

**Form ADV Part 2B
Disclosure Brochure Supplement**

for

John W. Wierenga, II

Stewardship Trust Advisors, Inc.
3411 Wilson Ave SW
Grandville, MI 49418

Phone: 616-878-4200
Fax: 616-878-4224

Updated: February 2, 2024

This brochure supplement provides information about the Investment Adviser Representative (IAR), John Wierenga, that supplements Stewardship Trust Advisors' disclosure brochure. You should have received a copy of that brochure. Please contact John Wierenga if you did not receive Stewardship Trust Advisor's disclosure brochure or if you have any questions about the contents of this supplement.

Additional information about Stewardship Trust Advisors and John Wierenga is available on the SEC's Investment Adviser Public Disclosure ("IAPD") website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

John W. Wierenga, II

Born: 1963

Business Background:

06/2023 – PRESENT, STEWARDSHIP TRUST ADVISORS, INC.
Owner/President/Investment Adviser Representative

01/2014 – 06/2023, PLIGRIMS CAPITAL ADVISORS, INC.
Owner/Investment Adviser Representative

01/2002 – 01/2014, WIERENGA ASSET MANAGEMENT, INC.
Owner/Investment Adviser Representative

Item 3. Disciplinary Information

Mr. Wierenga has not been involved in any legal or disciplinary events that are material to your evaluation of his integrity.

Additional information regarding Mr. Wierenga can be found by visiting the IAPD website at www.adviserinfo.sec.gov.

Item 4. Other Business Activities

Mr. Wierenga is a licensed insurance agent appointed with various insurance companies. As a licensed insurance agent, Mr. Wierenga may offer investment advisory clients the option to purchase insurance products. If a client purchases insurance products through Mr. Wierenga, he will receive commission and related compensation, such as insurance trail fees as a result of the sale. Insurance compensation creates a conflict of interest because it creates an incentive to recommend insurance products to you based on the compensation Mr. Wierenga receives rather than your needs.

However, Mr. Wierenga makes every effort to recommend securities and insurance products that are most appropriate for you, as the client, without considering compensation arrangements. Further, should you elect to implement financial planning recommendations through Mr. Wierenga, he and Stewardship Trust Advisors may waive or reduce the amount of your advisory fee as a result of the additional fees and/or commissions being earned. Any adjustment to the financial planning fee is at the discretion of Mr. Wierenga and Stewardship Trust Advisors and will be disclosed to you prior to implementing transactions. Finally, you are under no obligation to purchase recommended securities or insurance products through Stewardship Trust Advisors or Mr. Wierenga and may purchase such products through the broker-dealer or insurance agency of your choice.

Item 5. Additional Compensation

Mr. Wierenga does not receive any additional compensation or economic benefit for providing advisory services beyond Stewardship Trust Advisors' standard advisory fees, described in the firm's ADV Part 2A. Mr. Wierenga also receives compensation when clients purchase insurance products he recommends, as discussed in Item 4, above.

Item 6. Supervision

As an owner of Stewardship Trust Advisors, Mr. Wierenga is accountable to and supervised by co-owner and vice president, Todd Ackermann. Mr. Ackermann can be reached by email at todd@stw-adv.com or by phone at (616)878-4200. Additionally, Stewardship Trust Advisors has created and implemented policies and procedures designed to ensure compliance with the Investment Advisers Act of 1940, as amended, as well as other relevant securities laws, rules, and regulation

Form ADV Part 2B
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for

TODD W. ACKERMANN
Stewardship Trust Advisors, Inc.
3411 Wilson Ave SW
Grandville, MI 49418

Phone: 616-878-4200

Fax: 616-878-4224

Updated: February 2, 2024

This brochure supplement provides information about the Investment Adviser Representative (IAR), Todd W. Ackermann, that supplements Stewardship Trust Advisors' disclosure brochure. You should have received a copy of that brochure. Please contact Todd W. Ackermann if you did not receive Stewardship Trust Advisors' disclosure brochure or if you have any questions about the contents of this supplement.

Additional information about Todd Ackermann is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

TODD W. ACKERMANN

Born: 1966

Education:

1984 – 1988 HOPE COLLEGE B.A. BUSINESS AND ECONOMICS

Business Background:

06/2023 – PRESENT STEWARDSHIP TRUST ADVISORS, INC.
Co-owner/Investment Adviser Representative

04/2013 – 07/2023 STEWARDSHIP ADVISORY GROUP, LLC
Investment Adviser Representative

02/2011 – 07/2023 UNITED PLANNERS' FINANCIAL SERVICES
Registered Representative / Investment Advisory Representative

06/2010 – 07/2023 ACKERMANN FINANCIAL LLC. (DBA.) STEWARDSHIP ADVISORY GROUP
Agent / Representative

02/2011 – 02/2011 PROEQUITIES, INC.
Registered Representative

06/2010 – 02/2011 QA3 FINANCIAL CORP.
Registered Representative

06/2010 – 02/2011 QA3 FINANCIAL LLC.
Investment Advisory Representative

01/1995 – 06/2010 MERRILL LYNCH, PIERCE, FENNER & SMITH INC.
Registered Representative

Item 3. Disciplinary Information

Todd W. Ackermann has not been involved in any legal or disciplinary events that are material to your evaluation of his integrity.

