

4301 Anchor Plaza Parkway, Suite 450, Tampa, FL 33635
(813) 935-6776 (866)592-6531 FAX (813) 935-6775

Part 2B of Form ADV: *Brochure Supplement*

March 15, 2021

Item 1 Cover Page

This brochure supplement provides information about Pamela B. Prine supplements J.W. Cole Advisors, Inc. ("J.W. Cole Advisors; JWCA") brochure (Form ADV, Part 2A and/or Appendix 1.) You should have received a copy of J.W. Cole Advisors' brochure. Please contact J.W. Cole Advisors Advisory Services Team at (813) 935-6776 if you did not receive JWCA's brochure or if you have any questions about the contents of this supplement.

Pamela B Prine, NISSA

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Item 2 Educational Background and Business Experience

Pamela B Prine was born 12 April, 1958. After high school, in 1976-77 she completed one year of General Education at Brigham Young University in Provo, Utah. From 1977-1985 she attended the Banking Academy Continuing Education Courses thru Idaho First National Bank. In 2002 she attended some general courses at Glendale Community College.

Ms. Prine has been a Registered Representative of JW Cole Financial, Inc. and an Investment Advisor Representative of JW Cole Advisors since 2009. Prior to that, she was an Investment Advisor Representative with Investment Advisors International, Inc. since 2008 as well as a Registered Representative with World Group Securities, Inc. since 2003. Ms. Prine has successfully passed three securities registration examinations: 6, 63 and 65. To maintain these registrations, Ms. Prine completes a FINRA continuing education course every three years and J.W. Cole Advisors continuing education courses each year.

In 2020, Ms. Prine became a National Social Security Advisor (NSSA). NSSA certificate holders are more than just well-trained sources of Social Security knowledge to offering advice about Social Security benefits and choices. They are ethical financial practitioners who always adhere to the highest level of professional conduct.

Item 3 Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material in your evaluation. Currently, Ms. Prine has no information applicable to this requirement.

For more information about Ms. Prine, please visit FINRA's Broker Check at www.finra.org/brokercheck
And/or the SEC's Investment Advisor Search at www.adviserinfo.sec.gov.

Item 4 Other Business Activities

In addition to offering Investment Advisory Services as an Investment Advisor Representative of JW Cole Advisors (a Registered Investment Adviser), Ms. Prine is also a Registered Representative of JW Cole Advisors' broker dealer, J.W. Cole Financial, Inc. ("JW Cole"), member FINRA/SIPC, Inc., and an independent insurance agent who is appointed by numerous insurance companies. As a dually licensed investment professional and licensed insurance agent, Ms. Prine has the ability to be compensated for her services and recommendations via commission as a Registered Representative of JW Cole Financial, Inc., commission as an insurance agent, fee as an Investment Advisor Representative, or a combination

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of the three. In certain circumstances, Ms. Prine may be offered commissions, bonuses, distribution or service fees (trails), incentive-based non-cash compensation, or other compensation based on the sale of securities, insurance products, and other investment products.

Such compensation arrangements may create a conflict of interest by incentivizing Ms. Prine to recommend certain products and services. However, as an Investment Advisor Representative, Ms. Prine embraces the core value of maintaining a fiduciary standard. This fiduciary standard simply means that Ms. Prine's actions for her clients should be performed with total trust, good faith, and honesty. Furthermore, the actions of Ms. Prine, as a fiduciary, are performed in the best interest of the client.

Ms. Prine receives commissions, bonuses, distribution or service ("trail") fees, and other compensation based on the sale of securities (including mutual funds and insurance products) and other investment products. Ms. Prine also receives incentive-based, non-cash compensation in connection with her attendance at conferences, seminars, sales or training programs, and other trips (such as reimbursement for travel, lodging and meal expenses) and/or in the form of entertainment, merchandise and other benefits. Such payment and benefits provide Ms. Prine the incentive to recommend certain products based on the compensation received, rather than on the client's needs. However, as an Investment Advisor Representative, Ms. Prine embraces the core value of maintaining a fiduciary standard. This fiduciary standard simply means that Ms. Prine's actions for her clients should be performed with total trust, good faith, and honesty. Furthermore, the actions of Ms. Prine, as a fiduciary, are performed in the best interest of the client.

Based on your account type and the arrangements made by Ms. Prine, a portion of the fee you pay is often shared with other IARs affiliated with J.W. Cole Advisors, Inc. Seeing as the advisory fee is negotiated between you and your IAR, your fee is not affected by any fee sharing arrangement.

A conflict of interest may exist between Ms. Prine and her clients related to the compensation she receives for advisory services offered as an Investment Advisor Representative and the compensation Ms. Prine receives for the services offered as a Registered Representative of JRAG's broker-dealer and an independent insurance agent. Ms. Prine may offer investment advice related to the purchase or sale of securities and/or insurance products. In some cases, when such investment advice is offered outside of a managed account arrangement, Ms. Prine may receive a fee for the investment advice and, if the client purchases or sells a security or purchases a fixed insurance contract, Ms. Prine may also be paid a commission. Ms. Prine conducts these investment-related activities under the assumed or trade name of Keystone Capital Management Group, LLC. Keystone Capital Management Group, LLC is not affiliated with JW Cole Advisors.

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ADVISORS

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In addition, Ms. Prine conducts business consulting, exit planning and corporate companion services through Keystone Business Consulting LLC.