Part 2A of Form ADV: Firm *Brochure*

Item 1 Cover Page

February, 2021

JC MIANO INVESTMENT ADVISORY SERVICE
258 Genesee Street
Utica, NY 13502
Tel: 315-734-0703

Principal Owner and Sole Proprietor:

John C Miano, CFA
(Chartered Financial Analyst)

Please Note:

This brochure provides information about the qualifications and business practices of JC Miano Investment Advisory Service. If you have any questions about the contents of this brochure, please contact me at 315-734-0703 and/or JCMIANOINV@GMAIL.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about JC Miano Investment Advisory Investment Service is also available on the SEC's website at www.adviserinfo.sec.gov.

Any Investment Advisor who registers with the SEC or State that they operate in, is considered a "Registered Investment Advisor" (RIA). This only implies that they are registered, not their level of skill or training.

Item 2 Material Changes

Table of Contents

Items #		Page #
4	Advisory Services	4
5	Fees	5
7	Types of Clients	7
8	Methods of Analysis, Investment Strategies and Risk	8
9	Disciplinary Actions....(None)	9
11	Business Standards and Code of Ethics	11 & 11 a
12	Participation or interest in client Transactions	12
13	Managing and Reviewing Client Accounts	13
14 & 15	Referrals and use of Custody Accounts	14 & 15
16	Investment or Brokerage Discretion	16
17	Voting Client Securities	17

Item 4 Advisory Business

JC Miano Investment Advisory Service is a completely independent firm established in 1994, to provide unbiased and independent investment advice for the sole benefit of you, as my client.

John C. Miano, is the owner and registered investment advisor of JC Miano Investment Advisory Service. I have obtained the designation of a "Chartered Financial Analyst" (CFA). The designation involves a rigorous three year/part program emphasizing financial analysis of businesses, security analysis and understanding and establishing a business code of ethics/conduct.

As a completely independent service, there are no hidden agendas or products to sell (i.e. a Wrap Fee Program). The firm is designed to tailor the advisory service to meet the specific needs of each individual client. Through on-going communication with each client, the advisory service intends to provide an attractive investment return, while meeting the client's investment objectives, income needs, risk levels, time horizon, liquidity needs and/ or any other restrictions imposed (such as holding or not holding certain securities).

The firm manages approximately $45.5 million dollars on a discretionary basis, as of December, 2020. It manages a Trust Account, valued at approximately $354,000 on a non-discretionary basis.

Item 5 Fees and Compensation

JC Miano Investment Advisory Service specializes in a completely independent investment supervisory service. This service is defined as a continuous, ongoing, daily monitoring of portfolios and is referred to as "assets under management" or "advisory service".

Advisory service is intended to provide an attractive investment return while meeting individual/institutional investment objectives, income needs, risk levels, time horizon, liquidity needs and/or other reasonable restrictions that are imposed.

The Advisor acts as a "fiduciary" - that is, I keep your interests first, ahead of the interest of the firm. One way of reflecting this is that the advisory fees are based on a percentage of the average month end valuation (or quarterly valuation for custodians that issue statements only on a quarter-end basis) of an individual's assets under management. It is designed so the better you do financially, the better the advisor does.

Advisory fee per year is:

$10.00 per thousand on first $400,000
$ 5.00 per thousand on next $17,600,000
$ 2.00 per thousand on balance of account

$ 2.00 per thousand on 100% Fixed Income Accounts

Fees are non-negotiable except for the first year on assets over $1,000,000.
Compensation is charged at the end of every three (3) month period, on a prorated basis after the service is provided. Fees are deducted from client's assets unless directed otherwise. There are no termination fees.

Other fees that may occur are custodian fees, brokerage commissions, and service fees from Exchange traded fund (ETF) or mutual funds, if held. These fees are not and will not form the basis in whole or in part for my compensation. (Please also see Item #15 on Custodians)

For your benefit, I take pride in remaining completely independent. Any issues or changes (such as a client directing a purchase and retention of securities) that presents a potential conflict of interest will be discussed and documented with all parties concerned.

Item 6 *Performance-Based Fees* and Side-By-Side Management

Not Applicable

Item 7 Types of *Clients*

JC Miano Investment Advisory Service provides independent investment advise to individuals, trusts, estates, charitable organizations, corporations, pension and profit sharing plans.

Generally tailored toward long-term investment planning for assets under management of a of a minimum of $100,000 or dollar fee for maintaining an account of $1,000. However minimums are waived in certain circumstances.

