

# **Stewardship Financial Advisors, LLC**

**345 Corporate Center Court  
Stockbridge, Georgia 30281**

**770.507.0025**

**[www.stewardshipfinancialadv.com](http://www.stewardshipfinancialadv.com)**

## **Firm Disclosure Brochure**

**May 17, 2016**

This brochure provides information about the qualifications and business practices of Stewardship Financial Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at 770.507.0025. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Stewardship Financial Advisors, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information about which you determine to hire or retain an adviser.

Additional information about Stewardship Financial Advisors, LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ***Summary of Material Changes***

Stewardship Financial Advisors, LLC (“Stewardship Financial Advisors, we, us, our, ours”) provides its disclosure brochure initially when we enter into an advisory agreement with you. Annually we will provide a summary of materials changes which have been made since our last annual update. The summary will include information on where you may obtain an updated copy of our brochure. We may also provide updated disclosure information about material changes on a more frequent basis. Any summaries of changes will include the date of our last annual update of our brochure.

**There are no material changes since the last annual update to our brochure on March 7, 2016.**

Currently, our brochure may be requested by contacting Shane Hunter, at 770.507.0025 or [shane.hunter@ceteraadvisors.com](mailto:shane.hunter@ceteraadvisors.com). Our brochure is also available on our website at [www.stewardshipfinancialadv.com](http://www.stewardshipfinancialadv.com). We will provide you with a new brochure at any time without charge.

Additional information about our company is also available via the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The SEC’s website also provides information about any persons affiliated with Stewardship Financial Advisors who are registered as investment adviser representatives of Stewardship Financial Advisors. Information on our investment adviser representatives who work with your account can be found in our brochure supplements.

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## **Advisory Business**

Stewardship Financial Advisors, LLC, located in Stockbridge, Georgia, is a limited liability corporation organized under the laws of Georgia and is registered with the U.S. Securities & Exchange Commission as an investment adviser. Our firm was founded in 1999 and is owned by Charles B. Pyke, Jr.

## **Asset Management Program**

In managing your investment portfolio, we consider your financial situation, risk tolerance, investment horizon, liquidity needs, tax considerations, investment objectives, and any other issues important to your state of affairs. After thorough discussion of these areas we work with the client to determine which investment model is appropriate for the client to meet their needs. Currently we have six different investment models ranging from Capital Preservation to Aggressive Growth.

Each of these models has a Target Asset Mix that we accomplish utilizing mutual funds, exchange traded funds (ETFs) and individual security selection. The individual investments in each of the models is reviewed on a quarterly basis to assure they continue to meet our stringent requirements for performance, upside opportunity, downside protection, and other measures as determined by our Investment Committee. The models are rebalanced as necessary to ensure we are maintaining our Target Asset Mix.

Should we decide to utilize another Investment Adviser who will act as our sub-adviser we will consult with the client to determine if the sub-adviser is suitable for their portfolio. As appropriate we will determine what percentage of the portfolio the sub-adviser should manage. Sub-adviser will provide appropriate disclosure information about their management style and background to the client's assessment.

We rely on continued contact with the client to ensure that client's expectations are being met and the chosen model is still appropriate for the client. The client should notify us promptly if there are any changes in their financial situation or investment objectives or if they wish to impose any reasonable restrictions upon the management of their account.

As of May 17, 2016, we manage approximately \$280.7 million in client assets on a discretionary basis or thru a Subadvisor Agreement. Charles B Pyke, Jr, is a Registered Representative with Cetera Advisors LLC, and as of December 31, 2015 manages \$93 million in mutual funds, various insurance and annuities, and nonpublic traded REITs.

## **Educational Seminars**

We sponsor seminars for marketing and educational purposes. These seminars may be given in conjunction with Pyke & Associates, PC, an affiliated law firm specializing in estate planning. There are no fees charged for these seminars.

## ***Fees and Compensation***

We offer our investment advisory services on a fee-only basis. Our fee is calculated based upon the market value of the assets in your account on the last day of the previous quarter.

