

**ITEM 1: COVER PAGE FOR PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
JANUARY 2013**

**JOHN PHILLIPS PALADINO**

**STERLING WEALTH MANAGEMENT GROUP, INC.  
DBA STERLING GLOBAL STRATEGIES  
1808 ASTON AVENUE, #245  
CARLSBAD, CA 92008  
760-603-8881**

This brochure supplement provides information about John Paladino that supplements our brochure. You should have received a copy of that brochure. Please contact Greg Carroll if you did not receive Sterling Wealth Management Group Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about John Paladino is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2: EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

**John (Paul) Phillips Paladino**

Year of Birth: 1977

**Educational Background:**

2000, San Diego State University

**Business Background:**

11/2012 – Present, Sterling Wealth Management Group, Investment Adviser Representative

11/2012 – Present, Comprehensive Asset Management and Servicing, Inc., Registered Representative

08/2008 – 11/2012, Morgan Stanley, Financial Advisor

10/2002 – 08/2008, UBS, Financial Advisor

**Exams, Licenses & Other Professional Designations:**

2000 – Series 3

2000 – Series 7

2001 – Series 66

2000 – Life Insurance License

## ITEM 3: DISCIPLINARY INFORMATION

If there are legal or disciplinary events material to your evaluation of John Paladino, we are required to disclose all material facts regarding those events.

We have nothing to disclose in this regard.

## ITEM 4: OTHER BUSINESS ACTIVITIES

A. If John Paladino is actively engaged in any investment-related business or occupation, including if John Paladino is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and John Paladino's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

Representatives of our firm are insurance agents/brokers. They may offer insurance products and receive normal and customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation adviser and/or our supervised persons may earn and may not necessarily be in the best interests of the client.

2. If John Paladino receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation John Paladino receives. We must explain that this practice gives John Paladino an incentive to recommend investment products based on the compensation received, rather than on your needs.

John Paladino is a registered representative of Comprehensive Asset Management and Servicing, Inc., member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation John Paladino may earn and may not necessarily be in the best interests of the client.

- B. If John Paladino is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of John Paladino's income or involve a substantial amount of John Paladino's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of John Paladino's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

#### ITEM 5: ADDITIONAL COMPENSATION

If someone who is not a client provides an economic benefit to John Paladino for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include John Paladino's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

#### ITEM 6: SUPERVISION

We are required to explain how we supervise John Paladino, including how we monitor the advice John Paladino provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising John Paladino's advisory activities on behalf of our firm.

Greg Carroll, Chief Compliance Officer of Sterling Wealth Management Group Inc., supervises and monitors John Paladino's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Carroll if you have any questions about Mr. Paladino's brochure supplement at 760-603-8881.