Item 1 Cover Page

A.

Timothy E. Flatley

Sterling Investment Advisors, Ltd.

ADV Part 2B, Brochure Supplement
Dated: September 4, 2026

Contact: Catherine Whetstone, Chief Compliance Officer
1055 Westlakes Drive, Suite 150
Berwyn, Pennsylvania 19312
www.sterling-advisors.com

B.

This Brochure Supplement provides information about Timothy E. Flatley that supplements the Sterling Investment Advisors, Ltd. Brochure. You should have received a copy of that Brochure. Please contact Catherine Whetstone, Chief Compliance Officer, if you did *not* receive Sterling Investment Advisors, Ltd.'s Brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

Timothy E. Flatley was born in 1959. Mr. Flatley graduated from Lebanon Valley College in 1981 with a degree in business administration. Mr. Flatley has served as President and Chief Executive Officer of Sterling Investment Advisors, Ltd. since February 2000. Mr. Flatley has also been a registered representative of Purshe Kaplan Sterling Investments since April 2011. Mr. Flatley was also an owner and registered investment adviser of IFG Russell Advisors from January 1995 to October 2017. From February 2008 to March 2011 Mr. Flatley was a registered representative of Cambridge Investment Research.

Mr. Flatley has held the designation of Chartered Financial Consultant® (ChFC®) since 1986. The ChFC® designation has been a mark of excellence for forty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn

the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest level of academic accreditation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. **Registered Representative of PKS.** Mr. Flatley is a registered representative of Purshe Kaplan Sterling Investments ("*PKS*"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Flatley in his individual capacity as a registered representative of *PKS*, to implement investment recommendations on a commission basis.

1. **Conflict of Interest** The recommendation by Mr. Flatley that a client purchase a securities commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Flatley. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers.

2. **Commissions** In the event the client chooses to purchase investment products through *PKS*, brokerage commissions will be charged by *PKS* to effect securities transactions, a portion of which commissions shall be paid by *PKS* to Mr. Flatley. The brokerage commissions charged by *PKS* may be higher or lower than those charged by other broker-dealers. In addition, *PKS*, as well as Mr. Flatley, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Flatley is separate and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.

B. **Licensed Insurance Agent**. Mr. Flatley, in his individual capacity, is a licensed insurance agent and may recommend the purchase of certain insurance-related products on a commission basis. Clients can therefore engage Mr. Flatley to purchase insurance products on a commission basis. The recommendation by Mr. Flatley that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to

purchase any insurance commission products from Mr. Flatley. Clients are reminded that they may purchase insurance products recommended by the Registrant through other, non-affiliated insurance agents.

The Registrant's Chief Compliance Officer, Catherine Whetstone, remains available to address any questions that a client or prospective client may have regarding the above conflicts of interest.

Item 5 Additional Compensation

Mr. Flatley's annual compensation is based, in part, on the amount of assets under management and the number of clients that Mr. Flatley introduces to the Registrant. Accordingly, Mr. Flatley has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Catherine Whetstone, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Whetstone at (610) 560-0400.

Item 1 Cover Page

A.

Sean M. Flatley

Sterling Investment Advisors, Ltd.

ADV Part 2B, Brochure Supplement
Dated: September 4, 2026

Contact: Catherine Whetstone, Chief Compliance Officer
1055 Westlakes Drive, Suite 150
Berwyn, Pennsylvania 19312
www.sterling-advisors.com

B.

This Brochure Supplement provides information about Sean M. Flatley that supplements the Sterling Investment Advisors, Ltd. Brochure. You should have received a copy of that Brochure. Please contact Catherine Whetstone, Chief Compliance Officer, if you did *not* receive Sterling Investment Advisors, Ltd.'s Brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

Sean M. Flatley was born in 1965. Mr. Flatley graduated from The Pennsylvania State University in 1987 with a degree in general arts & sciences. Mr. Flatley has been an investment adviser representative and Treasurer of Sterling Investment Advisors, Ltd. since May 2000. Mr. Flatley also served as Sterling Investment Advisors, Ltd.'s Executive Vice President since 2008. Mr. Flatley has also been a registered representative of Purshe Kaplan Sterling Investments since April 2011. From February of 2008 to March 2011, Mr. Flatley was a registered representative of Cambridge Investment Research. From January 2000 to February 2008, Mr. Flatley was a registered representative of Walnut Street Securities, Inc. From February 2002 to June 2006, Mr. Flatley was an investment adviser representative of American Financial Management Group, Ltd.