Broker-dealers and other financial institutions that hold client accounts are referred to as custodians (“custodian/ broker-dealer”). Your custodian/broker-dealer determines the values of the assets in your portfolio.

Fees for the initial quarter are based on the value of your cash and securities on the date the custodian/broker-dealer receives them and are prorated based upon the number of calendar days in the calendar quarter that our agreement is in effect. Our fee schedule is described below:

<b><u>Assets Under Management</u></b>	<b><u>Advisory Fee<sup>1</sup></u></b>
\$0 to \$250,000	1.45%
\$250,001 to \$1,000,000	1.25%
\$1,000,001 to \$3,000,000	1.05%
\$3,000,001 and above	.85%

*<sup>1</sup>All fees are negotiable at our sole discretion.*

The fees are per account registration. For example, if a husband has two IRAs they are combined together for breakpoint, but a husband’s IRA and a wife’s IRA are NOT combined for purpose of break point.

You must authorize us to have the custodian/broker-dealer pay us directly by charging your account. This authorization must be provided in writing. One-fourth of the annual fee is charged each calendar quarter.

Your custodian/broker-dealer provides you with statements that show the amount paid directly to us. You should review and verify the calculation of our fees. Your custodian/broker-dealer does not verify the accuracy of fee calculations.

In addition to our fee, you will be required to pay other applicable charges such as:

- custodial fees,
- brokerage commissions,
- transaction fees,
- internal fees and expenses charged by mutual funds or exchange traded funds (“ETFs”), and
- other fees and taxes on brokerage accounts and securities transactions.

Mutual fund companies, ETFs, and variable annuity issuers charge internal fees and expenses for their products. These fees and expenses are in addition to any advisory fees charged by us. Complete details of these internal fees and expenses are explained in the prospectuses for each investment. You are strongly encouraged to read these explanations before investing any money. You may ask us any questions you have about fees and expenses.

If you purchase mutual funds through the custodian/broker-dealer, you may pay a transaction fee that would not be charged if the transactions were made directly through the mutual fund company. Also, mutual funds held in accounts at brokerage firms may pay internal fees that are different from funds held at the mutual fund company.

While you may purchase shares of mutual funds directly from the mutual fund company without a transaction fee, those investments would not be part of our advisory relationship with you. This means that they would not be included in our investment strategies, investment performance monitoring, or portfolio reallocations.

Please be sure to read the section entitled “Brokerage Practices,” which follows later in this brochure.

Our advisory fees are charged in arrears. Should you terminate the advisory agreement we have entered into within five (5) business days from the date the agreement is executed, you will not be charged any fees.

Should either one of us terminate the advisory agreement we have entered into before the end of a billing period, you will be charged a pro-rata fee for that quarter. The amount to be charged to you is calculated by dividing the most recent advisory fee you paid by the total number of days in the quarter. This daily fee is then multiplied by the number of calendar days in the quarter that our agreement was in effect. This

amount, which equals the amount we earned for the partial quarter, is charged for our fee for that quarter.

Our advisory representatives are also registered representatives and investment adviser representatives of Cetera Advisors, LLC (“Cetera”), a registered broker/dealer, member FINRA/SIPC, and registered investment adviser. If you choose to implement your financial plan through Cetera, commissions may be earned by your financial advisor in addition to any fees paid for advisory services. In addition, the financial advisor may be entitled to a portion of the internal expense fees (such as 12b-1 fees) charged by mutual funds.

Our advisory representatives may also be licensed with various insurance companies. Commissions may be earned by our financial advisors if insurance products are purchased through these insurance companies.

Our advisory representatives may also recommend various asset management firms. If you establish an investment advisory relationship with one of these firms, our financial advisors may share in the advisory fees you pay to these asset management firms.

The above arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation we receive rather than based upon your needs. We will explain the specific costs associated with any recommended investments with you upon request. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. Additionally, you have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

### ***Performance-Based Fees***

Performance-based fees are designed to give a portion of the returns of an investment to the investment adviser as a reward for positive performance. The fee is generally a percentage of the profits made on the investments.

We do not charge performance-based fees on any of our client accounts.

