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# Mike Sena Advisors, Inc.

Item 1 - Cover Page

## Firm Brochure

(Part 2A of Form ADV)

120 Spruce Street

Roswell, GA 30075

Phone 404-569-6612

[www.mikesenaadvisors.com](http://www.mikesenaadvisors.com)

[info@mikesenaadvisors.com](mailto:info@mikesenaadvisors.com)

This brochure provides information about the qualifications and business practices of Mike Sena Advisors, Inc. If you have any questions about the contents of this brochure, please contact us at: Phone 404-569-6612, or by email at: [info@mikesenaadvisors.com](mailto:info@mikesenaadvisors.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. Registered Investment Advisor does not imply a certain level of skill or training via IARD.

Additional information about Mike Sena Advisors, Inc. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

February 14, 2024

## Item 2 - Material Changes

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There are no material changes to report. This Brochure has been reviewed and is current as of the date indicated on the cover.

### Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at 404-569-6612 or by email at: [info@mikesenaadvisors.com](mailto:info@mikesenaadvisors.com).

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## Item 4 - Advisory Business

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### Firm Description

Mike Sena Advisors, Inc. was founded on February 18, 2021 by John Michael (Mike) Sena Jr.

Mike Sena Advisors, Inc. provides personalized, confidential financial planning and investment management to individuals, profit sharing plans, trusts, estates, charitable organizations and small businesses. Investment advice is part of financial planning and may be provided in addition to cash flow analysis, college planning, retirement planning, tax planning and estate planning and other financial issues as needed.

Mike Sena Advisors, Inc. is strictly a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees or referral fees are accepted or paid.

Investment management is provided on a discretionary basis. Mike Sena Advisors, Inc. has custody of client assets SOLELY for the purpose of deducting client fees from their investment accounts. Client assets are held at a third-party custodian, currently **Charles Schwab & Company, Inc. ("Schwab")**, an unaffiliated SEC-registered broker-dealer and FINRA member, (though the Client can designate another brokerage at their discretion). The client always maintains asset control with the exception of fee deduction. An invoice is sent to the client for every fee deduction. Mike Sena Advisors, Inc. places trades for clients on a discretionary basis under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client. Periodic reviews are also communicated, as requested by the Client, to provide reminders of the specific courses of action that need to be taken.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial conversation, which may be in person, by telephone or video streaming, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

### Principal Owners

John Michael (Mike) Sena Jr. CFP® is the 100% shareholder of Mike Sena Advisors, Inc.

## Types of Advisory Services

Mike Sena Advisors, Inc. provides comprehensive financial planning and investment supervisory services, also known as asset management services.

Comprehensive financial planning includes but may not be limited to cash flow & budgeting, debt reduction, insurance and risk management needs analysis, retirement goal setting, retirement distribution strategies, wealth transfer strategies, incapacitation planning and tax planning.

As of December 31, 2023, Mike Sena Advisors, Inc. manages \$14,087,247 on a discretionary ongoing annual retainer basis.

## Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system or in the initial documents provided by the client. For most retainer/ongoing clients, investment policy statements are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

## Types of Agreements

The following agreements define the typical client relationships:

### Advisory Service Agreement / Hourly or Project Fee

A financial planning engagement is designed to help the client with financial aspects of concern to the client. On-going investment management after the financial plan is completed is provided to retainer clients only (though hourly clients are encouraged to have reviews done periodically on an hourly basis).

The financial plan may not be comprehensive and may include, (but is not limited to): a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans with recommendations; a review of insurance policies with recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; education planning with funding recommendations; other financial planning issues as requested by the Client.

Detailed investment advice and specific recommendations may be provided as part of this engagement. Implementation of the recommendations is at the discretion of the client. They are free to accept or reject any recommendations.

The fee for a financial plan is predicated upon the facts known at the start of the engagement and is clearly conveyed to the client prior to any executed agreement. Planning fees range from \$2,500 to \$10,000 per project, charged hourly (\$250 per hour for an advisor or \$95 per hour for staff) or as a quoted flat project fee. A deposit of \$500 is due at signing. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments. For flat project fees, in the event that the

client's situation is substantially different from what was disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of financial planning services, future face-to-face, telephone or video streaming meetings may be scheduled as necessary. Follow-on implementation work and/or periodic checkups are billed separately at the rate of \$250 per hour for advisors or \$95 for staff, unless covered by an ongoing advisory service agreement.

#### Advisory Service Agreement / Flat Fee Retainer

Many clients choose to have Mike Sena Advisors, Inc. manage their assets in order to obtain ongoing in-depth advice, implementation, and review. They may also require ongoing information on a variety of financial planning issues and financial life planning. Most aspects of the client's financial affairs are reviewed and may include those of their children. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for an advisory service agreement is provided to the client in writing prior to the start of the retainer agreement. An advisory service agreement may include: cash flow management; insurance review; investment management (including performance reporting as requested by the client); education planning; retirement planning; estate planning; and tax planning and/or preparation, as well as the implementation (or assistance with implementation) of recommendations within each area.

