Form CRS – February 20, 2024

IS AN INVESTMENT ADVISORY ACCOUNT RIGHT FOR YOU?

We, Sterling Investment Advisors, LLC, are an investment adviser registered with the Security and Exchange Commission. We provide advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide, how you pay, and standards of conduct.

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. Free and simple tools are available to research firms and financial professionals at **Investor.gov/CRS**, which also provides educational materials about broker-dealers, investment advisers, and investing. Please ask us for more information.

Relationships and Services *WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?*

- We offer retail investor services and accounts which allows us to buy and sell investments in your account without asking you in advance (a "**discretionary account**"). We do not offer an account wherein we provide advice and you solely decide what investments to buy and sell (a "**non-discretionary account**").
- We will offer you advice on a regular basis. We will discuss your investment goals, work with you to design a strategy to achieve your investment goals, and monitor your account. We will contact you (by phone or e-mail) at least annually to discuss your portfolio.
- Our investment advice will cover a limited selection of investments. Other firms could provide advice on a wider range of choices of investments, some of which have lower costs.
- Typically, we require a minimum account size to provide our service, but there are case by case exceptions.

See our Form ADV brochure for addition information and ask us the following: Given my financial situation, should I choose an investment advisory service? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications?

Fees, Costs, Conflicts, and Standard of Conduct

Fees and Costs: *WHAT FEES WILL I PAY?*

- If you open an advisory account, you will pay an on-going **asset-based fee** at the end of each quarter or year (depending on account balance) for our services, based on the value of the cash and investments in your advisory account whether you make or lose money from your investments. Please make sure you understand what fees and costs you are paying.
- Fees and costs affect the value of your account over time.
- The amount paid to our firm does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account.
- Some investments (such as mutual fund and ETFs) impose additional fees that will reduce the value of your investment over time.
- We offer hourly consulting advice for non-advisory clients.

> **Questions to ask:** Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

Standard of Conduct*: WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER?*

- When we act as your investment advisor, we act in your best interest and do not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.
- We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.

Conflicts: *HOW DO YOUR PROFESSIONALS MAKE MONEY?*

- Our fees vary according to the total amount of assets in your account. The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly or annually (depending on account balance) even if you do not buy or sell.
- Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them.

> **Questions to ask:** How might your conflicts of interest affect me, and how will you address them?

Disciplinary History *DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?*

- Neither our firm nor our financial professions have disciplinary history.
- Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS

Additional Information

- For additional information on our advisory service, see our Form ADV brochure on IAPD on Investor.gov or ask us for a paper copy
- To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, account or financial profession, contact us in writing at our e-mail address investment@sia.us.com or mail to Sterling Investment Advisors, LLC, 2095 S. Boston Place, Bolivar, MO 65613 or call us at 417-777-7677

> **Questions to ask us:** *Who is my primary contact person and who can I speak to if I have concerns about how this person is treating me? Is he or she a representative of an investment adviser or a broker-dealer?*