### ***Types of Clients***

We provide advisory services primarily to high net worth individuals, including their trusts, estates and retirement accounts.

## ***Methods of Analysis, Investment Strategies and Risk of Loss***

We select specific investments for your portfolios through the use of fundamental analysis. Fundamental analysis is a method of evaluating a company that has issued a security by attempting to measure the value of its underlying assets. It entails studying overall economic and industry conditions as well as the financial condition and the quality of the company's management. Earnings, expenses, assets, and liabilities are all important in determining the value of a company. The value is then compared to the current price of the issuing company's security to determine whether to purchase, sell or hold the security.

Additionally, we may utilize the recommendation of the services of third-party sub-advisers to help implement their investment advice as described above.

Although we manage your portfolio in a manner consistent with your risk tolerances, there can be no guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

Our investment strategies may include long-term and short-term purchases and sales, as well as the use of model portfolios. You may place reasonable restrictions on the strategies to be employed in your portfolio and the types of investments to be held in your portfolio.

All investments involve risks that can result in loss:

- loss of principal,
- a reduction in earnings (including interest, dividends and other distributions), and
- the loss of future earnings.

Additionally, these risks may include:

- market risk,
- interest rate risk,
- issuer risk, and
- general economic risk.

## ***Disciplinary Information***

We have not been the subject of any legal or disciplinary events that would be material to your evaluation of our business or the integrity of our management.

## ***Other Financial Industry Activities and Affiliations***

As explained under "Fees and Conditions" above, our advisory representatives are



licensed as registered representatives with Cetera. Certain advisory representatives are also licensed as insurance agents with various insurance companies. These arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation your advisory representative can receive rather than based upon your needs.

As previously noted, we will explain the specific costs associated with any recommended investments upon request. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. You have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

Our advisory representatives may also recommend various asset management firms. If you establish an investment advisory relationship with one of these firms, our financial advisors may share in the advisory fees you pay to these asset management firms.

Because the compensation we receive may vary depending upon the adviser selected, we may have a conflict of interest in recommending certain advisers to you. To address this potential conflict we consider the following factors in the selection of an unaffiliated manager:

- the management style, performance, reputation, pricing and reporting capabilities of the unaffiliated investment manager;
- your risk tolerance, goals and objectives, as well as investment experience;
- the amount of assets you have available for investment; and
- our familiarity and preference for a particular manager.

You are under no obligation to follow our recommendations.

The relationship of Stewardship Financial Advisors, Pyke & Associates, PC (an estate planning law firm), Asset & Risk Management, LLC (a life and long-term care insurance agency), and KP&B Tax Planning, LLC (a tax return preparation firm) involves referring clients to each of the firms. A Disclosure and Authorization form is signed by all clients who wish to do business with any of the three firms. There is no compensation between the entities for referrals. Pyke & Associates PC and Stewardship Financial Advisors co-sponsor seminars for marketing and educational purposes. There are no fees charged for these seminars.

### ***Code of Ethics; Participation or Interest in Client Transactions and Personal Trading***

We have adopted a *Code of Ethics* (“Code”) to address the securities-related conduct of our advisory representatives and employees. The *Code* includes our policies and

procedures developed to protect your interests in relation to the following:

- the duty at all times to place your interests ahead of ours;
- that all personal securities transactions of our advisory representatives and employees be conducted in a manner consistent with the *Code* and avoid any actual or potential conflict of interest, or any abuse of an advisory representative's or employee's position of trust and responsibility;
- that advisory representatives may not take inappropriate advantage of their positions;
- that information concerning the identity of your security holdings and financial circumstances are confidential; and
- that independence in the investment decision-making process is paramount.

We will provide a copy of the *Code* to you or any prospective client upon request.

We do not buy or sell securities for our firm that we also recommend to clients. Our advisory representatives and employees are permitted to buy or sell the same securities for their personal and family accounts that are bought or sold for your account(s).

The personal securities transactions by advisory representatives and employees may raise potential conflicts of interest when they trade in a security that is:

- owned by you or
- considered for purchase or sale for you.

