



STEWARDSHIP
FINANCIAL ADVISORS, LLC

Stewardship Financial Advisors, LLC (“SFA”) is an SEC-registered investment advisor that provides advisory services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. As part of these services we manage individual client accounts on a discretionary basis. We provide wealth management services including investment management. For more information about these services please see Item 4 of our ADV Part 2A, available [here](#).

Monitoring	Securities in Client accounts are monitored on a regular and continuous basis by the Advisory Persons of SFA. Formal reviews are generally conducted at least annually, or more or less frequently depending on the needs of the Client. Additional reviews may be necessary if there are changes in market conditions, political or economic conditions, or changes in a client’s financial situation.
Investment Authority	SFA generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by SFA. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by SFA will be in accordance with each Client's investment objectives and goals.
Investment Offerings	We do not currently limit our advice to proprietary products, or a limited menu of products or types of investments.
Requirements	SFA generally does not impose a minimum account size for establishing a relationship.

For additional information, see Items 4 and 7 of our ADV 2A, available [here](#).

Key questions to ask:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

SFA charges advisory fees, on a per account basis, based on a percentage of a client’s assets under management ranging from 0.85% - 1.45% per annum. Advisory fees are calculated by SFA or its delegate and deducted from the Client’s account(s); SFA shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client’s account(s) at the respective quarter-end date. Therefore, the more assets there are in your advisory account, the more you will pay in fees; thus, the firm has an incentive to grow your accounts and may encourage you to increase the assets in your account. SFA’s management fee is exclusive of, and SFA does not receive, brokerage commissions, transactions fees, and other related custodial costs and expenses.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs may reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information, please see Item 5 of our ADV 2A, available [here](#).

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs? How much will be invested for me?

What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

Financial planning and consulting recommendations may pose a conflict between the interests of the Advisor and the interests of the Client. For example, a recommendation to increase the level of investment assets with the Advisor would pose a conflict, as it would increase the advisory fees paid to the Advisor. On the other hand, more of your investments would be actually managed and monitored by the Advisor. Clients are not obligated to implement any recommendations made by the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to effect the transaction through the Advisor. For more information about our conflicts, please see Item 4 of our ADV Part 2A, available [here](#).

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

How do your financial professionals make money?

Our financial professionals' compensation includes an annual fixed salary and a discretionary bonus. Bonuses are based on multiple factors, including but not limited to how well the team member adheres to our firm's core values, mission statement, creed and code of ethics. These factors may vary, and none of our advisors' compensation is tied solely to the investment performance or asset value of a client's account. Nevertheless, this compensation structure creates an incentive to onboard new clients and add value to existing client's accounts.

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

No. A free and simple search tool to research us and our financial professionals is available at investor.gov/CRS.

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

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at (770) 507-0025 or contacting the Chief Compliance Officer, Shane Hunter at shane.hunter@ceteraadvisors.com.

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