Strategy

My primary goal and advantage as an independent investment advisor is to meet the specific Investment objectives and risk tolerance of each individual client.

This is generally accomplished through a low-turnover, large capital growth strategy. I endeavor to own the best-in-class business franchises, double-digit growers, market-share takers, industry leaders, and cash flow generating machines.

Meeting income needs is accomplished through high quality fixed/stable/growing income producers.

Risk Management

Risk mitigation permeates all elements of my philosophy, process, research and portfolio management.

Company specific risks are reduce by investing in seasoned business with high quality balance sheets.
Management risks are reduced by investing in business with seasoned deep management teams and rely on management to navigate the economic and industry trade winds.
Client portfolio risks are reduced by minimizing business-model,agencies, government/municipalities overlap and focus on reducing the permanent loss of capital, rather then short-term "price fluctuations" loss of capital.
Risk can further be reduced by muting the "institutional imperatives and noises" that permeate active management.

Working together, we will establish the Investment objectives and risk tolerance guidelines. Our on-going relationship will help determine the level of risk or "the potential for losses" we are willing to bear to meet your long-term financial objectives.

Item 9 Disciplinary Information

NONE

As your Independent Investment Advisor, I take special pride pride in the trust developed in our relationship. I am not and have not been involved in any disciplinary issues before the U.S. Securities and Exchange Commission (SEC) or any other federal, state or foreign financial regulatory agency/authority .

Item 10 Other Financial Industry Activities and Affiliations

Not applicable.

Code of Ethics

I will:

Act with integrity, competence, diligence, respect and in an ethical manner with the public, clients, perspective clients, employees, colleagues in the investment profession, and other participants in the global capital markets.

Place the interests of the clients and the integrity of the investment profession, above their own personal financial interest (including spouse, dependents, sisters, brothers, parents, in-laws, or other whom applicant may have a direct or indirect beneficial interest).

Use reasonable care and exercise independent professional judgment when conducting investment analysis, making investment recommendations, taking investment actions, and engaging in other professional activities.

Practice and encourage others to practice in a professional and ethical manner that will reflect credit on the Advisor and the profession.

Promote the integrity of, and uphold the rules governing, capital markets

Maintain and improve professional competence and strive to maintain and improve the competence of other investment professionals.

Copies of my Code of Ethics are available upon request to any client or prospective client.

Continues on page 11(a), located at the end of this brochure.

Brokerage Practices

JC Miano Investment Advisory Service is not associated/affiliated with any Broker/Dealers.

It is my policy to execute security transactions for all discretionary and non-discretionary managed accounts on a "Best or Competitive basis". The Broker-Dealers will be evaluated on the basis of their ability to fulfill commitments, their financial condition, the quality of brokerage and research services and evaluated as to the reasonableness or competitiveness of the commission charged. Commissions are comparable to institutional rates, superior to retail rates and slightly higher than large institutional rates or discount brokerage rates. Products and services include, but not limited to, custody of assets, execution of trades on a timely and competitive basis, and online access.

There is no contract/agreement, either written or verbal, to generate a continued minimum number of trades or commissions in order to receive the above mentioned services or referrals.

Transaction maybe included in a block trade. All block, aggregate, or bunched trades (purchase or sale price) must be allocated equally among assigned accounts, and any order partially filled will be allocated prorated. Commissions are on a per share basis. The broker/Dealer is instructed to notify the Advisor if trade execution will be different from this policy.

Portfolio Reviews are executed at least monthly. Reviews are also triggered by:

Changes in economic outlook or investment strategy
Buy/Sell decisions of a portfolio asset
Matured or called bonds/fixed income investments
Client meetings, questions or change in investment objectives
Cash inflows or outflows

New accounts are reviewed within days of funding, client documentation will be required for directed brokers, investment objectives and inquiries shall be made to the tax basis of each asset in taxable accounts.

*Investment Portfolio Reviewer: One - John C. Miano, CFA

Item reviewed:
Client's objectives, constraints and preferences
Client's risk tolerance and income requirements
Client's time horizon
Client's tax considerations
Client's liquidity needs

Frequency of meetings/ investment reviews is based on the individual/client's preference or when appropriate. They include but not limited to, positions of asset holdings, a review / update of investment objectives, equity industry/sector diversification and fixed income quality/maturity schedules, performance returns, expected future development and market strategy.