We have adopted policies and procedures that are intended to address these conflicts of interest. These policies and procedures:

- require our advisory representatives and employees to act in your best interest,
- prohibit favoring one client over another, and
- provide for the review of transactions to discover and correct any same-day trades that result in an advisory representative or employee receiving a better price than a client.

Advisory representatives and employees must follow our procedures when purchasing or selling the same securities purchased or sold for you.

## ***Brokerage Practices***

If we recommend that your account be managed through our relationship with Cetera Advisors LLC ("Cetera"), we recommend that your broker-dealer/custodian

be Pershing, LLC (“Pershing”). Pershing will assist us in servicing your account. We are independently owned and operated and not affiliated with Pershing. Our use of Pershing is, however, a beneficial business arrangement for us and for Pershing. Information regarding the benefits of this relationship is described below.

In recommending Pershing as custodian and as the securities brokerage firm responsible for executing transactions for your portfolios, we consider, at a minimum, Pershing’s:

- existing relationship with us,
- financial strength,
- reputation,
- reporting capabilities,
- execution capabilities,
- pricing, and
- types and quality of research.

The determining factor in the selection of Pershing to execute transactions for your accounts is not the lowest possible transaction cost, but whether Pershing can provide what is in our view the best qualitative execution for your account.

Pershing provides us with access to its institutional trading and custody services, which includes:

- brokerage,
- custody,
- research, and
- access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

We are not required to effect a minimum volume of transactions or maintain a minimum dollar amount of client assets to receive these services.

Pershing also makes available to us other products and services that benefit us but may not benefit you directly. Some of these products and services assist us in managing and administering our client accounts, such as software and other technology that:

- provide access to account data such as:
  - duplicate trade confirmations,
  - bundled duplicate account statements, and
  - access to an electronic communication network for client order entry and account information;
- facilitate trade execution, including:

- access to a trading desk serving advisory participants exclusively and
- access to block trading which provides the ability to combine securities transactions and then allocate the appropriate number of shares to each individual account;
- provide research, pricing information and other market data;
- facilitate payment of our fees from client accounts; and
- assist with back-office functions, record keeping and client reporting; and
- receipt of compliance publications.

Pershing also makes available to us other services intended to help us manage and further develop our business. These services may include:

- consulting,
- publications and conferences on practice management,
- information technology,
- business succession,
- regulatory compliance, and
- marketing.

Pershing may also make available or arrange for these types of services to be provided to us by independent third parties. Pershing may discount or waive the fees it would otherwise charge for some of the services it makes available to us. It may also pay all or a part of the fees of a third party providing these services to us. Thus, we receive economic benefits as a result of our relationship with Pershing, because we do not have to produce or purchase the products and services listed above.

Because the amount of our compensation or the products or services we receive may vary depending on the custodian/broker-dealer we recommend to be used by our clients, we may have a conflict of interest in making that recommendation. Our recommendation of specific custodian/broker-dealers may be based in part on the economic benefit to us and not solely on the nature, cost or quality of custody and brokerage services provided to you and our other clients. We nonetheless strive to act in your best interests at all times.

Commissions and other fees for transactions executed through Pershing may be higher than commissions and other fees available if you use another custodian/broker-dealer firm to execute transactions and maintain custody of your account. We believe, however, that the overall level of services and support provided to our clients by Pershing outweighs the benefit of possibly lower transactions cost which may be available under other brokerage arrangements.

Many of the services described above may be used to benefit all or a substantial number of our accounts, including accounts not maintained at through Pershing. We do not attempt to allocate these benefits to specific clients.

You may direct us in writing to use a particular broker-dealer to execute some or all of the transactions for your account. If you do so, you are responsible for negotiating the terms and arrangements for the account with that broker-dealer. We may not be able to negotiate commissions, obtain volume discounts, or best execution. In addition, under these circumstances a difference in commission charges may exist between the commissions charged to clients who direct us to use a particular broker or dealer and other clients who do not direct us to use a particular broker or dealer.

