

**Sterling Wealth Management, Inc.
8180 Greensboro Drive, Suite 1150
McLean, VA 22102**

March 16, 2020

This Brochure provides information about the qualifications and business practices of Sterling Wealth Management, Inc. (SWM). If you have any questions about the contents of this Brochure, please contact us at (703) 821-2019 or by facsimile at (703) 821-2007. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

SWM is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

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

Item 2. Material Changes

In June of 2018 SWM entered into an agreement with Capitol Securities Management, Inc. (CSM) to continue to provide custody and clearing services for clients of SWM. Current clients of SWM were requested to maintain their clearing and custody relationship with CSM. SWM's relationship with CSM is by contract for various services. SWM and CSM are not affiliates and do not share ownership in any way. Please see Item 12 below for a further description of this relationship.

Currently, our Brochure may be requested by contacting Joel E. Stillman, Chief Compliance Officer at (703) 821-2019 or by facsimile at (703) 821-2007.

Additional information about SWM is available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any affiliated persons who are registered, or are required to be registered, as investment adviser representatives of SWM

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Item 4. Advisory Business

The Registered Investment Adviser was established in 1999 under the name of Sterling Wealth Management, Inc. The company is currently owned by Joel E. Stillman (50%) and John E. Lawler (50%).

The primary services offered by SWM are fee-based asset management and comprehensive financial planning. The service provided by SWM consists of gathering from each client, information concerning his or her income, assets, liabilities, budget, insurance needs, tax liability, estate plan, investments and other personal financial concerns such as educational needs of children and personal goals. The information collected is organized and then analyzed by SWM. Once the information is fully analyzed, SWM presents each client with recommendations based on each client's objectives and goals. SWM does allow clients to impose certain restrictions on investing in certain securities or types of securities if the client does so when completing their investor profile and/or account instructions or in writing at a subsequent time.

The recommendations are of a general nature and may include recommendations concerning insurance or investing or not investing in various types of securities such as money market funds, government securities, stocks, bonds, mutual funds, and various limited partnership programs, as well as, certificates of deposit. Security analysis methods include charting, fundamental, technical and cyclical, and sources of information may include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses or filings with the SEC and company press releases. Investment strategies used to implement any investment advice may include long term purchases (securities held more than one year), short-term purchases (securities sold within a year), trading (securities sold within 30 days), short sales, margin transactions, option writing including covered and uncovered options, or spreading strategies. SWM offers advice on domestic and foreign equity securities, warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, variable life insurance, variable annuities, mutual fund shares, U.S. government securities, options contracts on securities and commodities, futures contracts on tangibles and intangibles, and interests in limited partnerships.

SWM manages client assets on a discretionary and non-discretionary basis. As of 12/31/2019 SWM managed \$36,192,856 on a discretionary basis and \$520,383 on a non-discretionary basis.

Item 5. Fees and Compensation

SWM is compensated for its services through fees that are based on either a percentage of assets under supervision, a percentage of capital at work plus income, an hourly rate or a combination of these methods.

The fee will be based on the needs of the client, the complexity of each financial situation, and the complexity and size of the investment portfolio. The fees for ongoing service are specified in the Asset Management Contract (IA), Financial Advisory Contract (FA) or the Hourly Consulting Agreement (HA) delivered to the client and signed by the client. There is no minimum fee for these services.

Fees are normally either debited from an approved money market account or paid by check. We provide clients an invoice showing the amount of each fee. Other methods of fee payment may be accepted.

