

Program Brochure

For

Stewardship Asset Management, LLC

Unified Managed Account Program
(the “Program”)

This Brochure provides information about the Stewardship Asset Management, LLC and the Unified Managed Account Program (the “Program”) that should be considered before becoming a Program client. Stewardship Asset Management, LLC is located at 885 Sedalia Street, Suite 102, Ocoee, FL 34761 . This information has not been approved or verified by any governmental authority.

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1. Background of Stewardship Asset Management, LLC

Stewardship Asset Management LLC (“SAM” or the “Firm”) is a Member-managed Florida limited liability company that offers investment advisory and other management services to its Clients. SAM provides investment management and investment advisory services through independent investment advisors, and it also serves institutional Clients such as Christian ministries, foundations and churches; as well as pension or profit-sharing plans, trusts, estates, and corporations. Investment advice and other services are tailored to each Client’s stated objectives and needs.

To assist the Firm in providing investment advisory services to its Clients, the Firm has entered into an agreement with Envestnet Asset Management, Inc. (“Envestnet”). Envestnet provides a platform for SAM to offer the investment program that SAM has created. As described in more detail below, the Firm uses a number of independent asset managers as part of its investment program. Envestnet helps the Firm choose the independent asset managers the Firm utilizes, and Envestnet also provides numerous back office administrative services to SAM. Because of its relationship with Envestnet, SAM is able to create, sponsor, and distribute its program more efficiently for its Clients.

2. The Unified Managed Account Program

SAM is committed to providing excellence in Biblically Responsible Investment (“BRI”) Management. SAM’s Investment Advisory Services consist of its development of its own Unified Managed Account Program (the “Program”) for its Clients, and its researching and choosing independent investment managers to manage the Model Portfolios SAM has created for its Program. SAM provides fee-based investment management services utilizing multiple independent asset managers who are highly regarded managers in their respective asset classes.

A Unified Managed Account (“UMA”) is an actively managed portfolio of securities that combines the expertise of one or more institutional asset managers in one portfolio. The investment strategy provides investors with smaller accounts with good diversification. Clients placed in UMAs obtain the following advantages:

- Highly regarded institutional separate account managers.
- Diversification by asset class, industry and sector.
- Simplified Account Paperwork - Each portfolio is held in a single custodial account which simplifies new account processing.
- Comprehensive Performance Reporting - Performance reporting is focused on the combined portfolio, not the individual managers.

The Firm’s UMA portfolios are as follows:

SAM Multi-Cap Core UMA

The SAM Multi-Cap Core UMA is for investors whose objective is maximum long-term growth and can tolerate potentially significant volatility in pursuit of that objective. This UMA invests in a diversified portfolio of domestic equities that the manager believes has the potential for high long-term growth.

SAM Global Growth UMA

The Global Growth UMA is for investors whose objective is maximum long-term growth and can tolerate potentially significant volatility in pursuit of that objective. This UMA invests in a diversified portfolio of both domestic and international equities that the managers believe have the potential for

high long-term growth. This UMA will have at least two (2) separate Managers covering the international and domestic asset classes.

SAM Global Moderate Growth UMA

The Global Moderate Growth UMA is for investors whose objective is long-term growth and who want a moderate allocation to fixed income in order potentially to reduce volatility in pursuit of that objective. The Global Moderate Growth UMA will typically have an allocation to fixed income within a range of 15-25% of the UMA.

SAM Global Conservative Growth UMA

The Global Conservative Growth UMA is for more conservative investors who still want to be positioned for long-term growth and want to allocate a more conservative amount toward equities. They must be willing to tolerate a reasonable amount of volatility in pursuit of that objective. The Global Conservative Growth UMA will typically have an allocation to fixed income within a range of 25-35%.

SAM Global Balanced UMA

The Global Balanced UMA is for investors who want a balanced approach to growth and income. The Global Balanced UMA is appropriate for our most conservative investors who still want or need an allocation to equities for long-term growth and can tolerate a modest amount of volatility in pursuit of that objective. The Global Balanced UMA will typically have an allocation to fixed income within a range of 40-50%.

