

## Form CRS Customer Relationship Summary, June 6, 2024

Stewardship Capital, Ltd. is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you as a retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which 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 to retail investors, including investment management, financial planning, retirement planning, estate planning, and tax planning. We generally manage your portfolio by allocating assets among various mutual funds, ETFs, stocks, bonds, covered calls, and certificates of deposits. Investment management is provided on a discretionary or nondiscretionary basis. Discretionary means the trading activity with your account is entered by us without receiving prior authorization for each trade. For nondiscretionary accounts, you make the ultimate decision regarding the purchase and/or sale of investments. You may impose restrictions on the securities or types of securities in which you would like us to invest. We monitor your account at least quarterly. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio. For our complete investment supervisory services, we require a minimum asset value of \$50,000; however, minimum account requirements may be waived. We do not restrict our advice to limited types of products or investments.

Clients may utilize our supervisory services for management of separate accounts or employer-sponsored plans through our Capital Maximizer. Client assets are placed in any investments available within the account.

Our financial planning services are based on information gathered from the client. We present a financial plan generally intended to assist clients with their financial affairs. The financial plan is not intended as a comprehensive financial plan covering every possible aspect of a client's financial affairs. It is intended to cover, in a general sense, those financial issues and decisions typically important to most clients. Financial planning may include, without limitation, advice on retirement, education, tax planning, survivorship issues, disability, asset allocation and estate planning.

**For additional information**, please see our Form ADV Part 2A brochure Items 4 and 7, which is available online at: <https://adviserinfo.sec.gov/firm/summary/110944>

#### **Conversation Starters. Questions to Ask Us:**

- 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?***

We offer our services on a fee basis, which may include fixed fees, as well as fees based upon assets under management. We provide investment management services for an annual fee between 0.80% and 1.75% depending upon the market value of the assets under management. The more assets you have in your advisory account, the more you will pay us. Therefore, we have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees are prorated and charged monthly or quarterly in arrears, and automatically deducted from your account, which will reduce the value of your account. In limited circumstances, fees and methods of payment are negotiable.

We offer the Capital Maximizer for a fixed annual fee of 0.60% of the entire account balance under our authority. The fee is prorated and charged quarterly in arrears.

The fee for our financial planning services typically ranges between \$250 to \$5,000 depending on the complexity of the client's financial situation and the client's requirements. The fee is determined when we enter into the financial planning agreement with the client and is payable at the time of the presentation of the financial plan.

The custodian/broker-dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our fees. You may also pay charges imposed by the custodian/broker-dealer for custodial fees, account maintenance fees, fees related to mutual funds, account transfer fees, or the custody of alternative assets such as non-traded securities.

*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 our Form ADV Part 2A brochure Items 5 and 12, which is available online at:

<https://adviserinfo.sec.gov/firm/summary/110944>

- 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 have to act in your best interest and not put our interest 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.*

We recommend that you establish an account with a third-party independent custodian. We receive research products and services from the custodian to assist us in the performance of our investment decision-making responsibilities. These arrangements present a conflict of interest in that we have a financial incentive to recommend that you maintain your account with the custodian for the availability of these products and services and not solely on the nature, cost, or quality of custody and brokerage services provided by the custodian.

We are licensed as an insurance agency acting for various insurance companies. We receive commissions, compensation, and other cash and economic benefits if clients voluntarily execute insurance transactions through us or our employees. Clients are under no obligation to acquire insurance products recommended by us or to acquire insurance products through us. Clients may decline to acquire any insurance products or acquire insurance products through any person they desire.

Some of our financial professionals in their individual capacities, are licensed insurance agents with various insurance companies. This presents a conflict of interest because financial professionals can recommend insurance products based on the compensation they will receive from selling such products, rather than the client's needs. To address this conflict, clients purchasing insurance will receive certain disclosure documents and complete additional documentation to complete the transaction.

We offer a bonus plan for one of our employees that is based on the amount of new assets referred to us by that employee.

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

**For additional information**, please see our Form ADV Part 2A brochure Items 5, 10, 12, and 14, which is available online at:

<https://adviserinfo.sec.gov/firm/summary/110944>

***How do your financial professionals make money?***

Our financial professionals are compensated by a salary based on their duties and the revenue our firm earns from its advisory services. In addition, they may be compensated with commissions if an insurance product is sold. This presents a conflict of interest because those individuals can recommend the purchase of insurance products for which they would receive commissions.

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

No, our firm or financial professionals do not have any legal or disciplinary history. Visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

**For additional information about our services**, you may visit the SEC's website at [adviserinfo.sec.gov](https://adviserinfo.sec.gov) by searching CRD #110944. If you would like additional, up-to-date information or a copy of this disclosure, please contact our firm at (816) 833-6650.

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