

## Customer Relationship Summary

March 28, 2024

### Sterling Financial Advisors, LLC/Omaha Wealth Management

Sterling Financial Advisors, LLC, which also does business as Omaha Wealth Management, is registered with the United States Securities and Exchange Commission as a Registered Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences.

Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

#### *What investment services and advice can you provide to me?*

We manage client assets and provide Pension Consulting Services. Our Asset Management Services are offered as wrap accounts.

We review our clients' accounts periodically, not less than once a year, in order to determine if the positions held are consistent with the investment objectives. The reviews will be conducted by the Financial Advisor. Market conditions, changes in your account or circumstances will trigger a review of accounts.

We request discretion to buy and sell securities in your account without requesting your consent first. Our discretion does not include the ability to select the broker/dealers that execute your transactions. If you opt not to give us discretion, you will make the ultimate decision regarding the purchase and sale of every investment.

Our minimum account value for clients who work with us is \$100,000. Additional information concerning our services is available in our Form ADV Part 2A, in particular Items 4 and 7, which is available here:

<https://adviserinfo.sec.gov/firm/summary/107783>

Ask your Financial Advisor:

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

#### *What fees will I pay?*

For our asset management services, we charge a percentage of assets under management, paid quarterly in arrears or in advance, which ranges from 0.00% to 1.75%. Our complete fee schedule is listed in our Form ADV Part 2, Item 5; or the Form ADV Part 2, Appendix 1, Item 4 for the wrap fee program.

Our asset management services are offered through a wrap program. In a wrap fee program, your fee will include most transaction costs and fees to your custodian and may be higher than the asset-based fee you would pay in a non-wrap program.

The more assets there are in your account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account.

There are other fees you may pay, including fund management fees, or fees charged by the custodian of your assets. Those fees are detailed in offering documents or prospectuses for each product you purchase or in your custodial agreement. If you purchase insurance, you may also pay a commission, and the insurance product may have other fees and expenses that you should consider carefully.

For more information about our services and their associated fees and costs, you should review our Form ADV Part 2A, specifically Item 5, available here: <https://adviserinfo.sec.gov/firm/summary/107783>

Ask your Financial Advisor:

- ***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 providing recommendations as my broker-dealer or 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 is an example to help you understand what this means:

Associated persons may buy or sell for their own accounts the same securities recommended to you. As this creates a conflict of interest, associated persons seek to ensure that they do not personally benefit from the short-term market effects of their recommendations to you, and we monitor their personal trading.

Ask your Financial Advisor:

- ***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 our Form ADV Part 2A, available here: <https://adviserinfo.sec.gov/firm/summary/107783>

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

Yes. You should visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Ask your Financial Advisor:

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

You may request up-to-date and more complete information, including a copy of this Customer Relationship Summary or our Form ADV Part 2 by calling us at 402-970-9300.

Ask your Financial Advisor:

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