To assist the Firm in meeting its goals of enabling its Clients to invest Biblically Responsibly and to have a large range of portfolios that are managed well, SAM has contracted with Envestnet Asset Management, Inc. to provide the platform upon which SAM operates its Program. As part of its platform, Envestnet provides its Clients with an extensive range of investment advisory services through its Private Wealth Management programs, including Multi-Manager Accounts (“MMA”) and Unified Managed Accounts (“UMA”), (together, the “Envestnet Programs”).

Specifically, as part of its platform and its agreement with SAM, Envestnet provides the services described below for all of SAM’s Clients:

- Assessment of the Client’s investment needs and objectives
- Investment Policy Statement design
- Development of an Asset Allocation strategy designed to meet the Client’s objectives
- Recommendations on suitable style allocations
- Identification of appropriate managers and investment vehicles suitable to the Client’s goals
- Evaluation of certain select asset managers and investment vehicles meeting style and allocation criteria
- Engagement of selected asset managers and investment vehicles on behalf of the Client
- Ongoing monitoring of individual asset manager’s performance and management
- Review of Client accounts to ensure adherence to policy guidelines and asset allocation
- Recommendations for account rebalancing, if necessary
- Trading for the independent third party investment managers
- Daily trade and account reconciliation
- Client service requests such as deposits, withdrawals, etc.
- Online reporting of Client account’s performance and progress

3. Strategic Relationships

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For Clients in the UMA, the Client is offered a single portfolio that, like the MMA program, can access multiple asset managers representing various asset classes. This investment model delivers the benefits of a traditional separately managed account in a single, broadly-diversified portfolio. SAM through its Strategic Partner, Envestnet, provides overlay management services for UMA accounts and the Client directly owns the underlying securities in the portfolio. Clients who elect to participate in the MMA will provide certain information to Envestnet about their objectives, risk tolerance and other personal private information. Envestnet will provide information to the sub-managers that it deems necessary for the sub-manager to provide appropriate investment advice. Clients are not typically permitted to communicate directly with the money managers.

SAM generally will only use this grant of discretion to replace investment vehicles, including sub-managers, when it deems such a change is necessary; to rebalance a Client's account as agreed between the Client and SAM; and to liquidate sufficient assets to pay the Program Fee when necessary and advisable. However, there may be situations in which SAM will fully utilize this grant of discretion, such as to liquidate a position.

SAM may enter into solicitor relationships with individuals ("Solicitors") who in turn offer our services to members of the public. Through these arrangements, we pay a cash referral fee to the Solicitor based upon a percentage of our advisory fee. The referral fee is paid pursuant to a written agreement and this information is disclosed to Clients prior to or at the time of entering into an investment advisory agreement.

Envestnet Program Investments

For the Envestnet Programs, SAM selects and monitors individual asset managers and investment vehicles that correspond to the proposed asset classes and styles referenced above. These asset managers are known as “Approved Sub-Managers,” and they make investment decisions for the Clients. SAM evaluates these managers specializing in each of the asset categories listed, including Equities (Large Cap Growth, Large Cap Value, International, Mid and Small Cap) and Fixed Income. SAM will recommend an asset allocation (and managers within an asset category) based upon the Client’s needs and objectives. In some cases, managers will supply SAM with a model portfolio, and SAM will invest Client assets accordingly.

Biblically Responsible Investing (BRI) and Screening Companies

SAM believes that, as stewards of God’s resources, the morality of investments is equally as important as the performance of investments. As a result, SAM encourages its investment managers to emphasize companies whose virtues and values reflect Biblical principles (e.g., integrity, promotion of traditional family values, strong corporate governance, good stewardship of God’s creation, etc.). In addition, the Firm utilizes an approach of avoiding companies known to be involved in promoting abortion, pornography, homosexuality, liquor, and tobacco. Knowing that we live as “salt and light” in a fallen world, and that we as Christians are to be in the world, but not of the world, SAM attempts to avoid investments in companies involved in these areas. After extensive due diligence of the various companies that provide BRI Screening research, SAM has chosen the BRI Institute (www.BRIinstitute.com), from which to receive research and information about companies to attempt to meet its objective of investing in a Biblically responsible manner. The Firm believes that the BRI Institute is the leader in screening research for Biblically Responsible Investing. The BRI Institute was founded by Rusty and Carol Leonard to provide the independent research necessary for Christians to align their investments with Biblical principles. Their research is utilized by major Christian organizations such as the Presbyterian Church in America (PCA), the North American Mission Board of the Southern Baptist Convention, and others.

