

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED 07/15/2011**

**SCOTT G. THOMAS**

**STEWARDSHIP MATTERS, INC. dba STEWARDSHIP MATTERS  
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MAITLAND, FL 32751  
407-644-9411**

**This brochure supplement provides information about Mr. Thomas that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Thomas if you did not receive Mr. Thomas' brochure or if you have any questions about the contents of this supplement.**

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

## **Item 2 Educational Background and Business Experience**

**Scott G. Thomas**

Year of Birth: 1962

### **Formal Education after high school:**

University of Central Florida, BS, 1987

### **Business Background:**

02/2011 – Present, Stewardship Matters, Inc., President

11/2006 – 02/2011, QA3 Financial Corp. Registered Representative

12/2004 – 11/2006, GunnAllen Financial, Inc., Registered Representative

07/2001 – 12/2004, G.A. Repple & Company, Registered Representative

### **Designation and Appointments:**

2001 Chartered Financial Consultant

2006 CWPP™

2006 CAPP™

2010 Chartered Advisor in Philanthropy®

### **The Chartered Advisor in Philanthropy® (CAP®)**

The Chartered Advisor in Philanthropy® (CAP®) provides you with the knowledge and skills needed to help clients and donors achieve their highest aspirations for self, family, and society. This credential helps to:

- Position you as a confidante to clients and donors as they plan for a better life in a better world.
- Integrate gift planning with estate planning, business succession planning, and investment advisory services.
- Integrate gift planning with a nonprofit's major gift and planned gift programs.
- Emerge in your community as a leader whose legacy — via clients and donors — will live for generations

These are graduate-level courses, and, in the process, you can earn credit toward a Master of Science in Financial Services degree.

The CAP® program is designed for self-study, leading to an objective exam in a local exam center. All courses include pre-recorded lectures in which the professor who created the course, Phil Cubeta, guides you through the material step by step. It is like having your own private tutor. And, you can review these lectures at your convenience, any time day or night.

The Chartered Advisor in Philanthropy® (CAP®) is designed to bring advisors and nonprofit gift planners together with a common body of knowledge and a common credential to better serve the highest capacity donors and clients. By helping our donors and clients achieve their highest aspirations, including their vision of a better world, CAPs uplift the communities in which they

participate. These are graduate-level courses, and you can earn credit toward a Master of Science in Financial Services degree.

The CAP<sup>®</sup> program consists of three courses. Each is designed for self-study, leading to an objective exam in a local exam center. In addition, weekly webinars are offered to bring CAP<sup>®</sup> students into conversation with each other about how the material can be used to help clients, donors, and our communities.

The program is offered at the graduate level, and is part of The American College's Masters of Science in Financial Services program. (Any two CAP<sup>®</sup> courses can be counted as electives towards the MSFS degree). However, the courses are carefully written so that those coming to the program from fundraising or grant-making backgrounds do not need any prior credentials or training in tax or finance. Instead, you will bring the skills and passion that add your unique contribution to the mix. Advisors will learn from you, just as you learn from them, as you interact in the online conversation. For advisors, the courses provide an insight into the process of philanthropic planning, including but not limited to, tax, tools and techniques.

Over 500 professionals from many disciplines have taken CAP<sup>®</sup>. The interdisciplinary diversity of our group is intentional. We are a growing network across the professions to help bring our respective "bodies of knowledge" into a practical synthesis for the benefit of those we serve. These professionals include:

- Attorneys
- CPAs
- Development officers
- Planned giving officers
- Financial planners/wealth advisors
- Insurance professionals
- Philanthropic advisors in family offices

Philanthropic advisors working with wealthy families on strategic grant-making

### **ChFC®:**

Mr. Thomas has the professional designation, Chartered Financial Consultant. The ChFC<sup>®</sup> is offered by The American College. To receive the ChFC<sup>®</sup> designation, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.

Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience. The following activities meet the required business experience qualifications included in the ChFC<sup>®</sup> certification process.

Insurance and health care:

- Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.
  - Company management and operations in positions involving substantial responsibility.
- Financial services and employee benefits
- Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.
  - Financial institution management and operations in positions involving substantial responsibility.

Other:

- University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education.
- Government regulatory service in a responsible administrative, supervisory, or operational capacity.
- Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

All ChFC®s who matriculated after June 30, 1989 are subject to the PACE Recertification Program. If you are a ChFC® who falls into any of the following specified categories, you are required to earn 30 hours of CE credit every two years:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment advisor
- Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

If you have earned all 30 CE credits through The American College, you do not have to sign and file a statement of compliance. The College will record CE credits you earned at The College and notify you when you have met the requirements.

If you are a ChFC® subject to PACE but do not fall into one of the above categories, you are exempt from the CE requirements. You will be required to notify The College of your exempt status every reporting period, as long as the exemption applies.

The following topics were covered under the program:

- Financial Planning: Process and Environment
- Fundamentals of Insurance Planning
- Income Taxation
- Planning for Retirement Needs
- Investments
- Fundamentals of Estate Planning
- Financial Planning Applications
- The Financial System in the Economy

- Estate Planning Applications
- Executive Compensation
- Financial Decisions for Retirement

### **Certified Wealth Preservation Planner (CWPP™)**

The CWPP™ is a one of a kind designation given to advisors that complete a 24-hour educational course (either in person or through online education) and pass a 240-question multiple choice examination and a three (3) question essay examination. The course is focused on the overall topic of wealth preservation which includes the following topics.

