

This brochure supplement provides information about Michael David Pensinger that supplements the Pensinger Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Michael David Pensinger if you did not receive Pensinger Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Michael David Pensinger is also available on the SEC's website at www.adviserinfo.sec.gov.



Form ADV Part 2B – Individual Disclosure Brochure

for

Michael David Pensinger

Personal CRD Number: 4866979

Investment Adviser Representative

Pensinger Financial, Inc.
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UPDATED: 01/02/2020

Item 2: Educational Background and Business Experience

Name: Michael David Pensinger **Born:** 1981

Educational Background and Professional Designations:

Education:

Bachelor of Arts Urban & Regional Planning, University of Illinois at Urbana-Champaign - 2003

Business Background:

02/2014 - Present	Investment Adviser Representative Pensinger Financial, Inc.
10/2013 - 01/2014	Due Diligence Pensinger Financial, Inc.
06/2013 - 10/2013	Financial Consultant Evanston Advisors
10/2012 - 06/2013	unemployed unemployed
03/2004 - 10/2012	Trader Allston Holdings, LLC
05/2003 - 03/2004	Managing Member Long Lake, LLC

Designations:

CFP® - CERTIFIED FINANCIAL PLANNER™

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP®marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Michael David Pensinger is an investor in Bright Direction Dental Holdings LLC, a Dental Support Organization. Michael's involvement is passive in nature, it does not take away from his time and involvement with Pensinger Financial, Inc., and his involvement does not present a conflict of interest.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Michael David Pensinger does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Pensinger Financial, Inc..

Item 6: Supervision

As the only owner and representative of Pensinger Financial, Inc., Michael David Pensinger supervises all activities of the firm. Michael David Pensinger's response information is on the cover page of this disclosure document.

Item 7: Requirements For State Registered Advisers

This disclosure is required by Illinois state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Michael David Pensinger has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. Michael David Pensinger has NOT been the subject of a bankruptcy petition in the past ten years.