



# Client Relationship Summary Stewardship Trust Advisors, Inc. (CRD No. 121348)

February 2, 2024

## INTRODUCTION

Stewardship Trust Advisors Inc. ("STA") is a registered investment adviser with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences.

There are free and user-friendly tools available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealer, investment advisers, and investing.

## RELATIONSHIPS AND SERVICES

### *What investment services and advice can you provide me?*

We offer investment advisory services to retail clients. We monitor your investments on an on-going basis and adjust to remain consistent with your objectives and goals. We provide investment management services on a discretionary and non-discretionary basis. Our clients include individuals, corporations, charitable organizations, banks, trusts and estates, and retirement accounts/plans. We provide investment advice and management related to a variety of investments such as stocks, bonds, mutual funds, ETFs, CDs, real estate investments, and commodities. We also provide financial planning services that focus on our clients' overall financial situation and do not involve the ongoing management of assets.

For *discretionary accounts*, clients give us authorization to make trades without consulting them ahead of time. For *non-discretionary accounts*, clients make the ultimate decision regarding the purchase or sale of investments – we must ask for approval prior to making a trade. Non-discretionary accounts limit our ability to manage assets proactively because requesting permission can take time and affect advantageous trading. And, if client permission is substantially delayed, market fluctuations can significantly affect the trading price.

**For additional information**, please see Items 4, 7, 8, and 13 of our ADV Part 2A ("*Disclosure Brochure*").

**CONVERSATION STARTER** **Ask your financial professional:** *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

## FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

### *What fees will I pay?*

Our investment management fees are based on a percentage of the assets under management or a flat fee, and do not vary based on investment type. Annual fees range from one half of one percent (½ of 1% or 0.5%) to one and a half percent (1.5%) or an equivalent flat fee. Fees are negotiable depending on the size and complexity of your account. The more assets you have in the account, the more you will pay us, therefore we have an incentive to encourage you to increase the assets in your account in order to increase our fees. Financial planning fees depend on the complexity of the financial plan; our max fee is \$275 per hour. Financial planning fees are paid after the initial consultation.

You will also pay additional fees or costs in addition to our management fees:

- Some investments such as mutual funds and exchange-traded funds, impose additional fees that will reduce the value of your investment over time.
- The broker-dealer/custodian we use to hold your assets (referred to as "custody") will assess various transaction charges such as, account maintenance fees and account closing fees. We do not receive a portion of these fees.
- If we utilize a subadviser or other product offeror, the subadviser or offeror will charge you a fee in addition to our fee.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. **For additional information**, please see Item 5 of our Disclosure Brochure.

**CONVERSATION STARTER Ask your financial professional:** *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?*

*What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?*

**When we act as your investment adviser**, we are required to act in your best interest and not put our interests 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. Here are some examples to help you understand what this means:

- When we recommend rollovers from your retirement plan to an IRA, our advisory fees will likely be higher than your retirement plan fees.
- Our financial professionals sell insurance and receive a commission when you purchase an insurance product. This creates an incentive to recommend insurance to you.

**For additional information**, please see Items 10, 12, and 14 of our Disclosure Brochure.

**CONVERSATION STARTER Ask your financial professional:** *How might your conflicts of interest affect me, and how will you address them?*

*How do your financial professionals make money?*

Our financial professionals receive a fee based on a percentage of assets you invest with us. The fees are described above. Fees for financial planning services are charged as a flat fee and vary based on the time and complexity required to meet your needs. **For additional information**, please see Item 14 of our Disclosure Brochure.

*Do your financial professionals have legal or disciplinary history?*

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals. **For additional information**, please see Item 9 of our Disclosure Brochure.

**CONVERSATION STARTER Ask your financial professional:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

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**For additional information** about our services, see our Disclosure Brochure and Customer Relationship Summary (Form CRS) brochures at <https://adviserinfo.sec.gov>, our website at [www.stw-adv.com](http://www.stw-adv.com), and the ADV Brochure Supplement your financial professional provides. You can request up-to-date information and/or a written copy of the Form CRS at [office@stw-adv.com](mailto:office@stw-adv.com). You may also call us at (616)878-4200.

**CONVERSATION STARTER Ask your financial professional:**

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser or a broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*