The annual retainer fee is a flat fee retainer based on a variety of factors which may include income, investment assets, complexity, number of projected meetings annually, and projected advisor time serving the client.

The minimum annual fee for such ongoing financial planning and investment management is \$5,000. Current client relationships may exist where the fees are lower than the minimums stated above.

Although the advisory service agreement / flat fee retainer is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an agreement by written notice to the other party. At termination, fees will be billed or refunded on a pro rata basis for the portion of the quarter completed.

In RARE cases, there may be some unexpected planning need that will require significant attention (example: assist with estate settlement) not anticipated currently. At those times, an additional fee charged on an hourly basis, currently \$250/hour for advisors or \$95/hour for staff may be indicated.

That said, any additional fee would require the Client's written approval before the work is done.

All fees are subject to negotiation and may be less than stated above.

#### Asset Management

Assets are invested primarily in no-load mutual funds, exchange-traded funds (ETFs) and individual stocks and bonds, usually through discount brokers or fund companies. Fund companies and ETFs charge each shareholder an investment management fee that is disclosed in the fund / ETF prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds. Mike Sena Advisors, Inc. does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, interests in partnerships, and investment real estate.

#### Termination of Agreement

A client may terminate any of the aforementioned agreements at any time by notifying Mike Sena Advisors, Inc. in writing and paying the rate for the time spent on the advisory engagement prior to notification of termination. If the client made an advance payment, Mike Sena advisors, Inc. will refund any unearned portion of the advance payment.

Mike Sena Advisors, Inc. may terminate any of the previous mentioned agreements at any time by notifying the client in writing. If the client made an advance payment, Mike Sena Advisors, Inc. will refund any unearned portion of the advance payment.

## **Item 5 - Fees and Compensation**

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#### Description

Mike Sena Advisors, Inc. bases its fees on hourly charges, project fees, or annual flat fee retainer.

Some advisory service / flat fee retainer agreements may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship. The level of service requested by the client is also considered when setting the flat fee retainer.

Initial financial planning is priced according to the degree of complexity associated with the client's situation and may be charged hourly or a flat project fee.

Fees are negotiable.

#### Fee Billing

Flat fee retainers are billed quarterly, in *advance* meaning that we invoice you *before* the three-month billing period has *begun*. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated

client account to facilitate billing. The client must consent in advance to direct debiting of their investment account and indicated this approval directly to the asset custodian. An invoice for any fees deducted is sent directly to the client.

Initial fees for hourly and project engagements are billed in a range from a minimum of \$500 to 50% of the anticipated final fee in advance, with the balance due upon delivery of the services.

#### Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Mike Sena Advisors, Inc., in its sole discretion, may waive its minimum fee and/or charge a lesser advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capital, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

New advisory service agreement fees are calculated and adjusted for complexity of individual situations. *Such calculations are based on gross income, gross assets, level of service requested and other financial considerations.*

#### Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to Mike Sena Advisors, Inc..

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

#### Past Due Accounts and Termination of Agreement

Mike Sena Advisors, Inc. reserves the right to stop work on any account that is more than 30 days overdue. In addition, Mike Sena Advisors, Inc. reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Mike Sena Advisors, Inc.'s judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

## **Item 6 - Performance-Based Fees**

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#### Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Mike Sena Advisors, Inc. does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

## **Item 7 - Types of Clients**

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### Description

Mike Sena Advisors, Inc. may provide investment advice to individuals, pension and profit-sharing plans, trusts, estates, or charitable organizations, corporations or other business entities. The majority of clients are individuals.

Client relationships vary in scope and length of service.

### Account Minimums

There are no account size minimums.

## **Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss**

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### Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that Mike Sena Advisors, Inc. may use include Morningstar Advisor mutual fund and stock analysis and information, Yahoo Finance, Searching for Alpha web source, research provided by Schwab and the world wide web.

### Investment Strategies

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Many clients execute an investment policy statement that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies).

### Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on

existing bonds become less attractive, causing their market values to decline.

- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Item 9 - Disciplinary Information**

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Legal and Disciplinary: None

## **Item 10 - Other Financial Industry Activities and Affiliations**

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Financial Industry Activities

Mike Sena Advisors, Inc. is not registered as a securities broker-dealer, or a futures commission merchant, commodity pool operator or commodity trading advisor.

## Affiliations

Mike Sena Advisors, Inc. may have arrangements that are material to its advisory or its clients with a related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships. In NO instance does Mike Sena Advisors, Inc. receive any compensation from affiliated individuals or companies.

