

This brochure supplement provides information about James Tyler Phillips that supplements the Sterling Bridge Financial Group LLC brochure. You should have received a copy of that brochure. Please contact James Phillips if you did not receive Sterling Bridge Financial Group LLC's brochure or if you have any questions about the contents of this supplement. Additional information about James Tyler Phillips is also available on the SEC's website at www.adviserinfo.sec.gov.

Sterling Bridge Financial Group LLC
Form ADV Part 2B – Individual Disclosure Brochure

for

**James Tyler
Phillips**

Personal CRD Number: 8050010
Investment Adviser Representative

Sterling Bridge Financial Group LLC
4174 Woodlands Parkway
Palm Harbor, FL 34685
(727) 250-4130
tyler@sterlingbridgefg.com

UPDATED: 04/06/2026

Item 2: Educational Background and Business Experience

Name: James Tyler Phillips **Born:** 1999

Educational Background and Professional Designations:

Education: Glenville State College, Bachelors, 2022

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:

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

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.

Business Background:

07/2025 - Present	Client Servicing Advisor Sterling Bridge Financial Group LLC
02/2025 – 07/2025	Registered Representative J.P. Morgan Securities LLC
11/2022 – 01/2025	Senior Relationship Banker Regions Bank
02/2022 – 10/2022	Unemployed
01/2021 – 01/2022	Sales Associate Cellular Sales
05/2020 – 12/2021	DTOGO Outback Steakhouse

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

James Tyler Phillips is a licensed insurance agent. From time to time, he 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 Bridge Financial Group 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 Bridge Financial Group LLC in their capacity as a licensed insurance agent.

Item 5: Additional Compensation

James Tyler Phillips does not receive any economic benefit from any person, company, or organization, other than Sterling Bridge Financial Group LLC in exchange for providing clients advisory services through Sterling Bridge Financial Group LLC.

Item 6: Supervision

As a representative of Sterling Bridge Financial Group LLC, James Tyler Phillips works closely with the supervisors, Frank Diana and Anthony Landi, and all advice provided to clients is reviewed by the supervisors prior to implementation. James Tyler Phillips adheres to applicable regulations regarding the activities of an Investment Adviser Representative, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. If you have any questions please contact Jess Sternthal, Chief Compliance Officer, her phone number is (727) 250 - 4130.