

Item 1 Cover Page

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Elizabeth A. Barrett, MA, CFP[®], AIF[®]

Sterling Wealth Advisors, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 25, 2019

Contact: Elizabeth A. Barrett, MA, CFP[®], AIF[®]

Chief Compliance Officer

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Plantation, Florida 33324

www.sterlingwealthadvisors.com

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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 has been a CERTIFIED FINANCIAL PLANNER[™] since March 30, 1998. The CERTIFIED FINANCIAL PLANNER[™], CFP[®] and federally registered CFP (collectively, the "CFP[®] marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; 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. Currently, more than 83,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Ms. Barrett became an Accredited Investment Fiduciary® (AIF®) in March of 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, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

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

As an owner of Sterling Wealth Advisors, Inc. Ms. Barrett's compensation is based, in part, on the amount of assets under Sterling Wealth Advisors, Inc.'s management. Accordingly, Ms. Barrett has a conflict of interest when recommending that Sterling Wealth Advisors, Inc. provide investment advisory services, because the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

Sterling Wealth Advisors, Inc. provides investment advisory and supervisory services in accordance with current state regulatory requirements. Sterling Wealth Advisors, Inc.'s Chief Compliance Officer, Elizabeth A. Barrett, MA, CFP®, AIF®, is primarily responsible for overseeing the activities of Sterling Wealth Advisors, Inc.'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 Sterling Wealth Advisors, Inc.'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.