A Note from Dave:
Tax Season Improvements

Welcome to the Spring Edition of our newsletter! Or, maybe we should call it the "Summer Edition" since we have already seen temperatures in the upper 80s!

Like our team here, I know you are happy that Tax Season is over for this year too. I want to share with you some updates LPL made this year to their processes versus previous tax seasons. This year, LPL delivered 80% of 1099s by February 3, compared to 60% for the same time period in previous years. As of February 17, they delivered 92% of 1099s to clients. By March 10, 100% of clients had received their 1099 consolidated tax forms, more than a month ahead of the tax deadline. LPL mailed 2.9 million tax forms with a 0.6% correction rate and is on track to finish the season with an industry-leading correction rate below 1%. LPL also added H&R Block as an eligible tax preparation software for downloading LPL tax forms and improved the processes for clients to upload tax data by using the unique 11-digit doc ID, bypassing Account View log in requirements. We hope you had a smooth tax season and noticed some of these improvements made by LPL. We are always here to help if you have questions and provide several Tax Resources on our website to assist you as well. Please let us know if you need more information or if there is something you would like to see us add to our website.

I recently attended LPL Financial's Masters Conference in Palm Springs, California. The top five percent of LPL's independent advisors from across the country are recognized and celebrated at the Masters every year for their accomplishments. It's a great opportunity for me to learn about new resources and services offered by LPL. I look forward to passing on these new pieces to help you better navigate the financial world and make your lives a little easier!

Dave

Spring 2023 Newsletter

Mission Statement

To fulfill dreams and pursue financial goals for our clients, providing them with results and financial independence.

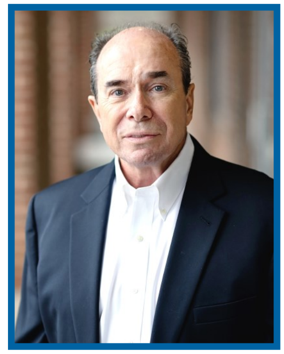
Masters Conference 2023

Who's Who at Sterling?

Since we have added team members recently, we decided we needed to make sure you knew who's who and what they do! We now have six advisors and seven staff members to better serve you!

Dave Neterer
President
Hagerstown Office

Kelly Batey
Private Wealth Manager
Frederick Office



David Cushwa
Private Wealth Manager
Hagerstown Office

Forrest Miles
Private Wealth Manager
Haymarket, VA, Office

Ken Smith
Private Wealth Manager
Hagerstown Office

Evan Vink
Private Wealth Manager
Hagerstown Office

Ally Sirbaugh
Marketing Director
Hagerstown Office

Karen Brightwell
Administrative Assistant
Hagerstown Office
Supports Dave

Bruce Neterer
Financial Advisor Assistant
Hagerstown Office

Mitch Neterer
Financial Advisor Assistant
Hagerstown Office

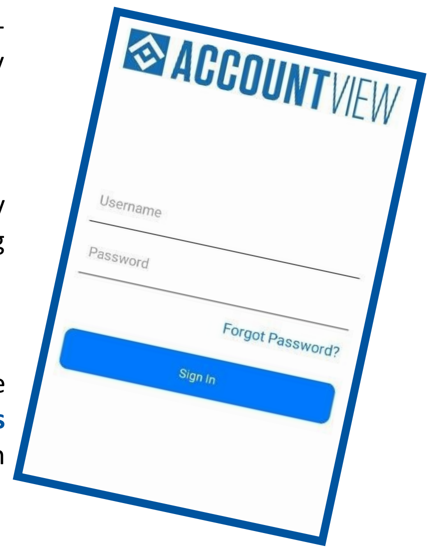
Bruce and Mitch, our financial advisor assistants, help the advisors with Roth conversions, financial planning software and portfolio analysis.

Ask the Expert: Account View 2.0

Don't forget if you like accessing your account from anywhere in the world, call Tiffany Gawlik, client service associate and our resident Account View 2.0 expert, to have her sign you up for Account View 2.0! This online service provides secure, **24-hour access** to your investment account(s) through your desktop, tablet or smartphone and has a downloadable app. The BEST part about Account View 2.0? It is available to you at **no cost**!

If you already have Account View 2.0, here are some helpful tips from Tiffany:

Paperless Statements:
Log in to your account at www.myaccountviewonline.com. Then click on **Paperless Status** at the top of the page. From there you can choose to either go 100% paperless for all eligible documents or pick and choose what you receive paperless (or by mail.)



Statements and 1099(s) on Your Profile:
You can access your 1099-consolidated tax form statement, including a Preliminary 1099 as well as monthly statements within Account View 2.0 by clicking the **Documents** tab.

Beneficiary Changes:
If you have eligible account types, including IRAs or 403b accounts, you'll have the ability to update **Beneficiary Information** using Account View 2.0. Click **Preferences** under **Settings** located in the upper-right, then select the **Relationships** tab. From here, you can view and update eligible accounts.

If you currently have Account View 1.0, please let me know, so I can migrate you over to Account View 2.0 as 1.0 will go away soon! Please feel free to call me with any questions on Account View 1.0 or 2.0 at (301) 733-7777!

The Operations Team

The Operations Team includes Tiffany, Lynn and Mary. They support the advisors with new account openings, distributions, move money, scheduling appointments and account maintenance.

Tiffany Gawlik
Client Service Associate
Hagerstown Office
Supports David & other advisors as needed

Lynn Neal
Client Service Associate
BCT Office
Supports Evan & BCT Investments

Mary Quilici
Client Service Associate
Hagerstown & Frederick
Supports Kelly & Forrest

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www.sterlingfm.com

We Offer the Following Services:

- Investment Management
- Financial Planning
- 401(k) Rollovers
- Retirement Preparation
- Estate Planning Strategies
- Social Security
- Education Planning

Save the Date

Social Security Seminar (in person & online) 5/25 5:30 PM
Healthcare Costs in Retirement Webinar 6/28
June Shred Day 6/23 All Day
(both Hagerstown & Frederick offices)
Medicare Webinar 8/10
Stay tuned for formal invitation & more details!

To stay-up-to-date or register for any of our upcoming events, visit our website at **www.sterlingfm.com/events** or call the office at **301.733.7777**.

Connect with us!