

Stephen D. Schmidt

Item 1 – Cover Page

SCHEDULE 2.B - BROCHURE SUPPLEMENT

Stephen D. Schmidt
January 31, 2013

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This brochure supplement provides information about Stephen D. Schmidt 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 Stephen D. Schmidt is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Mr. Schmidt was born in 1972. He earned a BS from Temple University in 1995. He began his career in 1995 as a Data Analyst for Bloomberg LP in Princeton, NJ. While there, he worked in the North America Fixed Income bond department, the Mergers & Acquisitions group, and as a Data liaison between sales teams and data product groups. In 2005 he became a Financial Advisor at Morgan Stanley in Doylestown, PA. In 2009, he left Morgan Stanley for Family Office Group, a Registered Investment Advisor headquartered in Pinehurst, NC. Mr. Schmidt joined CoreStates in 2011, where he continues to work with his existing client base.

Mr. Schmidt has successfully passed the FINRA Series 7: General Securities Representative Exam, the Series 63: Uniform Registered Representative State Law Exam, and the Series 65: Uniform Investment Adviser Law Exam.

Item 3 - Disciplinary Information

Mr. Schmidt does not have any disciplinary information to disclose. He 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

Mr. Schmidt is not actively engaged in any other investment-related business activities.

Item 5 - Additional Compensation

Mr. Schmidt does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

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

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