

Strategic Financial Alliance LLC

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3/15/2021

FORM ADV PART 2A BROCHURE

This brochure provides information about the qualifications and business practices of Strategic Financial Alliance LLC. If you have any questions about the contents of this brochure, please contact us at (339) 502-6075 or via email at msly@sfallc.biz. 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 Strategic Financial Alliance LLC is also available at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Strategic Financial Alliance LLC is 129178 .

Strategic Financial Alliance LLC is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

SUMMARY OF MATERIAL CHANGES

Strategic Financial Alliance LLC 's Brochure has been updated with the following material changes that have occurred since the last annual update of our brochure on 3/22/2020 .

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Advisory Business

Form ADV Part 2A, Item 4

Strategic Financial Alliance LLC (SFA) was organized in January of 2000. SFA is a Massachusetts Limited Liability Company whose majority owner is Michael E. Sly, CFP®, CPA. The Firm is a Registered Investment Advisor with the Commonwealth of Massachusetts Securities Division.

SFA provides professional services in the areas of investment advisory and management, comprehensive financial planning, tax planning and tax compliance. Investment advisory services generally involve the review and analysis of existing investment holdings and providing recommendations of appropriate categories for investing or making specific investment purchase recommendations. Investment Management generally involves establishing an appropriate investment portfolio strategy, developed by SFA, and monitoring and adjusting the portfolio as needed to reflect changes in holdings or strategy for their portfolios. Tax planning and tax compliance services are available to all of the clients during our review.

Investment portfolios are designed based on individual client status and client goals. The appropriateness of investment types and risk tolerance is discussed with the clients during our review.

As of March 2021, assets under management on a discretionary basis by SFA total \$24,196,000.

As of March 2021, assets under management on a nondiscretionary basis by SFA total \$7,839,000.

Fees and Compensation

Form ADV Part 2A, Item 5

SFA is a fee only advisory firm. Investment advisory, financial planning and tax compliance services are performed and charged at our standard hourly rates, which range between \$100 and \$200 per hour. Fees for portfolio management services are calculated as a percentage of assets under management. The Firm has a standard fee schedule, but there is some flexibility depending on the client situation and the work to be performed. The fees are charged at a rate of 1.5% for cumulative client accounts totaling between \$0- and \$250,000; 1.25% for cumulative client accounts totaling between \$250,001 and \$750,000; 1.0% for cumulative client accounts totaling between \$750,001 and \$1,250,000; 0.9% for cumulative client accounts totaling between \$1,250,001 and \$2,500,000 and 0.75% for cumulative client accounts totaling in excess of \$2,500,000.

The Firm may also provide financial planning services for a fixed fee. The fee will be determined based upon the complexity and nature of the particular service or financial plan. The fee will be negotiable. The fixed fee is payable in advance of services performed. If the client terminates the arrangement with the Firm prior to completion, a refund will be provided after a deduction is taken based upon the amount of the services already performed. The Firm will not accept payment in advance for financial planning services if the completion of the engagement will extend beyond six months. Between 15% - 75% of a client planning engagement may involve non-investment advice such as tax planning, estate planning, or cash flow management.

All work performed on an hourly basis will be billed at the completion of the project and is due upon receipt. Portfolio management fees are deducted quarterly, in arrears, from client accounts based on the contracted rate. Upon request, clients may have invoices mailed out for payment (not deducted from accounts). Fees are based on the account value as of the last day the markets are opened for the previous calendar quarter.

In addition to fees paid for SFA services, clients may incur transactional costs charged by the firm used for investment custodial services.

As mentioned above, portfolio management fees are paid at the beginning of each quarter for the subsequent three months. If the client contract is terminated during a quarter, SFA will refund a pro rata share of the fee paid for services that were not incurred.

Performance-Based Fees and Side-By-Side Management

Form ADV Part 2A, Item 6

N/A

Types of Clients

Form ADV Part 2A, Item 7

SFA provides investment advisory, financial planning, portfolio management and tax compliance services to corporations, individuals, and trusts. SFA will provide services to clients where there is a good fit with the client requirements and the expertise of the Firm.

