



I am a representative of Cetera Advisors LLC (Cetera Advisors), which is dually registered as a broker-dealer and a registered investment adviser (RIA) with the Securities and Exchange Commission. We have delivered a copy of a document entitled Form CRS to you. The Form CRS contains information regarding the products and services that Cetera Advisors offers, how we are compensated, conflicts of interest, and limitations on the products or services that we provide. This statement contains important information regarding services that I offer through entities other than Cetera Advisors. I encourage you to read this statement in conjunction with the Form CRS.

Cetera Advisors offers both securities brokerage and fee-based investment advisory services. I also offer investment advisory services through another RIA, listed below in the space labeled "ORIA Name." Cetera Advisors performs supervision of the trading activity that I direct through the ORIA, but they do not own or control it.

The investment advisory services that I offer through the ORIA may have different costs, features, and investment options than those available in programs offered by Cetera Advisors. On your request, I will provide you with a written summary of all of the services that I provide. If you have questions or would like additional information, please let me know.

Financial Professional Name: Charles B Pyke, Jr.

ORIA Name: Stewardship Financial Advisors, LLC