

**Brochure Supplement  
Item 1 - Cover Page**

Mark Shuster

The Sterling Group  
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This brochure supplement provides information about Mr. Shuster that supplements The Sterling Group firm brochure. You should have received a copy of that brochure. Please contact our office, if you did not receive The Sterling Group firm brochure or if you have any questions about the contents of this supplement.

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

## **Item 2 - Educational Background and Business Experience**

**Mark A. Shuster**, was born in 1961 in San Gabriel, CA. He attended California State University, Fresno where he graduated with a Bachelors of Science in Business Management. He began his career in the financial services industry in 1986. He acquired his series 6, 63, 7, and 65 licenses. Since 2001, Mr. Shuster has served as Chairman and CEO of Shuster Financial Group, LLC, located in Pasadena, CA. He has been a registered representative of AXA Advisors, LLC since September of 1999.

## **Item 3 - Disciplinary Information**

We have nothing to disclose in this regard.<sup>i</sup>

## **Item 4 - Other Business Activities**

Mr. Shuster is also an Investment Adviser Representative (“IAR”) of AXA Advisors, LLC. In such capacity, he may offer investment advisory and financial planning services, and may receive a set fee in connection with these services.

Mr. Shuster is also a Registered Representative with AXA Advisors, LLC (“AXA”), a registered broker/dealer and an insurance agent with AXA Network. In these capacities, he may sell securities and insurance products, and receive commissions, fees, and other payments as a result of these transactions. The receipt of commissions or other forms of compensation creates the potential for a conflict of interest. As an example, the potential for such conflict arises when your advisor changes roles to act as a Registered Representative and/or insurance agent to earn commissions on the sale of securities and/or insurance products that you may elect to purchase in order to implement the financial planning recommendations made by Mr. Shuster while acting in the investment advisor role. Mr. Shuster is required to disclose potential and actual conflicts of interest to you.

Mr. Shuster is a licensed insurance agent and has served as CEO of Shuster Financial & Insurance Services, Inc., (SFIS) a licensed employee benefits brokerage and consulting firm since 1988. SFIS sells insurance products and receives commissions, fees, and other forms of compensation as a result of these transactions. The receipt of commissions, fees, or other forms of compensation creates the potential for a conflict of interest.

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<sup>i</sup> **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Mr. Shuster to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Shuster to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

**Item 5 - Additional Compensation**

We have nothing to disclose in this regard.

**Item 6 - Supervision**

C. Hunt Salembier, Chief Compliance Officer of The Sterling Group, supervises and monitors Mr. Shuster's activities on a regular basis to ensure compliance with The Sterling Group's Code of Ethics. Please contact Mr. Salembier if you have any questions regarding Mr. Shuster's brochure supplement at 626-440-5995.