

Sterling Wealth Advisors®, Inc.– Form CRS**Item 1 – Introduction**

Sterling Wealth Advisors®, Inc. (“we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differ from a registered broker-dealer, and it is important for you to understand the differences between those structures. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. The italicized sentences appearing in text boxes below are intended to be “conversation starters” for you to have with us, as required by the instructions to Form CRS.

Item 2 – Relationships and Services**What investment services and advice can you provide me?**

We offer discretionary investment advisory services and financial planning consulting services to individuals and their trusts and estates (“you,” or “client”). We manage portfolios based on unique factors that are specific to you, which are identified through meetings/discussions and confirmed in a detailed financial plan, investment objectives confirmation, or similar document. These unique factors typically include your investment objectives, risk tolerance, investment time horizon, withdrawal requirements, and other special circumstances. We monitor clients’ portfolios and periodically make changes to them as we deem necessary. We also provide financial planning to our clients as part of our investment advisory services or on a stand-alone basis. When we provide those services, we rely on the information you provide and do not verify or monitor that information. We provide our investment advisory services on a discretionary basis, which means we have the authority to buy and sell investments in your account on your behalf in conformity with your designated investment objectives. We do not use any proprietary products or type of investment. However, we generally construct and manage portfolios containing various no-load mutual funds, exchange traded funds, bond funds, U.S. government securities, money market accounts, certificates of deposit, individual treasury bonds, or other securities. We generally require an annual minimum fee of \$17,000 for combined financial planning and investment advisory services, or an annual minimum fee of \$6,000 for investment advisory services only. For more detailed information about our Advisory Business and the Types of Clients we generally service, please see Items 4 and 7, respectively in our [ADV Part 2A Brochure](#).

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

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct**What fees will I pay?**

We provide services to our clients and only receive fees from our clients for those services. We do not accept any payments or commissions from any third parties for the services we provide to you. For combined investment advisory and financial planning services as more fully described in Item 5A in our [ADV Part 2A Brochure](#), our fee will generally range between 0.25% and 1.25% on a tiered basis on the value of assets under our management. We also generally impose a minimum annual financial planning fee of \$8,000 for those services, but the amount varies depending on the complexity and scope of services you would require, as further described in Items 4 and 5 of our [ADV Part 2A Brochure](#). For stand-alone investment advisory services, our fee is 1.50% of the value of assets under our management. For stand-alone financial planning services, our fee will generally range between \$1,500 and \$20,000 on a fixed fee basis or is charged at \$350 per hour. Except for stand-alone financial planning services, we bill quarterly in advance, and either deduct our fees from one or more of your investment accounts or bill you directly. To the extent that our investment advisory fee is based on the amount of your assets under our management the more assets you designate for our management or advisement, the more you will pay for our services. Therefore, we may have an incentive to encourage you to increase the amount of assets that you designate for our management. However, under the tiered fee schedule we typically employ, as the value of assets under our management increases, the applicable fee percentage decreases incrementally at each tier. For more detailed information about our investment advisory fees, please see Item 5 in our [ADV Part 2A Brochure](#).

Your account will be held with a qualified custodian. Custodians and their affiliated or unaffiliated broker dealers generally charge transaction fees for executing certain types of securities transactions, and for costs to maintain

your investment account. We seek to limit these fees and costs for you as much as possible. If your assets are invested in mutual funds, ETFs, or other registered and unregistered investment companies, you will bear your pro rata share of the internal expenses of the funds. These fees and expenses are described in each fund's prospectus or other offering documents. We do not participate in any of these fees, and we search for securities with optimal and institutional expense levels. You only pay us the investment advisory fee described above. 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 detailed information about our fees and costs related to our management of your account, please see Item 5 in our [ADV Part 2A Brochure](#).

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?

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:

* We may receive support services from a particular custodian. Our receipt of their support can incentivize us to continue to recommend them. However, we review their costs and services regularly to determine if a change in our recommendation is appropriate.

* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage. This recommendation is made only after a careful review of the benefits and costs to you. If we don't currently manage your account held with your employer's plan, this will increase our compensation.

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

For more detailed information about our conflicts of interest, please review Item 4, 8, 11, and 12 of [ADV Part 2A Brochure](#).

How do your financial professionals make money?

Our financial professional is an equity owner of the firm. This could incentivize our financial professional to recommend that you increase the amount of assets you designate for our management. We mitigate that conflict by adhering to our duty to make recommendations in conformity with each client's investment objective and savings strategy. You should discuss your financial professional's compensation directly with your financial professional.

Item 4 – Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. We encourage you to visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professional.

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

Item 5 – Additional Information

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of our [ADV Part 2A Brochure](#) or our relationship summary. Our Chief Compliance Officer is available by phone at (954) 771-1313.

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