ASSET MANAGEMENT FEES (IA)

Dollar Amount of Investable Assets (IA)	Percentage Fee
First \$500,000	1.50%
Next \$2,500,000	1.00%
Next \$7,000,000	0.75%
Remaining balance greater than \$10,000,000	0.50%
Ongoing fees will be assessed quarterly in arrears	

COMPREHENSIVE FINANCIAL PLANNING FEES (FA)

Dollar Amount of "Gross Income" and "Capital at Work"	Percentage Fee
First \$500,000	1.50%
Next \$2,500,000	1.00%
Next \$7,000,000	0.75%
Remaining balance greater than \$10,000,000	0.50%
A deposit of \$500 is received upon execution and at each anniversary of the financial planning contract and the balance is due upon completion of the comprehensive plan	

HOURLY FINANCIAL CONSULTING (HA):

The Hourly Rate for financial consulting and planning services is \$350.00. Hourly Consulting clients are provided an invoice detailing the services provided and the calculation of the amount due.

Payment for ongoing Asset Management services is collected quarterly in arrears. Payment for Comprehensive Financial Planning and/or Hourly Consulting services are typically due upon completion of the planning services but may be collected in installments over a period of time as negotiated by the client and indicated in their contract.

Methods of payment other than specified may be negotiated. All fees are made payable to, "Sterling Wealth Management, Inc."

We do not participate in management fees or custodian fees charged by mutual funds, retirement plan custodians, or nonaffiliated investment managers, and such fees are separate from fees described under the Agreement.

A client may terminate a contract in writing within 5 business days of execution for a full refund. Thereafter, that portion of the deposit and balance of any fees that are attributable to reasonable start-up expenses and hours spent on actual asset management and/or financial planning services rendered is non-refundable.

As a courtesy to existing clients who may have entered into agreements with the firm under previous fee schedules, and to accommodate clients with unique circumstances, fees may be based on different hourly rates or otherwise negotiated. Fees based on assets for certain clients may be negotiated based on service requirements and complexity. Regular payment of the ongoing quarterly fee is required to maintain uninterrupted services under the applicable agreement.

SWM's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment managers and other third parties such as custodial fees, deferred sales charges, odd lot differentials, transfer taxes, wire transfer and electronic fund transfer fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in each fund's prospectus and delivered to the client by the custodian. Such charges, fees and commissions are exclusive of and in addition to SWM fees and are discussed further in Item 12 "Brokerage Practices".

Item 6. Performance Based Fees and Side By Side Management

SWM does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7. Types of Clients

SWM provides portfolio management services to individuals, high net worth individuals, trusts, estates, charitable organizations or trusts and small businesses.

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss

Every type of investment, including mutual funds, involves risk. Risk refers to the possibility that you will lose money (both principal and any earnings) or fail to make money on an investment. The risk of investment loss is borne entirely by the client.

A fund's investment objective and its holdings are influential factors in determining how risky a fund is. Reading the prospectus will help you to understand the risk associated with that particular fund.

Some of the risks involved in investing in securities are:

- **Call Risk** The possibility that falling interest rates will cause a bond issuer to redeem, or Call, its high yielding bond before the bond's maturity date.
- **Country Risk** The possibility that political events (a war, national elections), financial problems (rising inflation, government default), changes in tariffs and/or trade policies, or natural disasters (an earthquake, a poor harvest) will weaken a country's economy and cause investments in that country to decline.
- **Credit Risk** The possibility that a bond issuer will fail to repay interest and principal in a timely manner. Also called default risk. **Currency Risk** The possibility that returns could be reduced for Americans investing in foreign securities because of a rise in the value of the U.S. dollar against foreign currencies. Also called exchange rate risk.
- **Income Risk** The possibility that a fixed income fund's dividend will decline as a result of falling interest rates.
- **Industry Risk** The possibility that a group of stocks in a single industry will decline in price due to developments in that industry.
- **Inflation Risk** The possibility that increases in the cost of living will reduce or eliminate a fund's real inflation adjusted returns.

- **Interest Rate Risk** The possibility that a bond fund will decline in value because of an increase in interest rates.
- **Manager Risk** The possibility that a mutual fund's investment adviser will fail to execute the fund's investment strategy effectively resulting in the failure of stated objectives.
- **Market Risk** The possibility that stock fund or bond fund prices overall will decline over short or even extended periods. Stock and bond markets tend to move in cycles, with periods when prices rise and other periods when prices fall.
- **Principal Risk** The possibility that an investment will go down in value, or "lose money," from the original or invested amount.

