

Customer Relationship Summary (Form CRS) – April 19, 2024

Introduction

Stewardship Financial Services, Inc., doing business as Stewardship Financial Planning, Inc. (“SFP”), is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Investment advisory services and fees differ from brokerage services and fees. It is important that you understand these differences. You can research firms and financial professionals using free and simple tools from the SEC at www.investor.gov/CRS. That site also provides educational materials about broker-dealers, investment advisers and investing.

Please note: Stewardship has adhered to the SEC’s specific and detailed requirements regarding the content and format of this Form CRS.

Relationships and Services

What investment services and advice can you provide me?

Our firm offers the following advisory services on a flat-fee or hourly basis: **asset management, retirement planning, college funding planning, insurance needs analysis, selection of insurance products, budgeting and cash flow, savings and withdrawal strategies, and advice and services on unique situations.**

For clients that sign up for Stewardship’s “Annual Retainer Service,” Stewardship will monitor Stewardship-recommended mutual funds and ETFs throughout the year for management changes, investment strategy or fund objective changes, closure to additional investments and sustained and significant under-performance.

Stewardship offers discretionary and non-discretionary asset management. Stewardship’s approach and work for both is the same. For non-discretionary asset management, Stewardship obtains written client permission prior to executing trades. For discretionary asset management, trades are executed without written permission. For both, trades are recommended / determined during annual or semi-annual updates, or if funds are replaced in between updates, or if down markets create buying opportunities.

Clients can lower their fees by executing recommended trades themselves.

Our recommended investments are limited to no-load mutual funds, exchange-traded funds (ETFs), federally insured certificates of deposit, and Treasury securities. However, at your request, we’ll provide advice on a best-effort basis on other types of investments.

Stewardship has no account minimums. In other words, clients may open accounts and invest as little as one dollar. However, Stewardship does have a minimum charge of \$800 for a two hour “work session.”

All advisory services are customized for each client’s particular needs. This is done through meetings, data collection from multiple questionnaires, and, typically, multiple follow up communications. Clients may impose investment restrictions.

For more detailed information, see Stewardship’s Form ADV, Part 2A (Items 4 and 7). There are instructions to link to that document at the bottom of page 2.

Ask your financial professional: 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?

Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Stewardship will charge you in one of four ways:

- 1) For one-time project work, a flat fee that typically ranges from \$2,000 to \$6,000, due upon delivery, less a \$500 initial deposit.
- 2) For “retainer” clients, annual fees ranging from \$2,000 to \$5,000, typically billed quarterly.
- 3) A two-hour “work session” for \$800. This is Stewardship’s minimum fee and is due at the end of the work session,
- 4) Hourly work at \$290 an hour, billed in 15-minute increments. Payment schedules vary but are typically once a month.

All fees are negotiable. Stewardship will never let fees prevent you from getting the help you need. Retainer fees are adjusted each year to match inflation.

You will also incur fees charged by Stewardship’s recommended funds. These fees are detailed in each fund’s prospectus. For

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some funds, when buying or selling, you may also pay transaction fees to your custodian. Stewardship does not receive any portion of the fund or transaction fees. 100% of Stewardship's revenue comes from its clients.

You will pay fees whether you make or lose money on your investments. Fees and costs will 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 about our fees and costs, please see Item 5 – Fees and Compensation, in our Form ADV Part 2A. There are instructions to link to that document at the bottom of page 2.

Ask your financial professional: 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, and how much will be invested for me?

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

Stewardship always acts as a fiduciary and as an investment advisor. By law, **when we act as your investment adviser**, which we always will, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way some other financial advisers make money can create conflicts with your interests. For the following reasons, Stewardship believes we have no conflicts of interest when advising you: 1) We charge flat or hourly fees, fully disclosed before any work is done. 2) We sell no products. 3) We do not charge a percentage of assets. 4) We give advice without requiring that we manage your assets. 5) 100% of our revenue comes from our clients. Stewardship's business model is designed to always put your interests first and avoid conflicts of interest. We will always advise what is best for you, even if that means recommendations that result in less work, and less revenue, for us. We encourage you to challenge us to confirm there will be no conflicts of interest when we advise you.

Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

For additional information, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation in our Form ADV Part 2A. There are instructions to link to that document at the bottom of page 2.

How do your financial professionals make money?

One hundred percent of our income comes from client fees.

Disciplinary History

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

No. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals. John Belluardo's CRD number is 1920731,

You can also go to <https://www.sec.gov/check-your-investment-professional> and search for name John Belluardo

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

Additional Information

You can find additional information about our investment advisory services and a copy of the most recent Form CRS at <https://adviserinfo.sec.gov/> Click on the "Firm" tab, enter CRD number 128676, then click search. Next, click "more details" for our firm. Then, to see our ADV Part 2A and Part 2B, click on "Part 2 Brochures." To see the current Form CRS, click on "Part 3 Relationship Summary." You can also call us at 914-380-1421 to receive the most recent version of this Form CRS

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