Manager Research, Due Diligence, Selection and Monitoring

Because of the Firm’s commitment to excellence in Biblically Responsible Investing; SAM places a high priority on its responsibility to select highly regarded and successful Managers and to “Manage the Managers.” In addition to the research of the Firm’s own Investment Committee, which is comprised of two of its executive officers, who each have over twenty (20) years of experience in various aspects of the investment management industry, SAM utilizes the vast resources of Portfolio Management Consultants, Inc. (“PMC”), Envestnet’s investment consultancy, which is one of the leaders in investment management and research in the nation. In addition to rigorous quantitative and qualitative due diligence, SAM also does extensive Performance Attribution Analysis to help ensure that the managers the Firm selects are superior. In performing Performance Attribution Analysis, SAM does an extensive review of every security bought and sold over the previous five (5) years to determine the impact of the Firm’s BRI screens on the historical performance of Managers.

Research Methods

SAM’s research team, which includes Michael Winkle, CFA, Jeff Rogers, and outside consultants such as PMC, has responsibility for two primary areas pertaining to investment advice: (i) asset allocation and portfolio construction and (ii) asset manager and investment vehicle evaluation. With respect to asset allocation and portfolio construction, SAM uses demographic and financial information provided by the Client (such as age, risk tolerance, and general financial situation) and the Client’s personal investment

adviser or registered representative to assess the Client's risk profile and investment objectives in determining an appropriate plan for the Client's assets. The research team uses proprietary analytical tools and commercially available optimization software applications (such as Mobius M-Search database, Morningstar, and Barra) to develop its asset allocation strategies. Factors used to develop the asset allocation process include historical rates of risk and return on various asset classes, correlation across asset classes, and risk premiums, among others.

Manager Evaluation

SAM employs a rigorous multi-phase approach to researching and selecting managers suitable for participation in its investment programs, "Approved Sub-Managers." Approved Sub-Managers are evaluated using data and information from several sources, including the manager and independent databases.

Among the types of information analyzed are historical performance, investment philosophy, investment style, historical volatility and correlation across asset classes. Also reviewed are the manager's Form ADV Part II, as well as portfolio holdings reports that help demonstrate the manager's securities selection process. To ensure accuracy, Envestnet on behalf of SAM attempts to verify all information by comparing it to publicly available sources.

The investment professionals at the investment management firms are a primary source of information to SAM, providing quantitative and qualitative information. In addition, SAM employs several publicly available databases from independent sources, including Nelson's Directory of Investment Managers, the Mobius M-Search database, Morningstar, Barra, Bloomberg and Russell Mellon. These databases are used to verify the information provided by the managers.

SAM seeks managers with a variety of investment strategies in an effort to make a wide range of investment strategies available.

4. Program Fees

SAM provides discretionary money management services to its Clients for a fee based on the Clients' assets under management. SAM requires its Clients to have custody of their assets held with specific custodians that support SAM's and its independent asset managers' platforms. These Custodians provide monthly statements to the Clients. Custodians known to meet these qualifications include Pershing, Charles Schwab, and Fidelity Investment Advisors Group (individually, the "Custodian").

Compensation to the Firm for Investment Advisory Services will be calculated in accordance with the schedules below.

UMA Fee Schedule:

Market Value of Assets	Annual Percentage Fees*
Between \$50,000 and \$250,000	1.10% on assets
Over \$250,000	1.00% on assets

* The above Fee Schedule is all-inclusive and include all Program Sponsor, Platform, Investment Manager, clearing and custody, and BRI screening fees. (Please note that the Fee Schedules assume that the Clients transactions are cleared through Pershing Advisor Services. Other clearing firms/Custodians may have higher fees.

See each Client's respective Custodian's fee schedule for more details concerning fees charged.)