Mr. Flatley is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep

up with developments in financial planning. Two of the hours must address the Code and Standards.

Mr. Flatley is also an Accredited Investment Fiduciary® (AIF®) Designee. The AIF® Designation certifies that the recipient has demonstrated specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the certification division of Fi360 that is responsible for ongoing management of the program. Fi360 is accredited by the ANSI National Accreditation Board for the AIF® Designation, making it one of few independently accredited designations recognized by FINRA.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. **Registered Representative of PKS.** Mr. Flatley is a registered representative of Purshe Kaplan Sterling Investments ("*PKS*"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Flatley in his/her individual capacity as a registered representative of *PKS*, to implement investment recommendations on a commission basis.

   1. **Conflict of Interest** The recommendation by Mr. Flatley that a client purchase a securities commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Flatley. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers.

   2. **Commissions** In the event the client chooses to purchase investment products through *PKS*, brokerage commissions will be charged by *PKS* to effect securities transactions, a portion of which commissions shall be paid by *PKS* to Mr. Flatley. The brokerage commissions charged by *PKS* may be higher or lower than those charged by other broker-dealers. In addition, *PKS*, as well as Mr. Flatley, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client

maintains the mutual fund investment. The securities commission business conducted by Mr. Flatley is separate and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.

B. **Licensed Insurance Agent**. Mr. Flatley, in his individual capacity, is a licensed insurance agent and may recommend the purchase of certain insurance-related products on a commission basis. Clients can therefore engage Mr. Flatley to purchase insurance products on a commission basis. The recommendation by Mr. Flatley that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Flatley. Clients are reminded that they may purchase insurance products recommended by the Registrant through other, non-affiliated insurance agents.

The Registrant's Chief Compliance Officer, Catherine Whetstone, remains available to address any questions that a client or prospective client may have regarding the above conflicts of interest.

Item 5 Additional Compensation

Mr. Flatley's annual compensation is based, in part, on the amount of assets under management and the number of clients that Mr. Flatley introduces to the Registrant. Accordingly, Mr. Flatley has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Catherine Whetstone, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Whetstone at (610) 560-0400.

Item 1 Cover Page

A.

David S. Newcomb

Sterling Investment Advisors, Ltd.

ADV Part 2B, Brochure Supplement
Dated: September 4, 2026

Contact: Catherine Whetstone, Chief Compliance Officer
1055 Westlakes Drive, Suite 150
Berwyn, Pennsylvania 19312
www.sterling-advisors.com

B.

This Brochure Supplement provides information about David S. Newcomb that supplements the Sterling Investment Advisors, Ltd. Brochure. You should have received a copy of that Brochure. Please contact Catherine Whetstone, Chief Compliance Officer, if you did *not* receive Sterling Investment Advisors, Ltd.'s Brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

David S. Newcomb was born in 1972. Mr. Newcomb graduated from Messiah College in 1994 with a degree in marketing and business administration. Mr. Newcomb has been an investment adviser representative of Sterling Investment Advisors, Ltd. since December 2001. Mr. Newcomb has also been a registered representative of Purshe Kaplan Sterling Investments since April 2011. From February 2008 to March 2011, Mr. Newcomb was a registered representative of Cambridge Investment Research. From December 2001 to February 2008, Mr. Newcomb was a registered representative of Walnut Street Securities, Inc.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. **Registered Representative of PKS.** Mr. Newcomb is a registered representative of Purshe Kaplan Sterling Investments ("*PKS*"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Newcomb in his individual capacity as a registered representative of *PKS*, to implement investment recommendations on a commission basis.