## ***Review of Accounts***

We perform an initial review of your overall financial condition that includes the following areas:

- asset protection,
- estate planning,
- retirement income,
- taxes, and
- investments

All accounts receive an internal review on an annual basis.

In addition to the internal review, we meet with you on a semiannual or annual basis to review your accounts. That review is documented as well. All reviews are performed by the Chief Compliance Officer or a designated investment advisor representative of Stewardship Financial Advisors.

We monitor the performance of the sub-adviser, if any. In the event we determine that the sub-adviser is not performing consistent with our expectations and your financial objectives, we will recommend to you that the sub-adviser be terminated or replaced. You will make the final determination as to the retention, termination, substitution, or replacement of any sub-adviser. You are required to execute an agreement with the sub-adviser in addition to the advisory agreement with us.

Subsequent to the initial review, we periodically review your financial affairs and the portfolio and then recommend adjustments, if needed, to the portfolio.

You will receive statements from the custodian/broker-dealer at least quarterly. These statements identify your current investment holdings, the cost of each of those investments, and their current market values.

## ***Client Referrals and Other Compensation***

We receive certain economic benefits as a result of our participation in Pershing's institutional program. Those benefits are described in detail in the preceding section entitled "Brokerage Practices."

We do not directly or indirectly compensate any person who is not one of our advisory representatives or employees for client referrals.

## ***Custody***

You will receive statements from the custodian/broker-dealer that holds your investment account on at least a quarterly basis. We urge you to carefully review these statements. You should verify that the transactions in your account are consistent with your investment goals and the objectives for your account. We also encourage you to contact your advisory representative or our Chief Compliance Officer should you have any questions or concerns regarding your account.

## ***Investment Discretion***

We offer our advisory services on a discretionary basis.

We do so through a limited trading authority so that we do not need advance approval from you to determine the type and amount of securities to be bought and sold for your accounts. By the discretionary authority granted, we have the ability to choose the broker-dealer through which transactions will be executed, although you may in writing direct us to use a broker-dealer of your choice. We do not, however, have the ability to withdraw funds from your account (other than to withdraw our advisory fees which, may only be done with your prior written authorization.) This discretion is used in a manner consistent with the stated investment objectives for your account, if you have given us written authorization to do so. We only exercise discretion in accounts where we have been authorized by you. This authorization is typically included in the investment advisory agreement you enter into with us. You have the opportunity to place reasonable restrictions on the type of securities to be included in your account.

## ***Voting Client Securities***

We do not take any action or give any advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which your accounts may be invested. In addition, we do not take any action or give any advice with respect to any securities held in any accounts that are named in or subject to class action lawsuits. We will, however, forward to you any information received by us regarding proxies

and class action legal matters involving any securities held in your accounts.

For accounts subject to the provisions of The Employment Retirement Income Security Act of 1974 (“ERISA”), the plan fiduciary specifically keeps the authority and responsibility for the voting of these proxies. The plan and its trustees agree to indemnify Stewardship Financial Advisors against any and all liability that may incur under ERISA because of a failure to vote proxies with respect to securities held in the account.

### ***Financial Information***

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to you and we have not been the subject of a bankruptcy proceeding.

# Stewardship Financial Advisors, LLC

Charles B. Pyke, Jr.

CRD # 3194050

345 Corporate Center Court  
Stockbridge, Georgia 30281

770.507.0025

[www.stewardshipfinancialadv.com](http://www.stewardshipfinancialadv.com)

## Brochure Supplement

March 2, 2016

**This brochure supplement provides information about Charles B. Pyke, Jr. that supplements the Stewardship Financial Advisors brochure. You should have received a copy of that brochure. Please contact Shane Hunter if you did not receive the Stewardship Financial Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Charles B. Pyke, Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**



## ***Educational Background and Business Experience***

Charles B. Pyke, Jr.