The above fee schedule includes all normal Investment Management Fees; including Fees for Sub-Managers, Clearing, Custody and Trading, Platform Provider and Program Sponsor. It is important to note that the all inclusive Investment Management Fee may cost the client more or less than the same services would have cost had they been purchased separately. Any such difference could result from the cost of the individual services, the negotiated rates for transactions and the quantity of transactions or from other circumstances.

The fees are paid by Client to the Firm on a quarterly basis in advance based upon the net asset value of the Client's account at the end of the previous quarter. Each Client is required to execute a document in which the Client grants the custodian of the Client's assets the authority to deduct the quarterly fee described above directly from the Client's account(s). As a result, the quarterly fees are paid directly to SAM from the Client's account(s) by the custodian of the Client's assets upon Envestnet's calculation of the quarterly fee. Clients can review their accounts online at Envestnet.

The quarterly fee will be equal to the applicable Annual Percentage Fee, multiplied by the net asset value of the Client's account(s) (as reported on the Envestnet account statement at the end of the quarter prepared, which the Client can review online), divided by the number of days in the current year and multiplied by the number of days in the quarter for which SAM will render the investment advisory services. Fees for partial quarters at the commencement or termination of this Agreement will be billed on a prorated basis contingent on the number of days the account was open during the quarter. Client may be required to pay, in addition to the Firm's fee, a proportionate share of any underlying fees and charges assessed by the securities themselves, such as mutual fund fees. Payment of fees may result in the liquidation of Client's securities if there is insufficient cash in the account. The Client bears responsibility for verifying the accuracy of fee calculations. The Client is responsible for reviewing the Envestnet online statement and ensuring that all calculations represented in the account statement are correct.

5. Termination

The Terms and Conditions for the Program contain termination provisions. An agreement may be canceled by either party at any time, for any reason, upon receipt of 30 days prior written notice. Clients will receive a prorated refund of any pre-paid quarterly program fee, based upon the number of days remaining in the quarter after the termination date. Clients are not charged a liquidation fee if securities are to be delivered in-kind.

The Firm's fees are negotiable, and the Firm, in its sole discretion, may decide whether to charge a specific Client a fee for Investment Advisory Services that is different than the fees set forth in the basic fee schedule above.

SAM will use its best judgment and good faith efforts in rendering services to each Client. SAM cannot warrant or guarantee any particular level of account performance, or that any account will be profitable over time. Not every investment decision or recommendation made by the Firm will be profitable.

SAM does not guarantee the future performance of Clients' Accounts or any specific level of performance, the success of any investment decision or strategy that SAM and/or its selected managers may use, or the success of the Firm's overall management of the Accounts. Each Client understands that investment decisions made for his or her Account by the Firm are subject to various market,

currency, economic, political and business risks, and that those investment decisions will not always be profitable.

6. Conditions for Managing Accounts

SAM typically requires its Clients to have a portfolio size of at least minimum portfolio size of \$50,000 to utilize the Firm's UMA Model Portfolios.

7. Proxy Voting

Although SAM has discretion in its investment advisory services Clients' accounts, the Firm does not, and will not, vote proxies on behalf of Client. Proxy voting is generally delegated to the asset managers to which Client assets are allocated. In the unlikely event that an asset manager is not responsible for voting proxies on behalf of a Client, the Client shall be responsible for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the Client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the assets. If the Client is responsible for voting proxies on the Client's own behalf, SAM will answer questions from Client regarding proxy-voting matters in an effort to assist Client in determining how to vote a proxy. However, the final decision concerning how to vote a proxy rests with Client.

8. Other Important Information Concerning Fees and Other Client Charges

Clients should be aware that advisory fees are charged on all mutual fund shares that they designate as Program assets, including shares on which clients may have previously paid a sales charge. Also, to the extent that cash used for investments in an Account comes from redemptions of clients' other non-managed Fund investments, clients should consider the cost, if any, of the sales charge(s) previously paid and redemption fees that would be incurred. Such redemption fees would be in addition to the Program fee on those assets. Clients should be aware that such redemptions and exchanges between Funds that participate in the Program might have tax consequences, which should be discussed with their independent tax advisor.

