

## FORM ADV: PART 2B

BROCHURE SUPPLEMENT



## Sara-Bay Financial Corp.

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This Brochure Supplement provides information about J. Michael 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 J. Michael Hard are also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### J. Michael Hard

CRD#: 236707

Year of Birth:

1943

#### EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mike has almost 40 years of professional experience in the areas of investment and personal finance. He began his career as both a securities and commodities broker with Merrill Lynch here in the Sarasota area in 1971. After leaving Merrill, he worked for other large firms, including Shearson Lehman and Dean Witter. In 1987, he joined Kemper Securities and spent the next six years there as co-manager of their Sarasota office. He started Sara-Bay Financial Corp in 1993, offering a diversity of investment securities and our management program. His qualifications and experience include the following:

#### Education

Mike attended Southern Illinois University but did not graduate. His 40 plus years of experience working in the insurance and securities industry is more than adequate to satisfy any educational requirements.

#### Licenses

FINRA Exams: Series 1 - Registered Representative Examination (1968) - Retired  
Retired Series 3 - National Commodities Futures (1993) - Retired  
Series 4 - Registered Options Principal (1996) - Retired  
Retired Series 5 - Interest Rate Options (1981) - Retired  
Series 8 - General Securities Sales Supervisor (1992) - Retired  
Retired Series 24 - General Securities Principal (1996) - Retired  
Series 55 - Limited Representative Equity Trader ((2004) - Retired  
Series 63 - Uniform Securities Agent State Law Examination (2005) - Retired  
Retired Series 65 - Uniform Investment Advisor Law Examination (2005) - Active

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

#### Business Background

10/1993 - Present .....Sara-Bay Financial Corp.  
Position: President & Chief Compliance Officer  
12/2003 - 12/2009 .....Northeast Securities, Inc.  
Position: Branch Manager & Registered Rep.

#### DISCIPLINARY INFORMATION

There are no legal or disciplinary events to report.

#### OTHER BUSINESS ACTIVITIES

Mike 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 Mike 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 Mike'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 Mike 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.

