

Introduction

Steward Inc. ("Steward") is an Investment Adviser registered with the Securities and Exchange Commission ("SEC"). Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/crs, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We provide comprehensive financial planning to address all areas of your financial life. We also provide investment management services to make sure your portfolio is aligned with your goals and values. As part of our investment management services, we use our trading and portfolio management system to monitor your portfolio on a daily basis. Should you choose us as your investment advisor, you will be granting us limited power of attorney with discretionary trading authority over your accounts. That mouthful just means you authorize us to buy, sell, and trade in stocks and bonds, mutual funds, exchange traded funds and other securities without consulting you first. We'll do this when we need to invest those assets in harmony with your Investment Policy Statement, which we will all have mutually talked over and agreed on to reach your financial goals. We don't have any account or investment minimum but we do have a \$2,400 a year fee minimum for our wealth management services, and no minimum for our financial wellness software. For additional information, please see Form ADV, Part 2A brochure (particularly, Items 4 and 7 of Part 2A).

Questions to Ask Us:

- *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?

For our wealth management services: For financial planning, we are compensated on an annual fee that is paid monthly. Our fees are negotiable and based on the complexity and scope of your unique financial needs, and are a minimum of \$2,400 a year. For investment management, we charge an annual fee calculated as percentage of your assets under our management. We typically deduct our management fee in advance, on a quarterly basis, calculated based on the average daily balance of the account during the previous calendar quarter. Our fees are negotiable. The more assets there are in your account, the more you will pay in fees, and therefore we have an incentive to encourage you to increase the assets in your account.

For our financial wellness software: We charge a fixed fee for initial planning, then a monthly, quarterly or annual fee under our ongoing service.

In addition, you will always pay custodian fees, fees related to mutual funds, and other transactional fees. 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. For additional information, please see Form ADV, Part 2A brochure (Items 5).

Question to Ask Us:

- *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?

We are fiduciaries, which means we are legally required to act in your best interest. We take this very seriously. 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. Here are some examples to help you understand what this means. For our investment management services, since our revenue is based on the amount of client assets we manage, our financial professionals have an incentive to encourage clients to increase the assets in their accounts. This represents a conflict of interest.

Question to Ask Us:

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

How do your financial professionals make money?

Our financial professionals receive a salary and a discretionary bonus based on their individual performance and the success of the firm. None of our financial professionals earn any sales commissions or receive any revenue from their advisory services or recommendations.

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

No.

Visit investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Questions to Ask Us:

- *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 on the SEC's website www.adviserinfo.sec.gov by searching CRD #314340. You may also contact our firm at help@oursteward.com to request a current copy of our Form ADV Part 2 or up-to-date Form ADV Part 3 – this relationship summary.

Questions to Ask Us:

- *Who is my primary contact person? You can reach us at help@oursteward.com.*
- *Is he or she a representative of an investment adviser or a broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*