Clients may be able to purchase shares of mutual funds outside of the Program directly from the mutual fund issuer, its principal underwriter or a distributor without purchasing the services of the Program or paying the Program Fee on such shares (but subject to any applicable sales charges). Certain Funds are offered to the public without a sales charge. In the case of mutual funds offered with a sales charge, the prevailing sales charge (as described in the mutual fund prospectus) may be more or less than the applicable Program Fee.

Clients should be aware that they may incur other fees to unaffiliated third parties, such as retirement plan administration fees, deferred sales charges on mutual funds initially deposited in the account, 12b-1 fees, as well as mutual fund management fees and other mutual fund expenses.

9. Participation Or Interest in Client Transactions

Jeff Rogers, SAM's Chief Inspiration Officer, is a Registered Representative of QA3 Financial. There may be instances when Mr. Rogers recommends to his QA3 clients that they become clients of SAM and invest funds with SAM. If one of Mr. Rogers' QA3 clients becomes a SAM client and liquidates securities held in the client's account to have funds to invest with SAM, Mr. Rogers, as a Registered

Representative of QA3, would likely effect the securities transactions to liquidate the client's securities positions to invest with SAM. As the Registered Representative making these securities transactions, Mr. Rogers would receive compensation for these securities transactions.

As a result, a conflict of interest may exist between Mr. Rogers' interests and those of QA3's clients. As noted above, however, Mr. Rogers will only advise QA3 clients to become clients of SAM when he believes it to be in the best interests of the QA3 client. Furthermore, the QA3 clients will never be under any obligation to become SAM Clients and invest funds with SAM. The amount of compensation Mr. Rogers receives may be more than what he would have received if the client participated in other programs of the sponsor or paid separately for the investment advice, brokerage, and other services. Therefore, he may have a financial incentive to recommend this program over other programs and services.

In addition, SAM's executive officers may buy and sell some of the same securities for their own personal accounts that the Firm buys and sells for its Clients. The accounts of the executive officers will be managed in the same manner as the accounts of each of the Firm's Clients. In all instances the executive officer(s) will purchase or sell securities for their own accounts only after trading of that same security has been completed in Client accounts, or in the case of purchases of mutual funds or similar investments that are made in block trades, only in the same block trades as the Firm's Clients. Personal security transactions by persons associated with SAM are subject to the Firm's policies and procedures, which include various reporting, disclosure and approval requirements. The Firm's policies and procedures apply not only to transactions by the individual, but also to transactions for accounts in which each person has a related interest, such as a spouse, or minor children.

It is the express policy of SAM that no executive officer or person employed by the Firm may purchase or sell any security prior to a transaction being implemented for an advisory account; thereby, preventing such executive officers and employees from benefiting from transactions placed on behalf of advisory Clients.

SAM has a Code of Ethics that its executives and employees are required to follow. The Code of Ethics outlines proper conduct related to all services provided to Clients. The Firm's chief compliance officer regularly evaluates the Firm's performance to ensure compliance with the code of ethics. In general, the Code of Ethics consists of the following core principles: (1) The interests of Clients will be placed ahead of the Firm's or the Firm's executives or employees own investment interests; (2) the Firm's executives and employees are expected to conduct their personal securities transactions in accordance with the Firm's Personal Trading Policy and will strive to avoid any actual or perceived conflict of interest with the Clients; (3) the Firm's executives and employees will not take inappropriate advantage of their positions with the Firm; (4) the Firm's executives and employees are expected to act in the best interest of each of the Firm's Clients; and (5) the Firm's executives and employees are expected to comply with state and federal securities laws.

A COPY OF THE CODE OF ETHICS IS AVAILABLE TO ANY CLIENT OR PROSPECTIVE CLIENT UPON REQUEST.

10. Business Affiliations and Conflicts of Interest

The Firm's Chief Executive Officer, Dann Harris, spends the majority of his time (approximately 80%) as an Independent Consultant. In his independent consulting business, Mr. Harris consults, coaches, mentors and trains business owners, executives and managers from organizations of all sizes. In his

consulting business, Mr. Harris has worked with numerous companies in varying industries, from manufacturers to health centers, banks to non-profits including large churches, and other companies. He has developed many customized programs that help executives implement processes that lead to measurable behavioral change at all levels in organizations.

