

# Client Relationship Summary (Form ADV Part 3) December 16, 2024



## 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 individuals, 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 buy 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. In a nondiscretionary account, you make the ultimate decision regarding the purchase or sale of investments. 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.)

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

Our portfolio managers hold undergraduate degrees in finance and have extensive experience in managing investment portfolios. (See ADV Part 2B for a comprehensive listing of education and experience.)

### **Conversation Starter:** 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?

## 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, exchange-traded funds, and mutual funds may incur separate trade commissions or other expenses.

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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 other expenses you are paying.

***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 adviser, 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. For example, the more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to deposit assets in your account.

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.)

***How do your financial professionals make money?***

Stewardship Partners and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you.

**Conversation Starter:** 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 expenses, and how much will be invested for me? How might your conflicts of interest affect me, and how will you address them?

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

***Do you or our financial professionals have legal or disciplinary history?***

No, we do not, as noted on Form ADV Part 1, Item 11.

**Conversation Starter:** Ask your financial professional:

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

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

For additional information on our advisory services, see our brochure. If you have any questions, need additional information, or would like another copy of this Client Relationship Summary, then please contact our Chief Compliance Officer at 1-800-930-6949.

**Conversation Starter:** Ask your financial professional:

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