

## **Form ADV Part 3: Customer Relationship Summary ("Form CRS")**

### **Stewardship Advisors, LLC**

March 23, 2023

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](https://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?*

We offer investment advisory services, including retirement planning, funding a college education, estate or tax planning, among other. As disclosed in our [Form ADV Part 2A, Item 8](#), we primarily recommend a strategic asset allocation approach to investing with a long-term view of the markets that utilizes ETFs and mutual funds to suit your risk tolerance. We do participate in a wrap program, however, that program is not accepting new participants. More information about our wrap program is found in [Form ADV Part 2 - Appendix 1 \(Wrap Brochure\)](#).

**Account Reviews:** As described in [Item 13 of our Form ADV Part 2A brochure](#), we review accounts on both a scheduled and an interim basis. Portfolio allocations are reviewed on a quarterly or more-frequent basis by our Investment Team. Client-level reviews are also completed by your investment advisor representative, and we recommend they occur at least annually. We will also perform a review if 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 upon request.

**Authorization:** 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.

**Requirements:** We require a minimum investment amount of \$25,000 to establish an investment account; this does not apply to our financial planning only clients. We reserve the right to decline services to any prospective client for any nondiscriminatory reason.

<b>Conversation Starters</b>	Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investment to recommend to me? What is your relevant experience, including licenses, education, and other qualifications?
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#### *What fees will I pay?*

**Our Fee:** We are a fee only firm; we do not charge or receive a commission on securities that are recommended to you. 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 you and assessing your needs.

**Money Manager Fees:** We sometimes recommend clients use third-party money managers. These money managers charge a service fee to manage assets that is in addition to our fee. Each third-party investment manager program has a stated fee range that will be described to you through the use of that investment manager's disclosure documents and prior to your selection of the manager.

**Other fees & Charges:** Any transactional fees or service 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 Form ADV Part 2A](#).

<b>Conversation Starters</b>	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?
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*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. Our firm receives certain benefits from some custodians through participation in an independent advisor support program. (Please refer to [Item 14 of Form ADV Part 2A](#) for further details); there is no direct link between our firm's participation in the program and the investment advice we may provide our clients.

For additional information, please see [ADV Part 2A Item 12](#) which provides all the information found in this document as well as additional information and details.

<b>Conversation Starter</b>	How might your conflicts of interest affect me, and how will you address them?
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*How do your financial professionals make money?*

Financial professionals beginning their career are paid a salary and receive additional cash compensation based upon a percentage of revenue we earn from new clients they bring in to the firm. Senior level financial professionals are paid a salary based upon the 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](http://investor.gov/crs) for a free and simple search tool to research you and your financial professionals.

<b>Conversation Starter</b>	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, please refer to the firm's [Form ADV Part 2A](#). If you would like additional, up-to-date information or a copy of this disclosure, please call (717) 492-4787.

<b>Conversation Starter</b>	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?
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*Addendum of Changes to ADV Part 3*

<b>Date of Change</b>	<b>Information Updated</b>
March 23, 2021	Added hyperlinks to the disclosure for references to the ADV Part 2A disclosures and Investor.gov website. Added sub-headings so people can quickly identify key information. Deleted unnecessary and verbose information. Noted that the wrap fee program is not accepting new clients. Changed the format of the conversation starter sections to add visual interest. Added the charged fees with sub-advisers to the conflict of interest section.
April 8, 2022	Updated the hyperlinks throughout the Form CRS to take clients to the current versions of the disclosures.
March 23, 2023	Added the term allocation to the account review section.