Generally speaking, risk and potential return are related. While an investment with higher risk may have the potential for higher return, it may also have a greater potential for losses, increased volatility or negative returns, particularly in response to above normal challenges related to economic or political pressures or other events.

SWM works with each client to develop an investment strategy that suits their financial goals and tolerance for risk. We utilize fundamental analysis to determine the quality of investments as well as interviews with managers, reports from managers, meetings with managers or knowledgeable representatives of those managers and other research materials provided by those managers. We analyze current market conditions, economic, political and geopolitical trends and forecasts.

We utilize a primarily buy and hold strategy with adjustments in allocation targets based on current conditions or anticipated developments. We may sell investments when management changes, prospectus objectives change, or the fund's relative performance is poor or the economic climate for an investment sector changes. We also may buy or sell funds when the portfolio needs to be rebalanced to adhere to the client's investment policy or cash accumulation requirements.

Our methods of analysis and investment strategies rely to a great extent on the availability and relevance of information provided primarily by unaffiliated sources and our ability to access, aggregate and correctly interpret this information. Our relative success or failure in determining the importance of the information reviewed, the ability to obtain and apply comprehensive information pertaining to the economic, political and market trends noted above and our ability to implement appropriate strategies based on this process in a timely manner represent the most significant risks inherent in our process.

Item 9. Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of SWM or the integrity of SWM's management. SWM has no information applicable to this Item.

Item 10. Other Financial Industry Activities and Affiliations

The preponderance of our time is spent providing the investment supervision and financial planning services related to investment advice to our clients as described in this Brochure. To better serve our client's needs in the areas of life, disability, and other forms of insurance, some of the associated persons of SWM hold insurance licenses in the state of Virginia and may hold such licenses in other states. SWM may recommend the purchase of life insurance products to its clients. If clients choose to buy insurance products through us in this capacity, we may receive commissions as a result of those sales. Any such commissions received will be fully disclosed to the client. Less than 5% of our time is spent evaluating insurance needs and obtaining appropriate coverage.

OTHER FINANCIAL INDUSTRY ACTIVITIES

The principals of SWM are engaged in the following general business activities:

Joel E. Stillman: 1) Principal owner, president, secretary, director and investment adviser representative of Capitol Financial Consultants, Inc., a SEC registered investment adviser. 2) President, principal, owner and director of JOJES, Inc.

John E. Lawler: 1) Managing Member of East West Investment Advisors LLC, a State registered investment advisor 2) Principal, owner, president, secretary, and director of East West Financial Services, Inc. 3) Vice president and director of East West Trade Group, Inc. 4) General partner of 517 2nd Street N.E., Ltd. 5) Managing Member of Lynch Point, LLC 6) Managing Member, Sandy point Preservation Group, LLC.

These relationships do not create a material conflict of interest on the part of SWM or any of its management persons.

Item 11. Code of Ethics

As a fiduciary, SWM has an affirmative duty to render continuous, unbiased investment advice, and, at all times, to act in the client's best interest. To maintain this ethical responsibility to clients, SWM has adopted a Code of Ethics that establishes the fundamental principles of conduct and professionalism expected by all officers and employees in discharging their duties. This Code is a value-laden guide committing such persons to uphold the highest ethical standards. These standards are rooted in the most elementary maxim--Do the right thing!

SWM's Code of Ethics is designed to deter inappropriate behavior and heighten awareness as to what is right, fair, just, and good by promoting:

- Honest and ethical conduct
- Full, fair, and accurate disclosure
- Compliance with applicable rules and regulations
- Reporting of any violation to the Code
- Accountability

To help clients understand SWM's ethical culture and standards, how the Company controls sensitive information, and what steps have been taken to prevent personnel from abusing their inside position, a copy of SWM's Code of Ethics is available for review upon request.