Michael Winkle, CFA, SAM's Chief Investment Officer, is the president and founder of Market Trend Investors Inc. ("MTI"). Mr. Winkle spends approximately 95% of his time working with MTI, which provides independent, exclusive, out-of-the mainstream, real-time investment strategy and market analysis to financial institutions and corporations. MTI produces and monitors fundamental and technical analysis on over 180 industry, sector, and investment style indexes in order to determine potential investment opportunities and changes that might impact manager's portfolios. Specifically, MTI's discipline focuses on three (3) distinct areas: 1) Fundamental analysis on the upcoming changes in the top-down environment; 2) A bottoms-up look at over 160 equal weighted industry groups and the S&P industry groups; and 3) Technical market analysis and group stock analysis.

Jeff Rogers, the Chief Inspiration Officer of SAM, concentrates the majority of his efforts (approximately 70% of his time) toward Stewardship Wealth Management, LLC, of which he is Founder and Managing Partner. Mr. Rogers' work for Stewardship Wealth Management is concentrated on Financial Planning, Wealth Management, investments and investment advisory services. Mr. Rogers is also licensed to provide insurance services to Clients through Stewardship Wealth Management, LLC. Insurance products are provided to Clients for personal, estate and business needs. This activity accounts for approximately 5% of Mr. Rogers' time.

Other Financial Industry Activities or Affiliations

As outlined above, SAM's Chief Inspiration Officer, Jeff Rogers, is the Founder and Managing Partner of Stewardship Wealth Management, LLC ("SWM") where he provides financial planning and wealth management services, as well as insurance services, to the company's clients. In addition, Mr. Rogers is the President and Chief Executive Officer of Stewardship Legacy Coaching, LLC ("SLC"), a Registered Investment Adviser. In his work with SLC, Mr. Rogers concentrates on sales of investments and investment advisory services to SLC's clients.

In his work with both SWM and SLC, Mr. Rogers may recommend to those companies' clients that they become clients of SAM and invest funds with SAM. As a result, a conflict of interest may exist between Mr. Rogers' interests and those of SWM's and SLC's clients. However, Mr. Rogers will only advise SWM and SLC clients to become clients of SAM when he believes it to be in the best interests of the SWM and/or SLC client(s). Furthermore, neither SWM nor SLC clients will ever be under any obligation to become SAM Clients and invest funds with SAM.

In addition, Jeff is a Registered Representative of QA3 Financial, a registered broker-dealer, which is a member of the Financial Industry Regulatory Authority ("FINRA"). QA3 Financial also operates a Registered Investment Advisory Firm, of which Mr. Rogers is an Investment Advisory Representative through SWM. QA3 Financial ("QA3") is a diversified financial services company engaged in the sale of investment products.

In his role as a Registered Representative of QA3, Mr. Rogers may refer QA3 clients interested in investment advisory services like SAM's to the Firm to become clients of SAM and invest funds in SAM's program. As a result, a conflict of interest may exist between Mr. Rogers' interests and those of QA3's clients. However, Mr. Rogers will only advise QA3 clients to become clients of SAM when he

believes it to be in the best interests of the QA3 client. Furthermore, the QA3 clients will never be under any obligation to become SAM Clients and invest funds with SAM.

Mr. Rogers is also a licensed insurance representative with various companies throughout the country and has been working in this capacity since 1983.

11. Education and Business Standards

Any individual associated with SAM, who is involved in determining or giving investment advice, is required to have a college degree and/or a professional designation such as J.D., MBA, CFA, CPA, CFP®, CIMA®, or equivalent experience in the securities industry.

