

Form ADV Part 3: Customer Relationship Summary (“Form CRS”)

Stewardship Advisors, LLC

June 29, 2020

Stewardship Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Fees for brokerage and investment advisory services differ, and it is important for you to understand these differences. You can use free and simple online tools to research firms and financial professionals by investor.gov/crs. This website also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Our firm offers investment advisory services to retail investors. Those services include retirement planning, funding a college education, estate or tax planning, among other. As disclosed in our Form ADV Part 2A, Item 8, our firm primarily recommends a strategic asset allocation approach to investing, with a long-term view of the markets that utilizes ETFs and mutual funds to suit various risk tolerances. Our firm does participate in a wrap program. More information about our wrap program is found in Form ADV Part 2 - Appendix 1 (Wrap Brochure) which has been provided to you separately. Please let us know if you need another copy.

As described in Item 13 of our Form ADV Part 2A brochure, we review accounts on both a scheduled and an interim basis. Portfolios are reviewed on a quarterly or more-frequent basis by our Investment Committee. Client-level reviews are also completed by your investment advisor representative, and we recommend they occur on at least an annual basis. You should contact our firm for additional reviews when you anticipate or have experienced changes in your financial situation (i.e., changes in employment, changes in marital status, an inheritance, the birth of a new child, etc.), or if you prefer to change requirements involving your investment account.

As disclosed in Item 16 of our Form ADV Part 2A firm brochure, we generally provide our portfolio management services on a discretionary basis, though we may accommodate requests to manage accounts on a non-discretionary basis. Through a limited power of attorney, discretionary trading authority allows our firm to implement investment decisions without requiring your prior authorization for each transaction in order to meet your stated investment objectives. As noted in Item 4 of Form ADV Part 2A, we will allow for reasonable restrictions involving the discretionary management of your account. You will grant the firm either discretionary or nondiscretionary trading authority within the engagement agreement you execute with our firm. You may amend our account authority by providing our firm revised written instructions.

Our firm does not make available or offer advice with respect only to proprietary products or a limited selection of types of products.

Stewardship Advisors, LLC has a minimum investment amount of \$25,000 to establish an investment account, however this does not apply to our financial planning only clients. Our firm reserves the right to decline services to any prospective client for any nondiscriminatory reason. For additional information, please see our firm’s Form ADV Part 2A which provides all the information found in this document as well as additional information and details.

-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?

What fees will I pay?

Stewardship Advisors is a fee only firm who does not charge or receive a commission on securities that are recommended to a client. We may charge an assets under management fee ranging from 0.5-1.5%, a flat

financial planning fee ranging from \$1,000-\$10,000, or an hourly financial planning fee ranging from \$100 to \$300 per hour. The exact fee will be determined after meeting with the client and assessing their needs. Any transactional fees or service fees (sometimes termed *brokerage fees*), individual retirement account fees, qualified retirement plan fees, account termination fees, or wire transfer fees will be borne by the account holder and per the separate fee schedule of the custodian of record. 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 Items 4 and 5 of the firm's Form ADV Part 2A which describe our services and fees in more detail, as well as Item 11 which discusses conflicts of interest as well as our Code of Ethics and standards of conduct.

-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 act as Fiduciaries, which means we must put your interest first. 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 that we provide you. For example, your account must be maintained by a qualified custodian. Custodians offer independent investment advisors various services which include custody of client assets, trade execution, clearance and settlement, etc. Our firm may receive certain benefits from a custodian through participation in its independent advisor support program (please refer to Item 14 of Form ADV Part 2A for further details), however, there is no direct link between our firm's participation in their program and the investment advice we may provide our clients. For additional information, please see item 12 of our firm's Form ADV Part 2A which provides all the information found in this document as well as additional information and details.

-How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Financial professionals beginning their career are paid a salary to provide service to the Firm's clients and receive additional cash compensation based upon a percentage of revenue the firm earns from new clients they bring to the firm. Senior level financial professionals receive cash compensation based upon the percentage of revenue for clients they service. The revenue is earned from either an assets under management fee or flat financial planning fees. A conflict of interest may arise when the firm charges a percentage of assets under management, as the Firm has an incentive to encourage clients to add assets to the Firm's management, even if the client would be better off keeping money in savings.

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

No. Visit investor.gov/crs for a free and simple search tool to research you and your financial professionals.

-As a financial professional, do you have any disciplinary history? For what type of conduct?

For additional information about our services, please refer to the firm's Form ADV Part 2A which discloses all the information in this customer relationship summary document and provides greater detail. If you would like additional, up-to-date information or a copy of this disclosure, please call (717) 492-4787.

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