

**Lucile A. Steitz, CFP®**

***Item 1 – Cover Page***

**SCHEDULE 2.B - BROCHURE SUPPLEMENT**

**Lucile A. Steitz, CFP®**

January 31, 2013

**CORESTATES CAPITAL ADVISORS, LLC**

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**This brochure supplement provides information about Lucile A. Steitz that supplements the CoreStates Capital Advisors, LLC (“CoreStates”) brochure. You should have received a copy of that brochure. Please contact Graham D. Foster if you did not receive CoreStates's brochure or if you have any questions about the contents of this supplement.**

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

***Item 2 – Educational Background and Business Experience***

Ms. Steitz was born during 1970 and graduated from Lehigh University, Bachelor of Arts, 1992 with honors. She also attended the London School of Economics, Junior Year Abroad, 1990-1991 and received a Masters of Public Administration from Lehigh University in 1994. Ms. Steitz achieved the CFP® designation in 2007 from CFP Board of Standards, Inc.

Lucy has worked in the financial services industry for over 15 years. Prior to joining CoreStates, she was with Wachovia Trust.

She has been with CoreStates since 2010 as Vice President. From 2004-2009, she was with Wachovia Wealth Management as a Relationship Manager and Associate Relationship Manager for affluent and high net worth clients, providing holistic solutions for clients' wealth management needs. She was also responsible for business development and relationship management for high net worth clients and non-profit organizations in the greater Philadelphia area.

Ms. Steitz has successfully passed the FINRA Series 6: Investment Company Products/Variable Contracts Limited Representative Exam, Series 7: General Securities Representative Exam and the Series 63: Uniform Securities Agent State Law Exam.

The CFP® certification is granted by Certified Financial Planners Board of Standards, Inc. The certification is voluntary: 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 (1) its high standard of professional education; (2) its stringent code of conduct and standards of practice; and (3) the high ethical requirements it imposes on professional engagements between financial planners and their clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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 the CFP Board of Standard'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). The CFP Board of Standard'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, administered in 10 hours over a two-day period, 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).
- Ethics: agree to be bound by the CFP Board of Standard's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individual 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:

- 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.
- 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 that CFP® professionals must provide financial planning services in the best interest of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board of Standard's enforcement process, which could result in the suspension or permanent revocation of their CFP® certification.

### ***Item 3 - Disciplinary Information***

Ms. Steitz does not have any disciplinary information to disclose. She has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

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

Ms. Steitz is not actively engaged in any other investment-related business activities.

### ***Item 5 - Additional Compensation***

Ms. Steitz does not receive any additional economic benefit from third parties for providing advisory services.

### ***Item 6 - Supervision***

Ms. Steitz is supervised by Graham D. Foster, CoreStates's Chief Compliance Officer. His contact information can be found on the cover page of this Schedule 2B supplemental brochure.

Mr. Foster, or another individual he designates, reviews the accounts for which Ms. Steitz provides advisory services to monitor suitability of recommendations and compliance with regulatory and internal procedures.