## **Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### Code of Ethics

The employees of Mike Sena Advisors, Inc. have committed to the code of ethics as proscribed by the Certified Financial Planner™ Board of Standards, available for viewing at <https://www.cfp.net/ethics/code-of-ethics-and-standards-of-conduct>. Additionally, Mike Sena Advisors, Inc. will provide a copy of the code of ethics to any client or prospective client upon request.

### Participation or Interest in Client Transactions

Mike Sena Advisors, Inc. and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the Mike Sena Advisors, Inc. compliance manual.

### Personal Trading

The Chief Compliance Officer of Mike Sena Advisors, Inc. is John Michael (Mike) Sena Jr. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

## **Item 12 - Brokerage Practices**

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### Selecting Brokerage Firms

Mike Sena Advisors, Inc. does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. Mike Sena Advisors, Inc. recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

Mike Sena Advisors, Inc. recommends discount brokerage firms and trust companies (qualified custodians), such as Schwab.

Mike Sena Advisors, Inc. *DOES NOT* receive fees or commissions from any of these arrangements.

#### Best Execution

Mike Sena Advisors, Inc. reviews the execution of trades at each custodian each quarter. Trading fees charged by the custodians is also reviewed on a quarterly basis. Mike Sena Advisors, Inc. does not receive any portion of the trading fees.

#### Soft Dollars

Mike Sena Advisors, Inc. does not receive soft dollars.

#### Order Aggregation

Many trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

### **Item 13 - Review of Accounts**

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#### Periodic Reviews

Account reviews are performed periodically by advisors at Mike Sena Advisors, Inc. Account reviews are performed more frequently when market conditions dictate.

#### Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

#### Regular Reports

John Michael (Mike) Sena Jr CFP® is the firm's investment committee. He considers the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis. Advisory services agreement/flat fee retainer clients and investment management clients receive monthly statements from their custodian. Additionally, clients receive investment reports at client meetings and upon request. Mike Sena Advisors, Inc. feels that quarterly investment reports can create distractions that would deter clients from maintaining a long-term focus. The written updates may include a net worth statement, portfolio statement, tax return (if the client requests tax preparation services), and a summary of objectives and progress towards meeting those objectives.

### **Item 14 - Client Referrals and Other Compensation**

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#### Incoming Referrals

Mike Sena Advisors, Inc. has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

## Referrals Out

Mike Sena Advisors, Inc. does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

## Item 15 - Custody

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### Account Statements

All assets are held at qualified custodians, which mean the custodians provide account statements directly to clients electronically or to their address of last record at least quarterly.

### Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by Mike Sena Advisors, Inc. reports which are presented at client meetings or upon the client's request.

### Net Worth Statements

Clients may be provided net worth statements. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

### Custody of Client Assets

Mike Sena Advisors, Inc. retains custody of client accounts **ONLY** to the extent that, with the Client's signed consent, client fees are sometimes deducted from client accounts at Schwab.

## Item 16 - Investment Discretion

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### Discretionary Authority for Trading

Mike Sena Advisors, Inc. manages client accounts on a discretionary basis, unless requested otherwise by Client. This means Mike Sena Advisors, Inc. has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold in accordance with Client investment objectives.

The client approves the custodian to be used and the commission rates, if any, paid to the custodian. Mike Sena Advisors, Inc. does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Clients may wish to and can contact the asset custodian directly with trading instructions.

### Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. Clients sign a limited power of attorney so that we may execute the trades that they have approved.

## **Item 17 - Voting Client Securities**

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### Proxy Votes

Mike Sena Advisors, Inc. does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, Mike Sena Advisors, Inc. will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

## **Item 18 - Financial Information**

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### Financial Condition

Mike Sena Advisors, Inc. does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

Mike Sena Advisors, Inc. does not retain custody of client funds or securities **EXCEPT** for the sole purpose of deducting our fees from client accounts and does not require prepayment of any fees six months or more in advance.

## **Item 19 - Requirements for State-Registered Advisers**

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John Michael Sena Jr. is MSA's owner, CEO and Chief Compliance Officer. For additional information about Mr. Sena, please see MSA's Form ADV Part 2B (Individual Disclosure Brochure).

MSA is not engaged in any business not described in this brochure.

Neither MSA nor its representatives are compensated for advisory services with performance-based fees.

Neither MSA nor its representatives have any legal or disciplinary events to report.

Neither MSA nor its representatives have a relationship or arrangement with any issuer of securities.