*Year of birth:* 1965

*Formal education:*

- BA – Finance; Auburn University; 1988
- Emory University – Law School; Doctor of Law 1991

*Business background:*

- Pyke & Associates, P.C. , Attorney; (04/96 – Present)
- Stewardship Financial Advisors, LLC. Owner; Advisory Representative; (1999 – Present)
- Stewardship Capital Management, LLC. Owner (2014 – Present)
- KP&B Tax Planning, LLC; Owner (12/2006 – Present)
- Asset & Risk Management, LLC; Owner (01/2011 – Present)
- Cetera Advisors LLC (formerly, Multi Financial Corp.); Registered Representative; (2000 – Present)

## ***Disciplinary Information***

Charles Pyke has not been the subject of any legal or disciplinary event.

## ***Other Business Activities***

Charles Pyke is also a registered representative and investment adviser representative of Cetera Advisors LLC (“Cetera”), a registered broker/dealer, member FINRA/SIPC, and registered investment adviser. If you choose to implement your financial plan through Cetera, commissions may be earned by your financial advisor in addition to any fees paid for advisory services. In addition, the financial advisor may be entitled to a portion of the internal expense fees (such as 12b-1 fees) charged by mutual funds.

Charles Pyke is also licensed with various insurance companies. Commissions may be earned by our financial advisors if insurance products are purchased through these insurance companies.

The above arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation we receive rather than based upon your needs. We will explain the specific costs associated with any recommended investments with you upon request. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. Additionally, you have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

Charles Pyke is the sole owner of Pyke & Associates, PC an estate planning law firm. Charles Pyke is also the owner of KP&B Tax Planning, LLC, a tax planning and tax return preparation business, and Asset & Risk Management, LLC, an insurance agency. Services within these entities are provided by an individual not associated with Stewardship Financial Advisors.

### ***Additional Compensation***

Charles Pyke may receive compensation for non-advisory services that he may provide as disclosed above. Such compensation would be in addition to the advisory and other fees that Stewardship Financial Advisors may receive.

### ***Supervision***

Mr. Pyke is the sole owner of Stewardship Financial Advisors. As such, there is no person who supervises his activities. Nevertheless, Mr. Pyke is required to adhere to our compliance policies and procedures and our firm's Code of Ethics.

# Stewardship Financial Advisors, LLC

J. Shane Hunter

CRD # 2750226

345 Corporate Center Court  
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770.507.0025

[www.stewardshipfinancialadv.com](http://www.stewardshipfinancialadv.com)

## Brochure Supplement

March 2, 2016

**This brochure supplement provides information about J. Shane Hunter that supplements the Stewardship Financial Advisors brochure. You should have received a copy of that brochure. Please contact Shane Hunter if you did not receive the Stewardship Financial Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Shane Hunter is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Educational Background and Business Experience***

J. Shane Hunter

*Year of birth:* 1973

*Formal education:*

- BA – Finance; Georgia State University; 1995

*Business background:*

- Stewardship Financial Advisors, LLC Financial Planner; (05/05 – Present)
- Cetera Advisors LLC (formerly Multi Financial Corp.); Registered Representative; (2005 – Present)
- SunTrust Bank; Investment Consultant; (1996 – 05/05)

*Professional Designations:*

**Certified Financial Planner™**, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) is a voluntary professional designation granted by the Certified Financial Planner Board of Standards, Inc. in the US. A candidate for the designation must meet the following requirements: Bachelor’s Degree (or higher) from an accredited college university; three years of full-time personal financial planning experience; completion of a comprehensive program of study; successful passing of a 10-hour exam; and agree to be bound by the Standards of Professional Conduct, the ethical and practice standards for CFP® professionals. After certification, continued use of the designation mandates 30 hours of continuing education every two years and on-going commitment to the ethics and practice standards.

## ***Disciplinary Information***

Shane Hunter has not been the subject of any legal or disciplinary event.

## ***Other Business Activities***

Shane Hunter is also a registered representative and investment adviser representative of Cetera Advisors LLC (“Cetera”), a registered broker/dealer, member

FINRA/SIPC, and registered investment adviser. If you choose to implement your financial plan through Cetera, commissions may be earned by your financial advisor in addition to any fees paid for advisory services. In addition, the financial advisor may be entitled to a portion of the internal expense fees (such as 12b-1 fees) charged by mutual funds.

