

Item 1

This brochure supplement provides information about Joel E. Stillman that supplements the Sterling Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Joel E. Stillman, President, if you did not receive Sterling Wealth Management, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Joel E. Stillman is also available on the SEC's website at www.adviserinfo.sec.gov.

Sterling Wealth Management, Inc.
Form ADV Part 2B – Individual Disclosure Brochure
for
Joel E. Stillman
Personal CRD Number: 1066690
Investment Adviser Representative

Sterling Wealth Management, Inc.
8180 Greensboro Drive, STE 1150
McLean, Virginia 22102
(703) 821-2019

Item 2: Educational Background and Business Experience

Name: Joel Elliott Stillman

Born: 1954

Education Background and Professional Designations:

Education:

Bachelor of Arts Degree (*Magna Cum Laude*), Boston University – 1976

Juris Doctorate (Cum Laude and Law Review) University of Miami School of Law – 1979

Professional Designations:

Certified Financial Planner (CFP)

Chartered Life Underwriter (CLU)

Business Background:

1999 – Present	Principal, President, Chief Compliance Officer, Member of the Board of Directors, and Investment Advisor Representative Sterling Wealth Management, Inc.
1992 – Present	Principal, President, and Member of the Board of Directors JOJES, Inc.
1988 – Present	Principal, President, Chief Compliance Officer, Member of the Board of Directors, and Investment Advisor Representative Capitol Financial Consultants, Inc.
2007-2010	Managing Member Burt Stillman Equity Associates, LLC
2009 – 2011	Managing Member Capitol Financial Administrators, LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Joel E. Stillman is a registered representative of Capitol Securities Management, Inc. which is a FINRA member and broker dealer. In this capacity Joel E. Stillman may receive commission revenue for the sale of securities or other investment products including distribution or service fees from the sale of mutual funds. This practice creates a potential conflict of interest in the recommendation of investment products based on the compensation received, rather than the client's needs.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, Joel E. Stillman does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Sterling Wealth Management, Inc.

Item 6: Supervision

As a principal of Sterling Wealth Management, Inc., Joel E. Stillman supervises all duties and activities. Joel E. Stillman's contact information is on the cover page of this disclosure document.