

Item 1 Cover Page

A.

Elizabeth A. Barrett, MA, CFP®, AIF®

Sterling Wealth Advisors, Inc.

Brochure Supplement
Dated 3/07/2012

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Plantation, Florida 33324
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B.

This brochure supplement provides information about Elizabeth A. Barrett, MA, CFP®, AIF® that supplements the Sterling Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Elizabeth A. Barrett, MA, CFP®, AIF®, Chief Compliance Officer if you did *not* receive Sterling Wealth Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Elizabeth A. Barrett, MA, CFP®, AIF® is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Elizabeth A. Barrett, MA, CFP®, AIF® was born in 1964. Ms. Barrett graduated from Bryan College, in 1986, with a Bachelor's degree in Psychology. Ms. Barrett graduated from Trinity International University, in 1988, with a Master's degree in Counseling Psychology. Ms. Barrett has served as President of Sterling Wealth Advisors, Inc. since July of 1997.

Ms. Barrett became a Certified Financial Planner (CFP®) March 30th, 1998. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP® Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. CFP® candidates must pass an examination that covers over one hundred financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP® Board.

Ms. Barrett became an Accredited Investment Fiduciary® (AIF®) in March 2010. The AIF designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary 360 (fi360) company).

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Elizabeth A. Barrett, MA, CFP®, AIF®, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Ms. Barrett also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Barrett at (954) 771-1313.

Item 7 State-Registered Investment Advisors

- A. Ms. Barrett has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Ms. Barrett has never been the subject of a bankruptcy petition.