

This brochure supplement provides information about Cynthia Eileen Vance that supplements the Sterling Investment Counsel, LLC brochure. You should have received a copy of that brochure. Please contact Cynthia Eileen Vance if you did not receive Sterling Investment Counsel, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Cynthia Eileen Vance is also available on the SEC's website at www.adviserinfo.sec.gov.

Sterling Investment Counsel, LLC
Form ADV Part 2B – Individual Disclosure Brochure

for

Cynthia Eileen Vance
Personal CRD Number: 1187243
Investment Adviser Representative

Sterling Investment Counsel, LLC
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Buffalo, NY 14202
(716) 783-7054
Cvance@jmlvwealthplanning.com

UPDATED: 03/21/2016

Item 2: Educational Background and Business Experience

Name: Cynthia Eileen Vance **Born:** 1959

Educational Background and Professional Designations:

Education:

M.B.A. Business, Xavier University - 1993

J.D. Law, State University of New York at Buffalo School of Law - 1993

B.A. Business, Michigan State University - 1981

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; 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 its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

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 CFP Board’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). CFP Board’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 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); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals 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:

- i. 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; and
- ii. 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 CFP® professionals must provide financial planning services in the best interests of their clients.

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

ChFC®- Chartered Financial Consultant®

ChFC® MINIMUM QUALIFICATIONS:

- Bachelor’s degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year full-time experience).
- Must fulfill the ChFC® seven course curriculum, as well as two additional elective courses
- Pass the exams for all required and elective courses
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation or ethical violations. The CFP board verifies all employment history, qualifications and disciplinary issues via FINRA's Central Registration Depository.

Business Background:

04/2016 - Present	Chief Executive Officer Investment Adviser Representative Sterling Investment Counsel, LLC
04/1997 - Present	Financial Planner Jensen, Marks, Langer & Vance LLC
11/2007 - Present	Registered Representative, Investment Adviser Representative SII Investments, Inc.

09/1987 - 11/2007

Registered Representative,
Investment Adviser Representative
1717 Capital Management Company

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Cynthia Eileen Vance is a registered representative with SI Investments, Inc. From time to time, she will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Sterling Investment Counsel, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of Sterling Investment Counsel, LLC in such individual's outside capacity.

Cynthia Eileen Vance is an investment adviser representative with another firm, with SI Investments, Inc. From time to time, she will offer clients advice or products from this activity. Sterling Investment Counsel, LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Sterling Investment Counsel, LLC in such individual's outside capacity.

Cynthia Eileen Vance is a lawyer. From time to time, she will offer clients advice or services from this activity. Sterling Investment Counsel, LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Sterling Investment Counsel, LLC in their capacity as a lawyer.

Cynthia Eileen Vance is a licensed insurance agent. From time to time, she will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Sterling Investment Counsel, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Sterling Investment Counsel, LLC in their capacity as a licensed insurance agent.

Cynthia Eileen Vance is a Member of the investment club Happy Sustainers Accumulating Cash.

Cynthia Eileen Vance is a Member of Board of Directors of Legal Services for the Elderly, Disabled or Disadvantaged of W.N.Y. Inc.

Cynthia Eileen Vance is a Member of Board of Trustees for Canisius College.

Cynthia Eileen Vance is a Member of Canisius College Endowment Fund Committee.

Cynthia Eileen Vance is a Member of Board of Trustees for WNED & WBFO (public television and radio stations).

Item 5: Additional Compensation

Cynthia Eileen Vance does not receive any economic benefit from any person, company, or organization, other than Sterling Investment Counsel, LLC in exchange for providing clients advisory services through Sterling Investment Counsel, LLC.

Item 6: Supervision

As a representative of Sterling Investment Counsel, LLC, Cynthia Eileen Vance is supervised by Christopher M Marks, the firm's Chief Compliance officer. Christopher M Marks is responsible for ensuring that Cynthia Eileen Vance adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Christopher Marks is (716) 783-7054.