Additional information regarding Mr. Ackermann can be found by visiting the IAPD website at www.adviserinfo.sec.gov.

Item 4. Other Business Activities

Todd Ackermann is a licensed insurance agent appointed with various insurance companies. As a licensed insurance agent, Mr. Ackermann may offer investment advisory clients the option to purchase insurance products. If a client purchases insurance products through Mr. Ackermann, he will receive commission and related compensation, such as insurance trail fees as a result of the sale. Insurance compensation creates a conflict of interest because it creates an incentive to recommend insurance products to you based on the compensation Mr. Ackermann receives rather than your needs.

However, Mr. Ackermann makes every effort to recommend securities and insurance products that are most appropriate for you, as the client, without considering compensation arrangements. Further, should you elect to implement financial planning recommendations through Mr. Ackermann, he and Stewardship Trust Advisors may waive or reduce the amount of your advisory fee as a result of the additional fees and/or commissions being earned. Any adjustment to the financial planning fee is at the discretion of Mr. Ackermann and Stewardship Trust Advisors and will be disclosed to you prior to implementing transactions. Finally, you are under no obligation to purchase recommended securities or insurance products through

Stewardship Trust Advisors or Mr. Ackermann and may purchase such products through the broker-dealer or insurance agency of your choice.

Item 5. Additional Compensation

Mr. Ackermann does not receive any additional compensation or economic benefit for providing advisory services beyond Stewardship Trust Advisors' standard advisory fees, described in the firm's ADV Part 2A. Mr. Ackermann also receives compensation when clients purchase insurance products he recommends, as discussed in Item 4, above.

Item 6. Supervision

As an owner of Stewardship Trust Advisors, Mr. Ackermann is accountable to and supervised by co-owner and chief compliance officer, John Wierenga. Mr. Wierenga can be reached by email at [john@stw-adv.com] or by phone at (616)878-4200. Additionally, Stewardship Trust Advisors has created and implemented policies and procedures designed to ensure compliance with the Investment Advisers Act of 1940, as amended, as well as other relevant securities laws, rules, and regulations.

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for

CRAIG A. ACKERMANN

Stewardship Trust Advisors, Inc.

3411 Wilson Ave SW
Grandville, MI 49418

Phone: 616-878-4200

Fax: 616-878-4224

Updated: February 2, 2024

This brochure supplement provides information about the Investment Adviser Representative (IAR), Craig A. Ackermann, that supplements Stewardship Trust Advisors' disclosure brochure. You should have received a copy of that brochure. Please contact Craig A. Ackermann if you did not receive Stewardship Trust Advisors' disclosure brochure or if you have any questions about the contents of this supplement.

Additional information about Stewardship Trust Advisors and Craig Ackermann is available on the SEC's Investment Adviser Public Disclosure ("*IAPD*") website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Craig A. Ackermann

Born: 1964

Education:

1983 – 1986 HOPE COLLEGE B.A. BUSINESS

Business Background:

06/2023 – PRESENT STEWARDSHIP TRUST ADVISORS, INC.
Investment Adviser Representative

04/2013 – 07/2023 STEWARDSHIP ADVISORY GROUP, LLC
Investment Adviser Representative

02/2011 – 07/2023 UNITED PLANNERS' FINANCIAL SERVICES
Registered Representative

02/2011 – 7/2023 ACKERMANN FINANCIAL DBA. STEWARDSHIP ADVISORY GROUP
Agent / Representative

02/2011 – 02/2011 PROEQUITIES, INC.
Registered Representative

06/2010 – 02/2011 QA3 FINANCIAL CORP.
Registered Representative

06/2010 – 02/2011 QA3 FINANCIAL LLC.
Investment Adviser Representative

09/2005 – 06/2010 MERRILL LYNCH, PIERCE, FENNER & SMITH INC.
Financial Advisor

Mr. Ackermann holds the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP®”).

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificates are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple-choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

For additional information about this credential, please refer directly to the website of the issuing organization.

Mr. Ackermann also holds the CIMA® designation.

Certified Investment Management Analyst® (CIMA®)

The CIMA certification signifies that an individual has met initial and ongoing experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. To earn CIMA certification, candidates must: submit an application, pass a background check and have an acceptable regulatory history; complete an in-person or online executive education program through a Registered Education Provider; pass an online

Certification Examination; Pass a second background check; and have three years of financial services experience at the time of certification.

