

# Brochure Supplement

JULY 2, 2012

## **SANDRA E. GOODSTEIN**

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Fort Washington, Pennsylvania 19034

(215) 619-4635

This Brochure Supplement provides information about Sandra E. Goodstein that supplements the Disclosure Brochure of Goodstein & Associates, LLC (hereinafter "G&A"), a copy of which you should have received. Please contact G&A's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Sandra E. Goodstein is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Goodstein & Associates, LLC, a Registered Investment Adviser**

540 Pennsylvania Avenue, Suite 323 Fort Washington, Pennsylvania | (215) 619-4635  
[www.goodsteinandassociates.com](http://www.goodsteinandassociates.com)

## Item 2. Educational Background and Business Experience

Born 1951

### Post-Secondary Education

American College | Masters, Financial Services | 1986

Temple University | BS, Communications and Theater | 1972

### Recent Business Background

Goodstein & Associates, LLC | Principal | 03/2004 – Present

H. Beck, Inc. | Registered Representative | March 2004 – April 2011

**Professional Designations** Sandra E. Goodstein holds the professional designations of CERTIFIED FINANCIAL PLANNER™ (“CFP®”) and Certified Divorce Financial Analyst™.

The CFP®, CERTIFIED FINANCIAL PLANNER™ and certification marks are financial planning credentials awarded by Certified Financial Planner Board of Standards Inc. (“CFP Board”) to individuals who meet its education, examination, work experience, and ethics requirements. Eligible candidates must have at least a bachelor's degree (or its equivalent) in any discipline from an accredited college or university in order to obtain a CFP® certification. The candidate also must pass an examination, have three years of personal financial planning experience, and meet the CFP Board's ethical requirements. To maintain the certification, the CFP Board requires individuals to complete 30 hours of continuing education hours every two years and renew an agreement to be bound by its Standards of Professional Conduct.

The CDFA™, Certified Divorce Financial Analyst, certification is a divorce planning credential awarded by the Institute for Divorce Financial Analysts to individuals who meet its education and examination requirements. Recipients of the CDFA™ designation are required to have successfully completed four distinct modules of training, the first three of which culminate in separate two-hour examinations. The fourth module culminates in the completion of a comprehensive case study. Among the divorce related topics covered by the educational modules include personal and marital property, valuing and dividing property, retirement and pension plans, splitting the house, tax problems and solutions, and providing litigation support to attorneys. In order to maintain the certification, CDFA™ professionals are required to complete at least 20 hours of continuing education every two years, ten hours of which must address divorce related matters. CDFA™ professionals must currently be working as a financial advisor or divorce attorney.

For additional information about any of these credentials, please refer directly to the website of the organization that issues the designation.

### **Item 3. Disciplinary Information**

G&A is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Sandra E. Goodstein. G&A does not have any information to disclose in relation to this Item.

### **Item 4. Other Business Activities**

G&A is required to disclose information regarding any investment-related business or occupation in which Sandra E. Goodstein is actively engaged.

#### **Licensed Insurance Agent**

Sandra E. Goodstein is a licensed insurance agent with various insurance companies, and in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that G&A recommends the purchase of insurance products where Sandra E. Goodstein receives insurance commissions or other additional compensation. G&A has procedures in place to ensure that any recommendations made by Sandra E. Goodstein are in the best interest of clients regardless of any additional compensation earned.

### **Item 5. Additional Compensation**

G&A is required to describe any arrangement under which Sandra E. Goodstein receives an economic benefit for providing advisory services from someone that is not a client of G&A. G&A has no information to disclose in relation to this Item.

### **Item 6. Supervision**

Sandra E. Goodstein, the Managing Principle of G&A, is generally responsible for her own supervision. Sandra E. Goodstein monitors her advice in an effort to ensure that investments are suitable for her individual clients and consistent with their individual needs, goals, objectives and risk tolerance, as well as any restrictions requested by G&A's clients.

### **Item 7. Requirements for State Registered Advisers**

G&A is required to disclose information regarding Sandra E. Goodstein's involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. G&A has no information to disclose in relation to this Item.