Employees of SWM may buy and sell securities that are recommended to clients. Given the nature of the type of securities recommended by SWM to its clients, employee transactions are very unlikely to affect the market. SWM maintains personal transaction records of its associated persons, will protect against insider trading, and will strictly enforce the rules and regulations of the Investment Advisors Act of 1940.

SWM does not buy or sell from its own accounts from or to clients (Principal Transactions) or allow for or facilitate cross-transactions between client accounts for which SWM would be paid a fee.

SWM has discretionary authority on some client accounts. Discretion is exercised only within the limits imposed by the client's written agreement with SWM.

Item 12. Brokerage Practices

SWM does not maintain custody of your assets that we manage although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account (see Item 15 Custody, below). Your assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank. We recommend that our clients use CSM, a FINRA-registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and not affiliated with CSM. CSM will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use CSM as custodian/broker, you will decide whether to do so and open your account with CSM by entering into an account agreement directly with them. We do not open the account for you. Not all advisors recommend their clients use a broker-dealer or other custodian selected by the advisor. Even though your account is maintained at CSM, we can still use other brokers to execute trades for your account, as described in the next paragraph.

A. Factors Used to Select Custodians and/or Broker/Dealers

We seek to [select/recommend/use] a custodian/broker who will hold your assets and execute transactions on terms that are overall most advantageous when compared to other available providers and their services. We consider a wide range of factors, including, among others, these:

- combination of transaction execution services along with asset custody services (generally without a separate fee for custody)
- capability to execute, clear and settle trades (buy and sell securities for your account)

- capabilities to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- breadth of investment products made available (stocks, bonds, mutual funds, exchange traded funds (ETFs), etc.)
- availability of investment research and tools that assist us in making investment decisions
- quality of services
- competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate them
- reputation, financial strength and stability of the provider
- availability of other products and services that benefit us, as discussed below (see *“Products and Services Available to Us from CSM”*)

For our client accounts it maintains, CSM generally does not charge you separately for custody services but may be compensated by charging commissions or other fees on trades that it executes or that settle into your CSM account. In addition to commissions CSM may charge a flat dollar amount as a “prime broker” or “trade away” fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your CSM account. These fees are in addition to the commissions or other compensation paid the executing broker-dealer. Because of this, in order to minimize your trading costs, we have CSM execute most trades for your account.

1. Research and Other Soft-Dollar Benefits

CSM provides us and our clients with access to its institutional brokerage – trading, custody, reporting and related services – many of which are not typically available to retail customers. CSM also makes available various support services. Some of those services help us manage or administer our clients’ accounts while others help us manage and grow our business. CSM’s support services are generally available on an unsolicited basis (we don’t have to request them) and at no charge to us. Here is a more detailed description of CSM’s support services:

Services that Benefit You: CSM’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through CSM include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. CSM’s services described in this paragraph generally benefit you and your account.

Services that May Not Directly Benefit You: CSM also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients’ accounts. They include investment research, both CSM’s own and that of third parties. We may use this research to service all or some substantial number of our clients’ accounts, including accounts not maintained at CSM. In addition to investment research, CSM also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements);
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts;
- provide pricing and other market data;
- facilitate payment of our fees from our clients’ accounts;
- and assist with back-office functions, recordkeeping and client reporting.

Services that Generally Benefit Only Us: CSM also offers other services intended to help us manage and further develop our business enterprise. These services include:

- educational conferences and events
- technology, compliance, legal, and business consulting;
- publications and conferences on practice management and business succession; and
- access to employee benefits providers, human capital consultants and insurance providers.

CSM may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. CSM may also discount or waive its fees for some of these services or pay all or a part of a third party’s fees. CSM may also provide us with other benefits such as occasional business entertainment of our personnel.

