



Nathaniel (Nathan) J. Collier

Form ADV Part 2B – Individual Disclosure Brochure

Investment Adviser Representative

IAR CRD Number: 7067404

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UPDATED: 06/24/2026

This brochure is a supplement to the United Advisor Group (“UAG”) Firm Brochure and provides information about your Investment Adviser Representative (“IAR”). Additional information about your IAR is also available on the SEC’s website at www.advisorinfo.sec.gov.

Name: Nathan J. Collier

Year Born: 1973

Educational Background and Business Experience

Education:

Palm Beach State — Attended 1996-1997, Studied Engineering
Embry-Riddle Aeronautical University (ERAU); FAA Licenses Part 107; 2016

Business Background (10 years):

01/2026 – Present: Investment Adviser Representative; Collier Wealth Company, LLC is an independent office of United Advisor Group
06/2025 – 01/2026; Financial Advisor; Ashford Advisors
01/2025 – 06/2025; Financial Advisor; Prudential Advisors
08/2024 – 12/2024; Customer Relationship; Ameriprise Financial Services, LLC
04/2022 – 08/2024; Consultant; Sunshine Five, LLC
06/2021 – 04/2022; Financial Advisor; Sound Income Strategies LLC
03/2018 – 04/2021; Financial Advisor; Collier Financial, LLC
07/2012 – 03/2018; Insurance Agent; Sunshine Five, LLC dba Seascope Wealth Mgmt
04/2000 – 07/2012; Senior Benefits & Planning Services, Inc; Collier Financial, LLC

Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Other Business Activities

Nathan Collier is a licensed independent insurance agent and Owner of Collier Wealth Company, LLC. During your financial planning process, you may choose to work with your financial professional in both their capacity as an investment adviser representative of United Advisor Group, as well as in their capacity as an insurance agent. As such, your financial professional, in their dual capacity as an IAR and insurance agent, may advise you to purchase insurance products (general disability insurance, life insurance, annuities, and other insurance products to you), and then assist you in implementing the recommendations by selling you those same products.

Although United Advisor Group and its investment adviser representatives owe you a fiduciary duty, it should be noted that the receipt of a commission by the financial professional provides a variety of incentives to recommend these products. For example, Nathan Collier will earn a larger commission the more assets are invested in an annuity, therefore they are economically incentivized to recommend that you purchase an annuity over placing those assets in a brokerage or advisory account, which may provide lower total compensation. Our financial professional could also be incentivized to recommend a product that pays a commission now, versus an advisory product that pays fees over a longer period. As an example, all other variables held equal, a 5% commission paid by an insurance company upon sale of a \$100,000 annuity product, may be more attractive to a financial professional than a one percent (1%) advisory fee charged on a \$100,000 account paid over a period of five (5) years, despite the

overall pre-tax compensation paid to the financial professional being equal. Note that some products pay a higher street or bonus commission than others, increasing this incentive and creating an economic incentive to favor higher fee-paying products.

In exchange for selling you insurance products, Nathan Collier may also receive additional compensation or incentives in the form of bonus commissions, gifts, meals or entertainment, reimbursement for training, marketing, education, advertising, or travel expenses associated with sponsored conferences or events. The exact compensation cannot be accurately calculated at the time of recommendation because they rely on sales goals, but you should be aware that there are a variety of forms of indirect compensation paid by carriers and insurance marketing organizations, and this compensation creates a conflict of interest.

You should be aware you have the option to implement any insurance recommendations through outside insurance brokers or agents. You are in no way required to implement any insurance product recommendations through their United Advisor Group representative in their capacity as a licensed insurance agent.

Nathan Collier is a member of Collier Wealth Company, which is an independent office offering advisory services through UAG.

Additional Compensation

Mr. Collier does not receive any economic benefit from any person, company, or organization, other than United Advisor Group in exchange for providing clients advisory services through United Advisor Group. He may receive additional compensation for activities described above from his other business activities.

Supervision

As a representative of United Advisor Group, Nathan Collier is supervised by Raymond Gettins, the firm's Chief Compliance Officer. Raymond Gettins is responsible for ensuring that Nathan Collier adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Raymond Gettins is (888) 242-4912.