

John Lee Pence

*107 Weatherstone Drive, Suite 520
Woodstock, GA 30188
(678) 354-9353*

July 23, 2020

This Brochure Supplement provides information about *John Lee Pence* that supplements The Strategic Financial Alliance (“SFA”) ADV Part 2A Disclosure Brochure (“Brochure”). You should have received a copy of that Brochure. Please contact SFA at 678-954-4000 if you did not receive SFA’s Brochure or if you have any questions about the contents of this supplement.

Additional information about *John Lee Pence* (CRD No. 2350924) is available on the SEC’s website at www.adviserinfo.sec.gov.



2200 Century Parkway, Suite 500
Atlanta, Georgia 30345
(678) 954-4000
www.thesfa.net

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Name: **John Lee Pence**

Year of Birth: 1951

Formal Education

Name of School	Years Attended	Degree/Certification
<i>Defense Language Institute</i>	1980	<i>German</i>
<i>North Georgia College</i>	1969 – 1973	<i>Bachelor of Business Administration - Accounting</i>

Securities Exams

- Series 7 General Securities Representative
- Series 63 Uniform Securities Agent
- Series 65 Uniform Investment Adviser Representative

Professional Designations

Accredited Asset Management Specialist sm, AAMS[®]

The Accredited Asset Management Specialist sm is a professional designation awarded by the College for Financial Planning to financial professionals who successfully complete a self-study program, pass an exam and agree to comply with a code of ethics. Successful applicants earn the right to use the AAMS designation with their names for two years.

Every two years, AAMS professionals must complete 16 hours of continuing education and pay a fee to continue using the designation. The AAMS program is developed in conjunction with some of the nation's top investment firms.

Certified Financial Planner[®], CFP[®]

The CFP[®] certification is a voluntary certification issued by the Certified Financial Planner Board of Standards, Inc. 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.

Candidates must have a bachelor's degree (or higher) from an accredited college or university, and three years of full-time personal financial planning experience. Candidates complete five extensive courses through a CFP Board approved program and must pass a 10-hour exam.

Continued use of the designation requires adherence to the Standards of Professional Conduct and 30 hours of continuing education every two years.

Business Background

Mr. Pence's business background includes:

- **The Strategic Financial Alliance, Inc.**, Registered Representative and Investment Adviser Representative (2003 – Present)

ITEM 3 –DISCIPLINARY INFORMATION

Mr. Pence has not been the subject of any civil, criminal or regulatory action or disciplinary event that would be material to a client's evaluation of Mr. Pence.

Additional information is available at www.brokercheck.finra.org.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Pence is a licensed insurance agent, offering insurance products and services through unaffiliated insurance companies.

ITEM 5 – ADDITIONAL COMPENSATION

As a registered representative and licensed insurance agent, Mr. Pence earns commissions or other compensation from the sale of securities and insurance products and services. If you choose to implement your financial plan through SFA, Mr. Pence will receive compensation in addition to sharing in the advisory fees you pay for the financial plan. When Mr. Pence recommends third party asset managers (TPAM) to manage all or a part of your portfolio, he and the SFA will receive a portion of the advisory fees paid to the TPAM. This compensation will be disclosed in the Solicitor's Disclosure Statement.

Mr. Pence can receive benefits such as assistance with marketing and client education from product sponsors. When Mr. Pence conducts due diligence on specific alternative investments, the product sponsor can pay for reasonable costs of his travel to visit the sponsor and/or site of the investment. When he participates in SFA sponsored conferences, he will receive non-cash compensation in the form of travel expenses, meals and other services based on the amount of commissions and compensation he has earned through the SFA.

Any form of compensation gives an incentive to recommend investment products based on the compensation received, rather than on your needs. Mr. Pence manages the potential for conflict of interest by disclosing compensation and by recommending products and services based on your expressed objectives, risk tolerance, and time horizon. He will explain the fees, expenses, benefits and risks associated with the products recommended. It is important that you understand why a recommendation may be in your best interest before accepting it.

You are not obligated to purchase products and services through Mr. Pence in his capacity as a registered representative, investment adviser representative or licensed insurance agent. You are not obligated to use the services of *Pence Financial Advisors, Inc.* Mr. Pence holds the *Certified Financial Planner*[®] designation which requires ongoing continuing education and ethical standards of practice.

ITEM 6 – SUPERVISION

The advisory activities of Mr. Pence are supervised by Mark Keen, who may be reached at (703) 691-9200.

Mr. Pence is required to adhere to our processes and procedures as described in our firm's *Code of Ethics* and *Compliance Procedures*. The advisory activities are monitored on a periodic and on-going basis by reviewing areas including, but not limited to, the following:

- Account opening documentation;
- Account transactions;
- Custodial information to assess account activity;
- Evidence that your financial situation, objectives, and individual investment needs are reviewed no less than annually;
- Client communications, including e-mail; and
- The registered representative's personal securities transactions.

Additionally, you may contact the SFA Compliance Department at (678) 954-4000.

Mr. Pence offers the following advisory services through SFA:

- Financial Consulting
- Financial Planning
- Portfolio Management
- Third Party Investment Management
- Wrap Fee Programs