   1. **Conflict of Interest** The recommendation by Mr. Newcomb that a client purchase a securities commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Newcomb. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers. **The Registrant's Chief Compliance Officer, Catherine Whetstone, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest**.

   2. **Commissions** In the event the client chooses to purchase investment products through *PKS*, brokerage commissions will be charged by *PKS* to effect securities transactions, a portion of which commissions shall be paid by *PKS* to Mr. Newcomb. The brokerage commissions charged by *PKS* may be higher or lower than those charged by other broker-dealers. In addition, *PKS*, as well as Mr. Newcomb, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Newcomb is separate and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.

B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Catherine Whetstone, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Whetstone at (610) 560-0400.

Item 1 Cover Page

A.

Matthew P. Croley

Sterling Investment Advisors, Ltd.

ADV Part 2B, Brochure Supplement
Dated: September 4, 2026

Contact: Catherine Whetstone, Chief Compliance Officer
1055 Westlakes Drive, Suite 150
Berwyn, Pennsylvania 19312
www.sterling-advisors.com

B.

This Brochure Supplement provides information about Matthew P. Croley that supplements the Sterling Investment Advisors, Ltd. Brochure. You should have received a copy of that Brochure. Please contact Catherine Whetstone, Chief Compliance Officer, if you did *not* receive Sterling Investment Advisors, Ltd.'s Brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

Matthew P. Croley was born in 1976. Mr. Croley graduated from The Pennsylvania State University in 1998 with a degree in insurance. Mr. Croley has been the Director of Operations for Sterling Investment Advisors, Ltd. since February 2007. Mr. Croley has also been a registered representative of Purshe Kaplan Sterling Investments since April 2011. From February 2008 to March 2011, Mr. Croley was a registered representative of Cambridge Investment Research. From June 2000 to February 2007, Mr. Croley was the Director of Operations of Preswick Capital Management, LLC

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. **Registered Representative of PKS.** Mr. Croley is a registered representative of Purshe Kaplan Sterling Investments ("*PKS*"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Croley in his/her individual capacity as a registered representative of *PKS*, to implement investment recommendations on a commission basis.

1. **Conflict of Interest** The recommendation by Mr. Croley that a client purchase a securities commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Croley. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers.

2. **Commissions** In the event the client chooses to purchase investment products through *PKS*, brokerage commissions will be charged by *PKS* to effect securities transactions, a portion of which commissions shall be paid by *PKS* to Mr. Croley. The brokerage commissions charged by *PKS* may be higher or lower than those charged by other broker-dealers. In addition, *PKS*, as well as Mr. Croley, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Croley is separate and apart from Registrant's investment management services discussed in the Registrant's Brochure.

B. **Licensed Insurance Agent**. Mr. Croley, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Croley to purchase insurance products on a commission basis. The recommendation by Mr. Croley that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Croley. Clients are reminded that they may purchase insurance products recommended by the Registrant through other, non-affiliated insurance agents.

The Registrant's Chief Compliance Officer, Catherine Whetstone, remains available to address any questions that a client or prospective client may have regarding the above conflicts of interest.

Item 5 Additional Compensation

Mr. Croley's annual compensation is based, in part, on the amount of assets under management and the number of clients that Mr. Croley introduces to the Registrant. Accordingly, Mr. Croley has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Catherine Whetstone, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Whetstone at (610) 560-0400.

Item 1 Cover Page

A.

Bray A. Hansel

Sterling Investment Advisors, Ltd.

ADV Part 2B, Brochure Supplement
Dated: September 4, 2026

Contact: Catherine Whetstone, Chief Compliance Officer
1055 Westlakes Drive, Suite 150
Berwyn, Pennsylvania 19312
www.sterling-advisors.com

B.

This Brochure Supplement provides information about Bray A. Hansel that supplements the Sterling Investment Advisors, Ltd. Brochure. You should have received a copy of that Brochure. Please contact Catherine Whetstone, Chief Compliance Officer, if you did *not* receive Sterling Investment Advisors, Ltd.'s Brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

Bray A. Hansel was born in 1988. Mr. Hansel graduated from the University of Pittsburgh in 2011 with a Bachelor of Science degree in finance. Mr. Hansel has been a financial advisor of Sterling Investment Advisors, Ltd. since January 2017. From January 2016 to December 2016, Mr. Hansel was a financial analyst with Radnor Financial Advisors. From May 2011 to January 2016, Mr. Hansel was a financial analyst with The Vanguard Group.