The above arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation we receive rather than based upon your needs. We will explain the specific costs associated with any recommended investments with you upon request. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. Additionally, you have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

### ***Additional Compensation***

Shane Hunter may receive compensation for non-advisory services that he may provide as disclosed above. Such compensation would be in addition to the advisory and other fees that Stewardship Financial Advisors may receive.

### ***Supervision***

Mr. Hunter is supervised by Charles Pyke. Mr. Pyke can be reached at 770.507.0025.

We supervise Mr. Hunter by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics. We will monitor the advice that Mr. Hunter gives to you by performing the following periodic and on-going reviews:

- A review of relevant account opening documentation when the relationship is established;
- A review of account transactions;
- Review custodial information on a quarterly basis to assess account activity;
- Perform annual oversight so that Mr. Hunter is aware of your current financial situation, objectives, and individual investment needs; and
- A review of client correspondence on an as needed basis.

# Stewardship Financial Advisors, LLC

Matt S. Godleski

CRD # *5546277*

345 Corporate Center Court  
Stockbridge, Georgia 30281  
770.507.0025

[www.stewardshipfinancialadv.com](http://www.stewardshipfinancialadv.com)

## Brochure Supplement

March 2, 2016

**This brochure supplement provides information about Matt S. Godleski that supplements the Stewardship Financial Advisors brochure. You should have received a copy of that brochure. Please contact Matt Godleski if you did not receive the Stewardship Financial Advisors brochure or if you have any questions about the contents of this supplement.**

**Additional information about Matt Godleski is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Educational Background and Business Experience***

Matt S. Godleski

*Year of birth:* 1983

*Formal education:*

- BS – Family & Consumer Sciences; University of Georgia; 2009

*Business background:*

- Stewardship Financial Advisors, LLC Financial Planner; (10/2010 – Present)
- Cetera Advisors LLC (formerly Multi Financial Corp.); Registered Representative; (2010 – Present)
- GV Financial Advisors; (1/2009 – 6/2010)

*Professional Designations:*

**Certified Financial Planner™**, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) is a voluntary professional designation granted by the Certified Financial Planner Board of Standards, Inc. in the US. A candidate for the designation must meet the following requirements: Bachelor’s Degree (or higher) from an accredited college university; three years of full-time personal financial planning experience; completion of a comprehensive program of study; successful passing of a 10-hour exam; and agree to be bound by the Standards of Professional Conduct, the ethical and practice standards for CFP® professionals. After certification, continued use of the designation mandates 30 hours of continuing education every two years and on-going commitment to the ethics and practice standards.

## ***Disciplinary Information***

Matt Godleski has not been the subject of any legal or disciplinary event.

## ***Other Business Activities***

Matt Godleski is also a registered representative and investment adviser representative of Cetera Advisors LLC (“Cetera”), a registered broker/dealer, member

FINRA/SIPC, and registered investment adviser. If you choose to implement your financial plan through Cetera, commissions may be earned by your financial advisor in addition to any fees paid for advisory services. In addition, the financial advisor may be entitled to a portion of the internal expense fees (such as 12b-1 fees) charged by mutual funds.

The above arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation we receive rather than based upon your needs. We will explain the specific costs associated with any recommended investments with you upon request. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. Additionally, you have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

### ***Additional Compensation***

Matt Godleski may receive compensation for non-advisory services that he may provide as disclosed above. Such compensation would be in addition to the advisory and other fees that Stewardship Financial Advisors may receive.

### ***Supervision***

Mr. Godleski is supervised by Charles Pyke. Mr. Pyke can be reached at 770.507.0025.

We supervise Mr. Godleski by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics. We will monitor the advice that Mr. Godleski gives to you by performing the following periodic and on-going reviews:

- A review of relevant account opening documentation when the relationship is established;
- A review of account transactions;
- Review custodial information on a quarterly basis to assess account activity;
- Perform annual oversight so that Mr. Godleski is aware of your current financial situation, objectives, and individual investment needs; and
- A review of client correspondence on an as needed basis.