

FORM ADV: PART 2B

BROCHURE SUPPLEMENT



Sara-Bay Financial Corp.

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This Brochure Supplement provides information about Andrew M. Hard that is an accompaniment to the Disclosure Brochure for our firm, Sara-Bay Financial Corp. You should have received both of these together as a complete disclosure packet. If you did not receive our Disclosure Brochure or if you should have questions about this Brochure Supplement for Mr. Hard, you are welcome to contact us - our contact information is listed to the left.

Additional information about Sara-Bay Financial Corp. and Andrew M. Hard are also available on the SEC's website at www.adviserinfo.sec.gov.

Andrew M. Hard

CRD#: 5149739

Year of Birth:

1982

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

During college, Andrew worked as an intern for Merrill Lynch in their downtown Orlando office. Andrew spent four years working as a financial advisor for Thrivent Financial for Lutherans in Sarasota. His background is assisting clients with investment allocation, as well as protection and estate planning through life insurance. His qualifications and experience include the following:

Education

2005 - University of Center Florida: Bachelor of Science in Finance

Licenses

FINRA Exams: Series 7 - General Securities Representative (2006) - Retired
Series 66 - Uniform Combined State Law Examination (2007)

- Active Insurance: 2-15 License - Florida Life, Health & Annuity Insurance

Business Background

09/2010 - PresentSara-Bay Financial Corp.
Position: Investment Advisor Representative

06/2006 - 08/2010Thrivent Financial for
Lutherans Position: Financial
Representative

05/2006 - 08/2010Thrivent Investment
Management, Inc. Position:
Registered Representative

12/2005 - 05/2006Hard
Electronics
Position:
Owner

DISCIPLINARY INFORMATION

There are no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Andrew is a licensed independent insurance agent. He will receive the normal commissions associated with insurance sales. This creates an incentive for him to recommend, should you inquire, those products in which he will receive a commission. Consequently, the objectivity of the advice rendered could be subjective and create a disadvantage.

To ensure you understand the choices and risks you have in receiving investment advice from Andrew along with any recommendation on the purchase of insurance, the following disclosures are provided to assist you with your decisions:

- You are under no obligation to accept Andrew's recommendation to purchase any insurance products. You are free to choose any independent insurance agent and insurance company to purchase your insurance. Regardless of the insurance agent from whom you select to purchase your insurance, he/she will earn the normal commission from the sale.

- ☐ Since Andrew only offers financial products from those insurance companies in which he is appointed, such recommendations are limited to that pool of products. Therefore, it is possible that you might be able to purchase similar insurance products from a higher rated insurance company with equal or better performance at lower costs.

Notwithstanding such potential conflicts of interest, Sara-Bay Financial Corp. strives to act in your best interest and ensure disclosure is properly made to you in compliance with the Investment Advisor Act of 1940, Rule 275.206.

ADDITIONAL COMPENSATION

Andrew does not receive any economic benefit, sales awards, prizes or bonuses that are based on the number or amount of sales, client referrals, or from opening new accounts.

BROCHURE SUPPLEMENT
DATED

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MAY
2012