CIMA certificates must adhere to Investments & Wealth Institute's *Code of Professional Responsibility*, and *Rules and Guidelines for Use of the Marks*. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

Item 3. Disciplinary Information

Mr. Ackermann has not been involved in any legal or disciplinary events that are material to your evaluation of his integrity.

Additional information about Stewardship Trust Advisors and Mr. Ackermann is available on the SEC's Investment Adviser Public Disclosure ("IAPD") website at www.adviserinfo.sec.gov.

Item 4. Other Business Activities

Craig Ackermann is a licensed insurance agent appointed with various insurance companies. As a licensed insurance agent, Mr. Ackermann may offer investment advisory clients the option to purchase insurance products. If a client purchases insurance products through Mr. Ackermann, he will receive commission and related compensation, such as insurance trail fees as a result of the sale. Insurance compensation creates a conflict of interest because it creates an incentive to recommend insurance products to you based on the compensation Mr. Ackermann receives rather than your needs.

However, Mr. Ackermann makes every effort to recommend securities and insurance products that are most appropriate for you, as the client, without considering compensation arrangements. Further, should you elect to implement financial planning recommendations through Mr. Ackermann, he and Stewardship Trust Advisors may waive or reduce the amount of your advisory fee as a result of the additional fees and/or commissions being earned. Any adjustment to the financial planning fee is at the discretion of Mr. Ackermann and Stewardship Trust Advisors and will be disclosed to you prior to implementing transactions. Finally, you are under no obligation to purchase recommended securities or insurance products through Stewardship Trust Advisors or Mr. Ackermann and may purchase such products through the broker-dealer or insurance agency of your choice.

Item 5. Additional Compensation

Mr. Ackermann does not receive any additional compensation or economic benefit for providing advisory services beyond Stewardship Trust Advisors' standard advisory fees, described in the firm's ADV Part 2A. Mr. Ackermann also receives compensation when clients purchase insurance products he recommends, as discussed in Item 4, above.

Item 6. Supervision

Mr. Ackermann is supervised by Stewardship Trust Advisors' owner and chief compliance officer, John Wierenga. Mr. Wierenga can be reached by email at john@stw-adv.com or by phone at (616) 878-4200. Additionally, Stewardship Trust Advisors has created and implemented policies and procedures designed to ensure compliance with the Investment Advisers Act of 1940, as amended, as well as other relevant securities laws, rules, and regulations.

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for

Jacob Ekkens

Stewardship Trust Advisors, Inc.
3411 Wilson Ave SW
Grandville, MI 49418

Phone: 616-878-4200
Fax: 616-878-4224

Updated: February 2, 2024

This brochure supplement provides information about the Investment Adviser Representative (IAR), Jacob Ekkens, that supplements Stewardship Trust Advisors' disclosure brochure. You should have received a copy of that brochure. Please contact Jacob Ekkens if you did not receive Stewardship Trust Advisor's disclosure brochure or if you have any questions about the contents of this supplement.

Additional information about Stewardship Trust Advisors and Jacob Ekkens is available on the SEC's Investment Adviser Public Disclosure ("IAPD") website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Jacob Ekkens

Born: 1987

Education:

2006-2011 Central Michigan University B.A. Applied Arts (Major: Entrepreneurship)

Business Background:

06/2023 – PRESENT, STEWARDSHIP TRUST ADVISORS, INC. Investment
Adviser Representative

06/2019 – 07/2023, STEWARDSHIP ADVISORY GROUP
Investment Adviser

10/2018 – 06/2019, STEWARDSHIP ADVISORY GROUP
Trainee

07/2014 – 10/2018, JACOB EKKENS LLC
President

Item 3. Disciplinary Information

Mr. Ekkens has not been involved in any legal or disciplinary events that are material to a client's evaluation of his integrity.

Additional information about Stewardship Trust Advisors and Mr. Ekkens is available on the SEC's Investment Adviser Public Disclosure ("IAPD") website at www.adviserinfo.sec.gov.

Item 4. Other Business Activities

Jacob Ekkens has no other business activities outside of his activities with Stewardship Trust Advisors.

Item 5. Additional Compensation

Mr. Ekkens does not receive any additional compensation or economic benefit from any person, company, or organization for providing advisory services beyond Stewardship Trust Advisors' standard advisory fees, described in the firm's ADV Part 2A.

Item 6. Supervision

Mr. Ekkens is supervised by Stewardship Trust Advisors' owner and chief compliance officer, John Wierenga. Mr. Wierenga can be reached by email at john@stw-adv.com or by phone at (616) 878-4200. Additionally, Stewardship Trust Advisors has created and implemented policies and procedures designed to ensure compliance with the Investment Advisers Act of 1940, as amended, as well as other relevant securities laws, rules, and regulations.