

FORM ADV: PART 2B

BROCHURE SUPPLEMENT



Sara-Bay Financial Corp.

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This Brochure Supplement provides information about Benjamin 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 Benjamin M. Hard are also available on the SEC's website at www.adviserinfo.sec.gov.

Benjamin M. Hard

CRD#: 4362335

Year of Birth:

1975

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

In 2000, Ben began working in the financial industry as an equities trader for Navillus Securities, a Pennsylvania based broker-dealer. Prior to joining Sara-Bay he was VP of Marketing for EDMP Inc., a Tampa Investment management firm, where he provided investment consulting for private clients and institutions. Previously, Ben worked as an equities trader for a Pennsylvania based broker-dealer. His qualifications and experience include the following:

Education

1998 - University of South Florida: Bachelor of Science in Finance

Licenses

FINRA Exams: Series 7 - General Securities Representative (2001) -
Retired Series 55 - Limited Representative Equity Trader
(2002) - Retired
Series 63 - Uniform Securities Agent State Law Examination (2001)
- Retired Series 65 - Uniform Investment Advisor Law Examination
(2005) - Active

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

Business Background

01/2008 - PresentSara-Bay Financial Corp.
Position: Vice President Marketing
01/2008 - 12/2009Northeast Securities, Inc.
Position: Registered Representative
08/2005 - 12/2007Regal Securities, Inc.
Position: Registered Representative

DISCIPLINARY INFORMATION

There are no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Ben 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 Ben 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 Ben'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 Ben 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

Ben 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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JANUARY
2012

