

Part 2B of Form ADV: *Brochure Supplement*

Item 1 Cover Page

- A. John G. Lauroesch
Sumner Financial Advisors, Inc.
8314 Comanche Court
Bethesda Maryland 20817
(301) 767-6900
March 7, 2011
- B. This brochure supplement provides information about John G. Lauroesch that supplements the Sumner Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact John G. Lauroesch if you did not receive Sumner Financial Advisors Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about John G. Lauroesch is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

John G. Lauroesch Age 62

Graduated from Union College in Schenectady New York in 1975 with a B.A. in American Studies

John G. Lauroesch earned the CFA designation in 1992.

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate level investment credential established in 1962 and awarded by CFA Institute – the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Since 1996 John G. Lauroesch has been the President of Sumner Financial Advisors, Inc. In this position he has also been the Chief Investment Officer for the firm.

Prior to forming Sumner Financial Advisors, Inc. John G. Lauroesch was a Vice-President and Senior Portfolio Manager for Nye, Parnell and Emerson in Alexandria, Virginia from 1992 to 1996.

Item 3 Disciplinary Information

John G. Lauroesch does not have any legal or disciplinary events material to a client's or prospective client's evaluation. He has neither been charged with or found guilty of any criminal or civil action. Additionally there have not been any proceedings before the SEC, self-regulatory organization (SRO) or any federal or state regulatory agency.

Item 4 Other Business Activities

John G. Lauroesch does not have any other financial industry activities or outside affiliations.

Item 5 Additional Compensation

I John G. Lauroesch does not receive any economic benefits aside from his regular salary.

Item 6 Supervision

Sumner Financial Advisors, Inc. has adopted written policies and procedures which are designed to set standards and internal controls for the firm and its employees. As the sole employee John G. Lauroesch is responsible for complying with the established policies as well as periodically reviewing the policies to determine whether he is following the guidelines. In addition he is responsible for keeping current on any changes or revisions that might be applicable to the firm's activities. In these capacities John G. Lauroesch is the Chief Compliance Officer and his phone number is 301 767-6900.

Item 7 Requirements for State-Registered Advisers

John G. Lauroesch is required to disclose all material facts regarding any legal or disciplinary events that would be material to evaluating John G. Lauroesch or the integrity of Sumner Financial Advisors, Inc's management. John G. Lauroesch has no information applicable to this Item.