Introduction

Sensenig Capital Advisors, Inc. ("SCA") is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at [https://www.investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers and investing.

What Investment Services and Advice Can You Provide Me?

**Description of Services:** We offer investment advisory services to retail investors. Our investment advisory services include: Wealth Management Services, Consulting Services and Pension Consulting Services.

**Wealth Management Services:** We provide asset management services which involves us managing and trading your designated account(s). We will discuss your investment goals and design a strategy to try and achieve your investment goals. We will continuously monitor your account when providing asset management services and contact you at least annually to discuss your portfolio. For more information, please see **Item 4 of our Form ADV Part 2A**. Asset management services are provided on a discretionary basis, meaning we will have the authority to determine the type and amount of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction. For more information about investment authority, please see **Item 16 of our Form ADV Part 2A**.

**Financial Planning & Consulting Services:** We also provide financial planning on a limited basis and consulting services. Financial planning services involve us creating a written financial plan for you which covers mutually agreed upon topics. Financial consulting is used when a written financial plan is not needed. It involves one time and/or ongoing meetings to discuss your financial situation with or without an asset management option. Please see **Item 4 of our Form ADV Part 2A**.

We also provide Recurring Consulting Services which includes ongoing access and support from SCA. We will provide services that are designed to examine the relative elements of a client’s personal and financial circumstances and make recommendations based upon client’s specified goals. We also provide Recurring Consulting Services that includes an Asset Management Option.

**Retirement Plan Participant Advice:** If your retirement plan utilizes our Retirement Plan Participant Advice Service, we are available at your request to provide one-on-one advice to you as a retirement plan participant regarding your investment options under the plan. Please see Item 4 of our Form ADV Part 2A.

**Limited Investment Offerings:** We do not primarily recommend one type of security to clients. Instead, we recommend any product that may be suitable for each client relative to that client’s specific circumstances and needs. However, we are limited in investment selection in that we can only invest your account in securities which are available on your custodian/broker-dealer’s platform. When providing you services, we do not recommend or offer advice on any proprietary products.

**Account & Fee Minimums:** There are no minimum investment amounts or conditions required for establishing an account managed by SCA. The minimum fee generally charged for financial planning and consulting services provided on an hourly basis is $300.

**Conversation Starters:** Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What Fees Will I Pay?

**Description of Principal Fees & Costs:** Fees charged for our Wealth Management Services are charged based on a percentage of assets under management, billed in arrears on a quarterly calendar basis, and calculated based on the fair market value of your account as of the last business day of the previous billing period. The annual fee for Wealth Management Services will be based upon a fee schedule which ranges between 0.30% and 1.00%. Because our fee is based upon the value of your account we have an incentive to recommend that you increase the level of assets in your account. When engaging us for Wealth Management Services, you will also incur other fees and expenses. The broker-dealer/custodian on your account will charge you transaction fees for executing trades in your account. You may also be charged management fees by the funds we invest in, within your account.

The Recurring Consulting Service has a one-time fixed fee for onboarding that will range between $250 and $500 and a monthly fee that ranges up to $230 per month. Fees charged for our asset management services provided to clients in our Recurring Consulting Services program are in addition to the applicable monthly fee and are charged based on a percentage of assets under management, billed in arrears (at the end of the billing period) on a quarterly calendar and calculated based.
on the fair market value of your account as of the last business day of the previous billing period. The annual asset management fee for Recurring Consulting Services is 1.00%.

Financial planning and consulting services are provided under an hourly fee arrangement. An hourly fee that will range from $100 to $300 per hour is charged by SCA for financial planning and consulting services under this arrangement. We will bill our financial planning fees to you on a monthly basis.

Any fees we charge for financial planning and consulting services will not cover the costs associated with implementing any recommendations we may make.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more information about the fees we charge and the other fees and expenses you will incur, please see Item 5 of our Form ADV Part 2A.

Conversation Starters: Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What Are Your Legal Obligations to Me When Acting as My Investment Adviser? How Else Does Your Firm Make Money and What Conflicts of Interest Do You Have?

Standard of Conduct: When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

Here are some examples to help you understand what this means. To the extent we recommend you roll over your account from a current retirement plan to an individual retirement account (“IRA”) managed by us and subject to our asset-based investment advisory fees, this is a conflict of interest because we have a financial incentive to recommend that you move your IRA to us even if it is not in your immediate best interest based on the increase in management fees. For more information about this conflict and our procedures to mitigate the conflict, see Item 4 of our Form ADV Part 2A. When we provide Wealth Management Services, we will ask that you establish an account with TD Ameritrade or Charles Schwab to maintain custody of your assets and to effect trades for your account. Our recommendation to use TD Ameritrade or Charles Schwab is not based solely on your interest of receiving the best execution possible. We also recommend TD Ameritrade and Charles Schwab because they provide us with research, products and tools that help us manage and further develop our business operations. As a result, we do not have to pay for such benefits, which save us money; however, these arrangements create a conflict of interest. See Item 12 of our Form ADV Part 2A for more information about our arrangements with TD Ameritrade and Charles Schwab. We actively manage our own personal accounts while at the same time managing your accounts and other client accounts. This creates different conflicts of interest for which we have developed procedures to mitigate and control for those conflicts. For more information see Item 11 of our Form ADV Part 2A.

Conversation Starters: How might your conflicts of interest affect me, and how will you address them?

Additional Information: For more information about our conflicts of interests and the ways we are compensated, please see Item 5 and Item 10 of our Form ADV Part 2A.

How Do Your Financial Professionals Make Money?

Description of Salary/Payment of Investment Advisor Representatives: We compensate our investment advisor representatives with a flat salary not dependent on the level of revenue they generate for the firm.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

Yes, in 2010 the firm was subject to an administrative action by the state of Pennsylvania. You can look up more information about us and our investment adviser representatives at https://www.investor.gov/CRS.

Conversation Starters: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information About Sensenig Capital Advisors, Inc.

Additional information about Sensenig Capital Advisors, Inc. and copies of our Form ADV Part 2A disclosure brochure are available on the Internet at www.sensenigcapital.com. You can also find our disclosure brochures and other information about us at https://adviserinfo.sec.gov/firm/summary/142821. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at (610) 584-9700.

Conversation Starters: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?