Mr. Hansel is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold

the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Mr. Hansel has held the designation of Chartered Financial Consultant® (ChFC®) since 2020. The ChFC® designation has been a mark of excellence for forty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for

retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest level of academic accreditation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

B. **Licensed Insurance Agent**. Mr. Hansel, in his individual capacity, is a licensed insurance agent and may recommend the purchase of certain insurance-related products on a commission basis. Clients can therefore engage Mr. Hansel to purchase insurance products on a commission basis. The recommendation by Mr. Hansel that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Hansel. Clients are reminded that they may purchase insurance products recommended by the Registrant through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Catherine Whetstone, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest**.

Item 5 Additional Compensation

Mr. Hansel's annual compensation is based, in part, on the amount of assets under management and the number of clients that Mr. Hansel introduces to the Registrant. Accordingly, Mr. Hansel has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Catherine Whetstone, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any

questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Whetstone at (610) 560-0400.

Item 1 Cover Page

A.

Gabriel M. Fairorth

Sterling Investment Advisors, Ltd.

ADV Part 2B, Brochure Supplement
Dated: September 4, 2026

Contact: Catherine Whetstone, Chief Compliance Officer
1055 Westlakes Drive, Suite 150
Berwyn, Pennsylvania 19312
www.sterling-advisors.com

B.

This Brochure Supplement provides information about Gabriel M. Fairorth that supplements the Sterling Investment Advisors, Ltd. Brochure. You should have received a copy of that Brochure. Please contact Catherine Whetstone, Chief Compliance Officer, if you did *not* receive Sterling Investment Advisors, Ltd.'s Brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

Gabriel M. Fairorth was born in 1998. Mr. Fairorth graduated from St. Charles Borromeo Seminary in 2021 with a Bachelor of Arts degree in philosophy. Mr. Fairorth has been a financial analyst of Sterling Investment Advisors, Ltd. since October 2021. Prior to that he was a student.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

B. Mr. Fairorth is a course employee at Waynesborough Country Club, a golf club, and spends approximately 20 hours per month on this activity.

Item 5 Additional Compensation

Mr. Fairorth's annual compensation is based, in part, on the amount of assets under management and the number of clients that Mr. Fairorth introduces to the Registrant. Accordingly, Mr. Fairorth has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Catherine Whetstone, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Whetstone at (610) 560-0400.

Item 1 Cover Page

A.

Conor J. Bradley

Sterling Investment Advisors, Ltd.

ADV Part 2B, Brochure Supplement
Dated: September 4, 2026

Contact: Catherine Whetstone, Chief Compliance Officer
1055 Westlakes Drive, Suite 150
Berwyn, Pennsylvania 19312
www.sterling-advisors.com

B.

This Brochure Supplement provides information about Conor J. Bradley that supplements the Sterling Investment Advisors, Ltd. Brochure. You should have received a copy of that Brochure. Please contact Catherine Whetstone, Chief Compliance Officer, if you did *not* receive Sterling Investment Advisors, Ltd.'s Brochure or if you have any questions about the contents of this supplement.

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

Item 2 Education Background and Business Experience

Conor J. Bradley was born in 1997. Mr. Bradley graduated from Villanova University in 2020 with a Bachelor of Science degree in Communication. Mr. Bradley has been a Client Relations and Operations Associate of Sterling Investment Advisors, Ltd. since April 2026. From April 2023 to April 2026, he was a Sales Representative of Matus Windows. From August 2022 to December 2022, he was a Sales Representative of Lincoln Financial. From December 2021 to June 2022, he was a Reconciliation Analyst of SEI Investments. From June 2021 to August 2021, he was an Intern at Independence Blue Cross.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Catherine Whetstone, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Whetstone at (610) 560-0400.