUITIES. I VISITED ON TWO OCCASIONS WITH MR. JOHN CULLEN OF KY OFI. MR CULLEN, AT LAST CONTACT THROUGH THE KY OFI COUNSEL, MS. COLLEEN KEEFE, REQUESTED THAT I "NOT MAKE RECOMMENDATIONS TO ANY CLIENT REGARDING THE CLIENT'S SECURITIES INVESTMENTS PENDING REGISTRATION AS AN INVESTMENT ADVISOR." I AGREED TO THIS REQUEST. AS A RESULT, I HAVE PASSED MY SERIES 65 EXAM AND AM LOOKING FORWARD TO BEING A REGISTERED INVESTMENT ADVISOR REPRESENTATIVE.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	\$39,359.87
Judgment/Lien Type:	Tax
Date Filed with Court:	01/25/2016
Date Individual Learned:	08/24/2021
Type of Court:	County Court
Name of Court:	Clark County Circuit Court
Location of Court:	Jeffersonville, Indiana
Docket/Case #:	201601303
Judgment/Lien Outstanding?	Yes
Broker Statement	My wife and myself set up an Internal Revenue Service Installment Agreement and have been paying a monthly installment with plans to retire all federal tax debt, including penalties and interest as soon as possible. Additionally, we are current on all tax filings and payments, and have been for years.

Disclosure 2 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	\$62,057.96
Judgment/Lien Type:	Tax
Date Filed with Court:	01/25/2016
Date Individual Learned:	08/24/2021
Type of Court:	County Court
Name of Court:	Clark County Circuit Court
Location of Court:	Jeffersonville, IN
Docket/Case #:	201601303
Judgment/Lien Outstanding?	Yes
Broker Statement	My wife and myself set up an Internal Revenue Service Installment Plan and are currently paying a monthly installment with plans to retire all Federal tax debt, plus penalties and interest, as soon as possible. The installment plan is in good standing. Additionally, we are current on all Federal tax payments, and have been for several years. I was completely unaware, only until recently, of the lien on our home mortgage.



End of Report

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