

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.



PENSINGER
FINANCIAL, INC.

Form ADV Part 2B – Individual Disclosure Brochure

for

Michael David Pensinger

Personal CRD Number: 4866979

Investment Adviser Representative

Pensinger Financial, Inc.
1312 Krystyna Place
Lemont, IL 60439
(630) 754-7580
mike@pensingerfinancial.com

UPDATED: 01/05/2016

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

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

None.

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.