Methods of Analysis, Investment Strategies and Risk of Loss

Form ADV Part 2A, Item 8

Implement an investment strategy, utilizing our expertise that is in line with the goals structured by our clients given the risk tolerance that they understand and are willing to embrace. We structure strategies that involve mid to long-term goal achievement, with consideration for the short term impact of current political and economic events that affect the markets. Appropriate asset allocation and investment diversification are critical components of our strategy. SFA does not recommend primarily a particular type of investment or any investment that involves significant or unusual risks.

In addition to maintaining an investment policy consistent with long term goal achievement, we strive to maintain cost and tax efficiency in our client accounts. Trading activity is thoughtful and addressed in an effort to minimize tax implications. Tax considerations are not the primary concern when contemplating adjustments to client accounts, but are an important aspect of decision making when considering the overall performance. Unusual risks are minimized.

Disciplinary Information

Other Financial Industry Activities and Affiliations

Form ADV Part 2A, Item 10

SFA as a part of its financial services, provides tax compliance consulting and tax return preparation.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Form ADV Part 2A, Item 11

Some of the investments found in client portfolios can be found in the personal accounts of SFA personnel. These personal holdings would not have any material impact on the investments or the performance of the underlying companies or other related entities. The personal trading of these investments would be made only if they are appropriate related to the financial goals and objectives of the SFA personnel.

Brokerage Practices

Form ADV Part 2A, Item 12

Investment transactions are executed through Fidelity Brokerage Services LLC.

Review of Accounts

Form ADV Part 2A, Item 13

Client investment accounts are reviewed on an ongoing basis, but at least quarterly. On an annual basis (or more frequently if determined to be necessary), client portfolios are reviewed to ensure that the asset allocation is appropriate based on the documented client goals, objectives and risk tolerance. This review is performed by a principal in the firm.

As mentioned in Part A above, clients' accounts are reviewed at least quarterly. More frequent reviews are triggered by changes in the economic environment, changes in the clients financial situation (e.g. family births/deaths, job changes, medical health changes, inheritances, etc.) and client modifications to investment risk tolerance.

SFA provides quarterly portfolio analyses which provide information to clients on investment holdings, asset allocation, portfolio/investment performance and period gains/losses. Additionally, written reports are prepared regarding economic issues affecting the investment markets and the client portfolios.

Client Referrals and Other Compensation

Form ADV Part 2A, Item 14

N/A

Custody

Form ADV Part 2A, Item 15

Fidelity Investments provides custodial services for SFA. All client assets are held in accounts at Fidelity Investments. Fidelity provides monthly investment statements for all client accounts, either by mail or electronic access. These statements provide information on account changes during the month (investment trades, income earned, transaction costs & fees) as well as portfolio holdings. SFA provides quarterly and/or semi-annual written investment analysis reports design for client needs.

Investment Discretion

Form ADV Part 2A, Item 16

If discretionary authority is given to actively manage client securities accounts, the investment choices are determined during client meetings and discussions. Authority for these services is given with the client and the advisor signing of the Portfolio Management and Services Agreement. The firm providing investment custody services is notified of this discretionary authority with the submission of the Account Application form.

Voting Client Securities

Form ADV Part 2A, Item 17

Clients may choose to have SFA vote their securities during the account application process. This preference can be changed at any time with a written request from the client. Any input from a client is considered during the voting process. Clients can obtain information regarding voting by contacting our office.

If clients choose to vote client securities, the custodial firm is notified via the account application process and all solicitations are made directly to the client. Clients are welcome to contact SFA with any questions regarding any vote solicitations to discuss the merits of the choices provided.

Financial Information

Form ADV Part 2A, Item 18

SFA does not accept prepayment of any fees of more than \$500 or hold any fees for a period of six months or more in advance of the completion of services provided.

Requirements for State-Registered Advisers

Form ADV Part 2A, Item 19

As noted in Item 10, SFA as a part of its financial services, provides tax compliance consulting and tax return preparation services during its regular business hours, which are the same as its staff working hours.

For more information, please contact the Securities and Exchange Commission Division upon request and also by checking online at www.brokercheck.finra.org.

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Brochure

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