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## **Form ADV Part 2B:** *Brochure Supplement*

07/08/2025

This brochure supplement provides information about Ms. Heather Calla that 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 JW Cole Advisors' brochure. Please contact J.W. Cole Advisors' Compliance Department at (813) 935-6776 if you did not receive JWCA's brochure or if you have any questions about the contents of this supplement.

### **Ms. Heather Calla**

7590 Kings Pointe Road Toledo OH 43617  
(419) 897-2866

## **Item 2 – Educational Background and Business Experience**

**Year of Birth:** 1974

**Higher Educational Background:** Ms. Calla earned a MBA in Finance and Accounting from University of Toledo in 2006

Ms. Calla earned a BA in English from Lourdes University in 1997

### **Employment History for past 10 years:**

Rohrs & Associates, LLC, Owner, 2006 to Present

J. W. Cole Financial, Inc, Registered Representative, 2006 to Present

J. W. Cole Advisors, Inc, Investment Advisor Representative, 2006 to Present

### **Professional Designations:**

## **Item 3 - Disciplinary Information**

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

For more information about Ms. Heather Calla, please visit FINRA's BrokerCheck at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) and/or the SEC's Investment Advisor Search at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 4 - Other Business Activity**

Conflicts of interest may arise in the course of providing investment management services to you and your IAR's other financial industry activities. These potential conflicts of interest are described in this brochure. To the extent that we are unable to prevent actual or potential conflicts, we will take reasonable steps to mitigate them and at a minimum, disclose them to you.

Ms. Heather Calla is a Registered Representative (RR) with J.W. Cole Financial (a registered broker-dealer). From time to time, the RR will offer clients products or advice from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products may conflict with the fiduciary duties of an Investment Advisor Representative (IAR). When such investment advice is offered outside of a managed account arrangement, an IAR may receive a fee for the investment advice and, if the client purchases or sells a security or purchases a fixed insurance contract, the IAR may also be paid a commission.

Ms. Heather Calla conducts investment related business under the name Masterpiece Financial Partners. Masterpiece Financial Partners is not affiliated with J.W. Cole Advisors, Inc.

Heather Calla also provides tax preparation and bookkeeping services and offers business consulting for automotive dealerships.

### **Item 5 - Additional Compensation**

In the course of providing advisory services, Ms. Heather Calla will have a financial incentive to choose certain investment solutions over others since he/she will receive certain non-cash benefits from certain providers of investment solutions in connection with his or her role as an IAR. Such benefits include, but are not limited to, direct reimbursement for attendance at conferences, seminars, sales or training programs, as well as benefits in the form of entertainment or merchandise. The IAR may also utilize certain software and tools received as benefits to enhance the quality and efficiency of services rendered to clients. Your IAR may be reimbursed for reasonable expenses incurred for the purchase or subscription of such software and tools, provided that these expenses are directly related to the professional services offered to clients.

Ms. Heather Calla received a 5-year forgivable loan from JWCA to help cover business expenses while transitioning clients. The loan is forgivable based on Ms. Heather Calla's continued tenure with the firm for a 5-year period. Please see Item #5 – Fees and Compensation of the JWCA Form ADV Part 2A for additional details.

### **Item 6 - Supervision**

Ms. Heather Calla is currently supervised by supervisors in the Supervision Department and the Compliance Department overseen by Taylor Savka, Vice President and Kurt Lofgren, Chief Compliance Officer respectively. Mr. Lofgren or Ms. Savka, or a member of their departments, may be reached at 813-935-6776. J.W. Cole Advisors supervises the activities of the IAR through on-site visits conducted by designated and qualified professionals. In addition, Ms. Savka, Mr. Lofgren or qualified designees supervise e-mail communications and other activities that require such supervision and or approval. Lastly, JWCA utilizes various audit and monitoring/surveillance mechanisms to oversee the advisory activities of Ms. Heather Calla.