

*This brochure supplement provides information about Helen M. Rake that supplements the Synergy Asset Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Helen M. Rake if you did not receive Synergy Asset Strategies, Inc.'s brochure or if you have any questions about the contents of this supplement.*

*Additional information about Helen M. Rake is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

**Synergy Asset Strategies, Inc. Form**  
ADV Part 2B – Individual Disclosure Brochure

*for*

**Helen Marie Rake**

Personal CRD Number: 4205033  
Investment Adviser Representative

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UPDATED: 1/4/2016

## Item 2: Educational Background and Business Experience

**Name:** Helen M. Rake

**Born:** 1970

### Professional Designations and Educational Background:

#### Designations:

##### CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Education:**

Helen M. Rake has some college credit, but does not have a college degree.

### **Business Background:**

11/2013 – Present	President & CCO Synergy Asset Strategies, Inc.
09/2004 – 12/2013	Executive Vice President Collins Capital Management, Inc.
10/2011 – 12/2012	Registered Representative Triad Advisors Inc.
03/2004 – 10/2011	Registered Representative/IAR Invest Financial Corporation

### **Item 3: 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.

### **Item 4: Other Business Activities**

Helen M. Rake is a licensed insurance agent. From time to time, she will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Synergy Asset Strategies, Inc. always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of Synergy Asset Strategies, Inc. in such individual’s outside capacities.

## Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Helen M. Rake does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Synergy Asset Strategies, Inc.

## Item 6: Supervision

As the only owner and representative of Synergy Asset Strategies, Inc., Helen M. Rake supervises all duties and activities of the firm. Helen M. Rake's contact information is on the cover page of this disclosure document. Helen M. Rake adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by Florida state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

A. Helen M. Rake has **NOT** been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.

B. Helen M. Rake has NOT been the subject of a bankruptcy petition in the past ten years.