Item 1 - Cover Page

This brochure supplement provides information about John Michael Sena Jr. that supplements the Mike Sena Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact us by telephone at 404-569-6612 or by email at [info@mikesenaadvisors.com](mailto:info@mikesenaadvisors.com). If you did not receive Mike Sena Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about John Michael Sena Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

# **Mike Sena Advisors, Inc.**

## **Brochure Supplement**

(Part 2B of Form ADV)

for

**John Michael Sena Jr.**

120 Spruce Street

Roswell, GA 30075

Phone 404-569-6612

February 14, 2024

## **John Michael Sena Jr., CFP®**

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Owner, CEO, & Chief Compliance Officer  
**Born:** 1954

### **Item 2 - Educational Background and Business Experience**

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#### **Education**

Boston University, *Financial Planning Program Certificate, 2004-2006*

University of Georgia, *BBA Business Administration, 1976*

#### **Experience:**

##### **Mike Sena Advisors, Inc.**

Owner, CEO, & Chief Compliance Officer - February 2021- present

##### **Supporting Your Choices, Inc.**

Senior Planner - July 2015 through March 2021

##### **Owner, founder White Street Advisors**

Fee-only Financial Planner - January 2009- June 2015

##### **Owner, founder, President**

Southern Cable & Telephone, Inc. - June 1983- December 2008

#### **Education and Business Standards**

Mike Sena Advisors, Inc. (MSA) requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management and hold a FINRA Series 65 license.

#### **Professional Certifications**

Current employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP®): Certified Financial Planning™ practitioners are licensed by the CFP® Board of Standards to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board of Standards ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the 10-hour CFP® Board of Standards Certification Exam.

- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- Successfully pass the background check conducted by the FBI.

### **Item 3 - Disciplinary Information**

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There are no legal or disciplinary events to report that are material to a client's or prospective client's evaluation of John Michael Sena Jr. or MSA.

### **Item 4 - Other Business Activities**

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Mr. Sena is not engaged in any investment-related businesses outside of MSA, nor does he have any applications pending to register with a broker-dealer or other investment firm.

### **Item 5 - Additional Compensation**

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Additional Compensation: None

Self-Regulatory Organization or Administrative Proceeding: None

### **Item 6 - Supervision**

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Mr. Sena, MSA's owner, CEO, and Chief Compliance Officer, adheres to MSA's policies and procedures which are designed to ensure compliance with the Florida Securities and Investor Protection Act and rules and regulations promulgated thereunder. Mr. Sena can be reached at 404-569-6612.

### **Item 7 - Requirements for State-Registered Advisers**

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Arbitration Claims: None

Bankruptcy Petition: None

## **Client Communication**

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### **E-Mail Authorization, Use of Encryption and Use of Third-Party Email Services**

It is the practice of Mike Sena Advisors, Inc. to communicate with clients by e-mail or other similar means of electronic delivery without also receiving paper copies. Such communication may include periodic account notices and compliance disclosures, such as copies of the Advisor's Disclosure Brochure and Privacy Notice. The client may opt-out of receiving documents electronically at any time by providing written notice to the Advisor.

Mike Sena Advisors, Inc. utilizes encryption on certain electronic communications where personally identifiable information may be subject to compromise.

Mike Sena Advisors, Inc. utilizes certain third-party electronic document delivery services such as DocuSign® to facilitate the electronic exchange of certain documents and client authorizations.

## **State Registrations**

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### **Multi – State Registrations**

Mike Sena Advisors, Inc. is currently registered in the state of Georgia. We will do business with a limited number of clients in other states as allowed by their state's securities registration requirements. John Michael (Mike) Sena Jr. is the principal executive officer and the manager for all clients, regardless of their home state.

## **Business Continuity Plan**

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### **General**

Mike Sena Advisors, Inc. has a business continuity plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

### **Disasters**

The business continuity plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

### **Alternate Offices / Virtual Office**

Alternate offices are identified to support ongoing operations in the event the main Roswell, GA office becomes unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location. At this time, Mike Sena Advisors, Inc. maintains a virtual office with most client data resident in a secure, online/cloud site and staff, wherever located, can access this information at any time. This mitigates the impact of any adverse events at the primary Roswell, GA office.

## Loss of Key Personnel

Mike Sena Advisors, Inc. has prepared a list of recommended financial advisors to support Mike Sena Advisors, Inc. clients in the event Mike Sena Advisors, Inc. is unable to service client needs because of a serious disability or death.

## Information Security Program

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### Information Security

Mike Sena Advisors, Inc. maintains a SOC3+ encrypted access firewall information security program to reduce the risk that your personal and confidential information may be breached. Mike Sena Advisors, Inc. also maintains redundancy in the online/cloud site. The provider of that site requires biometric identification and fully escorted access. Video surveillance, locked cabinets and rooms also help protect the hardware at the site.

### Privacy Notice

Mike Sena Advisors, Inc. is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us. Categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by phone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment. We also provide secure online file cabinets for clients that employ SSAE 16 audited datacenters and AES 256-bit encryption to insure the privacy of confidential files during transfer and in storage.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *privacy notice* to you annually, in writing.