

## Client Relationship Summary (Form ADV Part 3) June 15, 2020



### **Item 1. Introduction**

Stewardship Partners Investment Counsel, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. This document gives you a summary of the types of services and fees we offer. Please visit <https://www.investor.gov/CRS> for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

### **Item 2. Relationships and Services**

#### ***What investment services and advice can you provide me?***

Stewardship Partners provides investment advisory services, on a discretionary and non-discretionary basis, for high net worth individuals and institutional clients. Each account is managed in accordance with the investment objectives and any restrictions set by the client.

In addition to portfolio management, Stewardship Partners may offer clients advice and assistance in establishing their investment goals and objectives and asset allocation advice. Our services may include evaluation of your personal and financial circumstances, needs and goals, including a review of financial and other assets, income risk tolerance, tax status and other factors unique to you.

In a discretionary account, Stewardship Partners is granted the authority by you to determine the securities or other assets to purchase or sell in the account. Stewardship Partners will monitor your separately managed account and will purchase and sell securities and other assets in the account consistent with the investment strategy or strategies selected by you (or your Financial Advisor on your behalf) as part of your overall investment plan. Stewardship Partners does not custody or take possession of your assets.

#### ***What are the requirements to open an account?***

Generally, Stewardship Partners account minimum is \$50,000. Exceptions may be made under certain circumstances. (See ADV Part 2A Item 7)

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### ***What experience, licenses, education and other qualifications do our professionals have?***

All of our Portfolio Managers hold the Chartered Financial Analyst, which is a globally respected graduate level investment credential (See ADV Part 2B for a comprehensive listing of education and experience)

### **Item 3. Fees, Costs, Conflicts, and Standard of Conduct**

#### ***What fees will I pay?***

Fees and costs affect the value of your account over time. Stocks or exchange-traded funds can have a separate commission.

Our fees are payable quarterly in advance, and are calculated based on the value of an account's assets on the last business day of each calendar quarter. Our standard management fee rates are 1.00% annually, but we usually charge lower fees for accounts managed through wrap-fee programs or pursuant to other consulting or referral arrangements. (See ADV Part 2A Item 5)

You will pay fees and costs 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

#### ***Conflicts and Standard of Conduct***

When Stewardship Partners acts as your investment adviser, we are required 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.

Stewardship Partners has adopted a Code of Ethics describing its standards of business conduct, potential conflicts of interest and fiduciary duties. (See ADV Part 2A Item 11)

### **Item 4. Disciplinary History**

#### **Do we or our financial professionals have legal or disciplinary history?**

We do not, as noted on Form ADV Part 1, Item 11.

### **Item 5. Additional Information**

For additional information on our advisory services, see our [Brochure](#) . If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact our Chief Compliance Officer at 800.930.6949.