Our Interest in CSM's Services: The availability of these services from CSM benefits us because we do not have to produce or purchase them. We don't have to pay for CSM's services so long as we keep client assets in accounts at CSM. Beyond that, these services are not contingent upon us committing any specific amount of business to CSM in trading commissions or assets in custody. This may give us an incentive to recommend that you maintain your account with CSM based on our interest in receiving CSM's services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions.

This is a potential conflict of interest. We believe, however, that our selection of CSM as custodian and broker is in the best interests of our clients. It is primarily supported by the scope, quality and price of CSM's services (based on the factors discussed above – see *"How We Select Brokers/Custodians [to Recommend]"*) and not CSM's services that benefit only us

For certain assets SWM may recommend other custodians for your accounts. All of the recommended custodians provide SWM with access to institutional trading and operations services, which are typically not available to retail investors.

Clients may select a broker or custodian of their own. In the event the client selects a broker/custodian other than one recommended by SWM, SWM may not be able to achieve the most favorable execution of your transactions and you may pay more for these services than if they were acquired through SWM-recommended brokers. SWM does not aggregate the purchase or sale of securities for client accounts. Transactions are executed on a per account/per client basis, which may result in individual client transactions incurring higher (buy) or lower (sell) prices than might occur if such orders were aggregated with other purchasers or sellers.

Item 13. Review of Accounts

Client accounts are reviewed at least quarterly when quarterly consolidated account statements are prepared. Reviews are performed by Joel E. Stillman and/or John E. Lawler. Each reviewer is familiar with the investment objectives of the client/account being reviewed and participates in the investment strategy and implementation determinations made by SWM.

In addition to the periodic official account statements provided by the qualified custodian, asset management clients who have entered into an agreement for continuous and ongoing monitoring of their portfolios will be provided consolidated quarterly statements showing the share amount and the current market value.

Item 14. Client Referrals and Other Compensation

SWM does not compensate any party for client referrals and does not receive any compensation for referring clients to any other party.

Item 15. Custody

Under government regulations, we are deemed to have custody of your assets if, for example, you authorize us to instruct the custodian to deduct our advisory fees from your account. Raymond James and/or other qualified custodians we may choose to use maintain actual custody of your accounts. You will receive account statements directly from the custodians at least quarterly. They will be sent to the email or postal mailing address you provided to the custodian. SWM urges you to carefully review such statements and compare such official custodial records to the account statements that we provide to you. Our statements may vary slightly from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16. Investment Discretion

SWM usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity, terms, and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, SWM observes the investment policies, limitations and restrictions of the clients for which it advises. While SWM allows for a client to place certain restrictions on its trading activities (e.g.; do not buy a particular security, do not sell a particular security, etc.), such investment guidelines and restrictions must be provided to SWM by the client when completing their investor profile and account instructions or in writing at a subsequent time.

SWM obtains a written authorization from each client and for each account wherein SWM is granted limited trading discretion.

Item 17. Voting Client Securities

As a matter of firm policy and practice, SWM does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. SWM may provide advice to clients regarding the clients' voting of proxies.

Item 18. Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about SWM's financial condition. SWM has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

DISCLOSURE STATEMENT RECEIPT

PURSUANT TO RULE 206(4)-3
UNDER THE INVESTMENT ADVISORS ACT OF 1940

FORM ADV PART 2A-DISCLOSURE STATEMENT

The undersigned hereby acknowledges receipt of the Registered Investment Advisory Disclosure Statement in connection with the execution of a letter of agreement with Sterling Wealth Management, Inc.

Name of Advisor: Sterling Wealth Management, Inc.

Address of Advisor: 8180 Greensboro Drive, Suite 1150
McLean, Virginia 22102

Telephone: (703)821-2019

Name of Financial Planner: _____

The above named Financial Planner acted as a representative for Sterling Wealth Management, Inc.

Date: _____ Signature: _____