Item 14 *Client* Referrals and Other Compensation

JC Miano Investment advisory Service prides itself in developing and maintaining it's business through referrals of individual/institutions who have had positive experiences with the firm. There are no arrangements, oral or written, about direct or indirect compensation for referrals. This is in keeping with my policy of independence and eliminating potential conflict of interest.

Item 15 *Custody*

As an independent investment advisor, establishing a relationship based on trust is my primary goal. Utilizing outside Broker/Dealers to custody your assets and to provide "interested party access" only to the Advisor, assist in meeting this goal. The client has the option to select a specific broker/dealer. Where the client does not specify a Broker/Dealer as custodian, they are given the option to choose from a list provided by the Advisor. (Please refer to item #12 regarding Brokerage practices.)

Clients can expect monthly or quarterly custodial reports (statements) to be sent from the Broker/Dealer regarding their accounts. Reports show asset valuations, and, if any, transactions, actions, fees, and/or cash contributions/distributions. Clients can and should carefully review these documents/statements.

Use of outside custodians also provides an additional layer of continuity/succession. Your assets remain protected and assessable by an experienced staff of individuals, already familiar with your financial situation.

Item 16 Investment Discretion

JC Miano Investment Advisory Service accepts discretionary authority (as well as non-discretionary authority) to manage securities for individual/institution's behalf. This is obtained by written authorization via the Investment Management Agreement/Contract and Limited Trading Power of Attorney contract.

Each client has the option to direct the applicant from investing in certain securities, total dollar amount invested in any one security, broker/dealer used or commission charged as long as it is not contrary to the Advisor's practice of abiding by federal securities laws, fiduciary obligations required by the governing instrument, local law or court order and that the customer has or retains the authority to direct brokerage used. It is my policy to advise clients that transactions by a directed broker may not be on a “best or competitive execution” basis.

JC Miano Investment Advisory Service priority is to always do what is in the best interest of the client. Therefore the firm does not vote proxies. The cost of voting proxies for this firm exceeds the expected benefit to the client. Arrangements can be made if the client requests receiving proxies and other solicitation.

When exercising voting authority over a Client's proxies:

1.The Advisor is expected to be honest and forthright and to use sound judgment in casting proxy votes in the best interest of the clients. The Advisor owes the client the duty of care and loyalty and must not subjugate the client's interest to the adviser's own interest.

2. Conflicts of Interest - When voting proxies, material conflicts of interest between the Advisor's interest and the Client's interest shall be disclosed to the client prior to the voting. The Advisor will either send the Proxy material to the Client for voting or obtain the Client's consent on how the proxy is voted. If neither option is acceptable to the client, then the advisor shall suggest to the client that another party be hired to vote the proxies or abstain from voting.(see #3)

3. Costs - Sometimes not voting is in the best interest of the client, such as when the cost of voting exceeds the expected benefit to the client.

4. Record keeping - The Advisor, when he has authority to vote proxies for the client is required to maintain the following records:

(a) Proxy voting policy and procedures statement.
(b) All client security proxy statement received. (although the adviser is not required to retain proxy statements available on EDGAR)
(c) All records of votes cast on behalf of the client.
(d) All records of client requests for proxy voting information\
(e) All documents prepared to make the decision on how to vote or how the decision regarding how to vote was made
f) The Advisers Act requires that records be kept for at least 5 years

Item 18 Financial Information

Not Applicable

John Christopher Miano - Sole Proprietor
Born: August 2, 1961

Education: Charter Financial Analyst (CFA)
B.S. Finance - Siena College

Business: Independent Investment Advisor

Item #11 (continuation):

Personal purchases and sales of securities (including initial public offerings and private placements to a third party) recommended for clients, can only occur after complying with the following procedures:

Transactions can not occur until after all accounts are reviewed and determined that an investment is suitable to the client's financial situation and consistent with the client's written objectives and mandates, and recommendations promulgated. Transaction maybe included in a block trade. All block, aggregate, or bunched trades (purchase or sale price) must be allocated equally among assigned accounts, and any order partially filled will be allocated prorated. Commissions are on a per share basis. The broker/Dealer is instructed to notify the Advisor if trade execution will be different from this policy.

Transactions to or from my personal account to a client's account are prohibited. Any transaction that presents a conflict of interest, are also prohibited unless disclosed to the client and a written consent is obtained before effectuating the transactions.

A record of every transaction (no minimum dollar amount required) shall be maintained. The date, name of security, whether transaction was a purchase or a sale, number of shares, price per share, and the name of the broker.