The topics covered in the CWPP™ course are:

- Asset Protection (both domestic and offshore)
- Deferred Compensation
  - WealthBuilder Annuity
  - Leverage Bonus Plans (LBP)
- Mortgages/Equity Harvesting/1% CFA Mortgage
- Qualified Plans
  - 401k
  - Profit sharing plans
  - New comparability plans
  - Money purchase plans
  - Defined benefit (DB) plans
  - 412(i) DB plans (and carve out planning)
- Employee Stock Ownership Plans (ESOPs)
- Estate Planning: basic and Advanced”
- Life Insurance
  - Whole life
  - Term Life
  - Return of premium term
  - Universal Life
  - Indexed Universal Life
  - Variable Life
- IRAs (advanced planning)
- Annuities
  - Fixed
  - Indexed Equity
  - Variable
- Accounts Receivable (A/R) Leveraging/Financing
- Life Settlements
- Section 79 Plans
- VEBAs (and 419A(f)6 plans)
- International Tax Planning
- QPIP® (Mitigating the 75% tax trap)
- Charitable Planning
  - Charitable Gift Annuities

- Charitable Remainder Trusts
- Charitable Lead Trusts
- Family Foundations
- Reverse Mortgages
- Long Term Care Insurance
- Health Insurance

### **Certified Asset Protection Planner (CAPP™)**

The CAPP™ is a one of a kind designation given to advisors that complete a eighteen-hour educational course (either in person or through online education) and pass an 180-question multiple choice examination and a two (2) question essay examination. The course is focused on the more specific topic of asset protection.

The CAPP™ certification was created for advisors who do not have a need to learn about the other topics in the CWPP™ course (although we at the WPI believe the other topics are vitally important to advising the high income/net worth client) or simply do not have the time to sit for the 24-hour CWPP™ program which includes an additional 18-hours of education.

In turn, while CWPP™ advisors will be well versed in the area of asset protection CAPP™ advisors have gone that extra mile to study the topic more in depth they can be worthy of a CAPP™ designation.

Asset protection is almost a completely ignored topic by estate planning attorneys and CPAs/accountants and by financial planners, insurance advisors and real estate brokers/agents. While the topic is almost completely ignored by most advisors, the topic is fast becoming the most important topic to any client that has a significant income (\$150,000 or more a year) or a client that has a net worth in excess of \$2,000,000.

The CAPP™ course was created to deal specifically with topics that pertain to the narrow topic of “asset protection” (vs. the more global concept of wealth preservation).

Most advisors that call themselves asset protection experts really do not deal with complete asset protection. Most asset protection specialists simply deal with protecting professional clients from obvious creditors like the patient who sues a doctor, a client that sues an attorney, CPA, accountant, financial planner, architect or stock broker.

There are other creditors out there that an asset protection attorney needs to protect their clients from. Those other creditors are the federal and state governments that are trying to take as much of a client’s money as possible via income and estate taxes and gift taxes. Also, the government dictates that clients must divest themselves of nearly all assets before receiving aid for nursing home assistance. Finally, the client can lose money to every day expenses should he/she not have an adequate amount of disability insurance.

The WPI definition of a creditor is any person or entity that can take a client’s money through the means of a lawsuit or through a state or federal statute.

The topics covered in the CAPP™ course are as follows:

- Asset Protection Part I
- Asset Protection Part II

- Asset Protection Part III
- Asset Protection Part IV
- Asset Protection Part V
- Asset Protection Part VI
- Asset Protection Part VII
- Asset Protection Part VIII
- Deferred Compensation (income tax reduction)
- Long Term Care Insurance
- Accounts Receivable Leveraging
- Annuities (stock market protection)
- The Maximizer (stock market protection)
- Advanced Estate Planning Part I (estate tax reduction)
- Captive Insurance Companies (income tax reduction, estate tax reduction)
- International Tax Planning (Using International VUL Policies)
- VEBAs/419 Plans (estate tax planning, long term care planning)
- Mortgages/Equity Stripping

Pre-requisites: Basic Estate Planning, Disability Insurance, Life Insurance

### **Item 3 Disciplinary Information<sup>1</sup>**

If there are legal or disciplinary events material to your evaluation of Mr. Thomas, we are required to disclose all material facts regarding those events.

We have determined that there is nothing to disclose in this regard.

### **Item 4 Other Business Activities**

- A. If Mr. Thomas is actively engaged in any investment-related business or occupation, including if he is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

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<sup>1</sup> **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Mr. Thomas to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Thomas to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

1. If a relationship between the advisory business and Mr. Thomas' other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

Mr. Thomas is licensed to sell insurance and may in his individual capacity offer insurance products to advisory clients who are never obligated to purchase. In order to mitigate any conflict of interest Mr. Thomas will always put the interests of the clients before that of Stewardship Matters or its affiliated persons.

2. If Mr. Thomas receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation he receives. We must explain that this practice gives him an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

- B. If Mr. Thomas is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of his income or involve a substantial amount of his time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of his time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

## **Item 5 Additional Compensation**

If someone who is not a *client* provides an economic benefit to Mr. Thomas for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include his regular salary. Any bonus that is based, at least in part, on the number or amount of sales, *client* referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

## **Item 6 Supervision**

We are required to explain how we *supervise* Mr. Thomas, including how we monitor the advice he provides to you. Our firm has to provide the name, title and telephone number of the *person* responsible for supervising his advisory activities on behalf of our firm.



Mr. Thomas is the sole principal and Chief Compliance Officer and as such has no internal supervision placed over him. He is however bound by our firm's Code of Ethics.

### **Item 7 Requirements for State-Registered Advisers**

A. In addition to the events listed in Item 3 of Part 2B, if Mr. Thomas has been *involved* in one of the events listed below, we disclose all material facts regarding the event.

1. An award or otherwise being *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:

- (a) an investment or an *investment-related* business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

2. An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding* involving any of the following:

- (a) an investment or an *investment-related* business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

B. If Mr. Thomas has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

We have nothing to disclose in this regard.