

This brochure supplement provides information about Stephen Matthew Kyne that supplements the Sterling Manor Financial, LLC brochure. You should have received a copy of that brochure. Please contact Stephen Matthew Kyne if you did not receive Sterling Manor Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Stephen Matthew Kyne is also available on the SEC's website at www.adviserinfo.sec.gov.

Sterling Manor Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Stephen Matthew Kyne

Personal CRD Number: 4809925

Investment Adviser Representative

Sterling Manor Financial, LLC
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Saratoga Springs, NY 12866
(518) 583-4040
smk@sterlingmanorfinancial.com

UPDATED: 04/12/2019

Item 2: Educational Background and Business Experience

Name: Stephen Matthew Kyne

Born: 1979

Educational Background and Professional Designations:

Education:

BS Economics, SUNY Albany - 2013

Certificate in Financial Planning, New York University - 2018

Professional Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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.

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 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:

- i. 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
- ii. 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.

Business Background:

11/2009 - Present	Registered Representative Cadaret, Grant & Co., Inc.
04/2006 - Present	Partner Sterling Manor Financial, LLC
04/2006 - 10/2009	Registered Representative / Investment Adviser Representative Equity Services, Inc.

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

Stephen Matthew Kyne is a registered representative and independent investment adviser representative of Cadaret, Grant & Co., Inc. and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Sterling Manor Financial, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of Sterling Manor Financial, LLC in such individual's outside capacity.

Stephen Matthew Kyne is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Sterling Manor Financial, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Sterling Manor Financial, LLC in their capacity as a licensed insurance agent.

Stephen Matthew Kyne is an Actor at Hudson Valley Casting.

Item 5: Additional Compensation

Stephen Matthew Kyne does not receive any economic benefit from any person, company, or organization, other than Sterling Manor Financial, LLC in exchange for providing clients advisory services through Sterling Manor Financial, LLC.

Item 6: Supervision

As the Chief Compliance Officer of Sterling Manor Financial, LLC, Stephen Matthew Kyne supervises all activities of the firm. Stephen Matthew Kyne's contact information is on the cover page of this disclosure document. Stephen Matthew Kyne adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.