12. Education and Business Background

H. Dann Harris, Chief Executive Officer

Born 1945

Educational Background

Bachelors of Science, Business Administration and Economics, Culver-Stockton College, 1968

Business Background

2002 – Present, Independent Consultant

2006 – Present, Senior Business Strategist, Stewardship Wealth Management, LLC

1998 – 2002, Senior Vice President of Marketing and Sales, Sunset Financial (a subsidiary of Sunset Life Insurance Company)

1994 – 1998, Regional Vice President, Kansas City Life Insurance Company

1986 – 1993, Chief Agency Officer and Vice President, Christian Mutual Life

Michael Winkle, CFA, MBA, Chief Investment Officer

Born 1955

Educational Background

Bachelors of Science, Finance, University of Missouri, 1976

Masters of Business Administration, Finance, University of Missouri, 1980

Certified Financial Analyst (CFA®), 1983

Business Background

1989 – Present, Founder and President, Market Trend Investors, Inc.

1984 – 1989, Vice President, Chief Strategist, Reimer and Koger

1977 – 1984, Assistant Vice President, Senior Market Analyst and Portfolio Manager, Waddell & Reed

Jeffrey P. Rogers, CEP, Chief inspiration Officer

Born 1961

Educational Background

Word of Life Bible Institute, Graduated 1981

Attended Franklin Pierce College of Law and Business, 1982-1983

Attended Northeastern University, 1983-1985

Attended American College, 1983-1985

Certified Estate Planner (CEP), 1998

Qualified Kingdom Advisor, 2007

Certified LifeStewardship Advisor, 2007

Securities industry licenses: Series 6, 7, 24, 63, and 65

Florida insurance licenses: Life, Disability and Variable Contracts

Jeff is currently pursuing a Masters of Science in Financial Services from the Institute of Business and Finance in San Diego.

Business Background

1983 – Present, Founder and Managing Partner, Stewardship Wealth Management, LLC, Financial Planning, Investments & Insurance, Ocoee, FL

2002 – Present, President and CEO, Stewardship Legacy Coaching, LLC, Registered Investment Advisor, Ocoee, FL

2002 – Present, Member (Shareholder) and Chairman of the Board, The Stewardship Alliance, LLC, a LifeStewardship Coaching Firm, Princeton, IN

2005 – Present, Adjunct Faculty Instructor, The LifeStewardship Institute; an educational Institute that trains Attorneys, Financial Advisors, Accountants and Ministry Development Officers in advanced Charitable Estate Planning techniques. The Institute is hosted by Southwestern Baptist Theological Seminary, Fort Worth, TX.

1994 – Present, President, Stewardship Estate Planning, Inc., Estate Planning Consultants, Ocoee, FL

2006 – Present, Registered Representative. QA3 Financial Corp., Broker/Dealer and Investment Advisory Firm, Omaha, NE

1994 – 2006, Registered Representative, G.A. Repple & Company, Inc., Broker/Dealer and Investment Advisory Firm, Casselberry, FL

1993 – 1994, Vice President of Marketing, Ameritrust Estate & Charitable Planning Services, Estate Planning Firm, Orlando, FL

13. Account Reviews

Accounts are reviewed by Chief Investment Officer Michael Winkle, CFA or qualified staff members. All reviews are either conducted or supervised by Mr. Winkle. All accounts are reviewed for trade reconciliation and accuracy on a daily basis by Envestnet Asset Management, Inc. (“Envestnet”) with which SAM has entered into an agreement to assist the Firm in providing services to its Clients. Account asset allocation percentages are reviewed on an ongoing basis by Envestnet and are formally reviewed not less than monthly by Mr. Winkle. SAM also reviews accounts when Envestnet’s Manager Console indicates that accounts should be reviewed due to certain factors. In addition, SAM’s executive officers informally review the Firm’s Sub-Advisors on a monthly basis for performance, style drift, and adherence to Biblically Responsible Investment screens.

All investment advisory clients receive customized online quarterly performance reports of their accounts, which present time-weighted returns net of fees. In addition, clients have the ability to obtain daily access to their account information online. Through the online access, clients can access information pertaining to their account positions, asset allocation, cost basis, performance information, etc. Investment advisory clients also receive standard account statements from the custodian of their accounts on a monthly basis.

14. Additional Compensation

The Firm may receive compensation from Envestnet for recommending or referring clients to Envestnet’s Private Wealth Management program.