

# Steward Advisors, LLC

February 22, 2024

## FORM CRS

### **Item 1: Introduction**

Steward Advisors, LLC (“Steward” or “firm”) is registered with the SEC as an investment adviser. Brokerage and investment advisory services fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

### **Item 2: Relationships and Services**

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

Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). Our services include financial planning and portfolio management. As part of our standard services, we typically develop portfolios for clients based on asset allocation models, in keeping with each client’s specific needs, risk tolerances and desires. Steward collects personalized information from the client to determine the best portfolio for the client. We perform ongoing reviews of the portfolio to ensure it continues to align with the clients’ profile. We accept discretionary authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. Steward charges a fee based on either a percentage of the assets under management, an hourly rate, or a retainer with a negotiated quarterly rate. The firm does not receive performance-based fees or commissions for buying and selling stocks, bonds, mutual funds, real estate investment trusts, or other products for clients. Our asset management services are not subject to a minimum fee and are typically offered to clients with at least \$250,000 in investible assets. The minimum portfolio size can be waived at the firm’s discretion.

Our investment adviser representatives are licensed advisers as required by the state(s) in which they conduct business. Please refer to the firm’s Brochure Supplement-Part 2B of Form ADV for specific education, experience, and qualifications of each of our professionals.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure or by going to the following website: <https://adviserinfo.sec.gov/firm/summary/156331>

**Conversation starters:** We encourage you to ask your finance advisor these key questions:

- (1) Given my financial situation, should I choose an investment advisory service? Why or why not?
- (2) How will you select investments under your discretionary authority?
- (3) What is your relevant experience and educational background in the financial services business?

### **Item 3: Fees, Costs, and Standards of Conduct**

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

If we manage assets for you, you are charged an advisory fee based on a percentage of your assets under management. This fee is charged monthly in arrears based on the fair market value of your account at the end of the month. We deduct fees directly from your account as stated in our Advisory Agreement. The amount of assets in your account affects the advisory fee. The more assets there are in your advisory account, the more you will pay in advisory fees. As a result, we may have an incentive to encourage you to increase the assets in your account. Our fees vary based on the amount of your assets that we manage. Clients with more than \$600,000 in assets under management receive financial planning services at no charge. Clients with less than \$600,000 in assets under management may purchase financial planning at a rate of \$300 per hour. We also offer standalone financial planning for a fixed fee of \$3,000. Please see our Form ADV Part 2A, Item 5 for more information on our fees.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, third-party money managers and custodians. These charges may include securities brokerage commissions, transaction fees, custodial fees, fees charged by independent managers, margin costs, charges imposed directly by a mutual fund or ETF in your account as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

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.

Conversation starters: Help me understand how these fees and costs might affect my investments. If I give you \$250,000 to invest, how much will go to fees and costs, and how much will be invested for me? How might your conflicts of interest affect me, and how will you address them?

**What are our legal obligations to you as an investment adviser? 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. Here is an example to help you understand what this means:

Example: Steward and/or its investment advisory representatives may from time-to-time advise you on assets you hold that are not managed by us. In that case, we may have a financial interest in recommending that you transfer or roll over such assets to an account under our management.

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

Steward earns our money from the advisory fees we collect from your accounts each month. Our Investment Advisory Representatives are paid a fixed salary as an employee, a portion of the advisory fees we collect from you, or a combination of the two.

Additional information about our conflicts of interest can be found in our ADV part 2A Item 11.

**Item 4: Disciplinary History**

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

No. We encourage you to visit <http://investor.gov/crs> CRS for a free and simple search tool to research any of our financial professionals.

Conversation starter: Feel free to ask: "As a financial professional, do you have any disciplinary history? For what type of conduct?"

**Item 5: Additional Information**

Where is additional information available?

To obtain additional information regarding our services or to request a copy of this relationship summary, please contact our office at (630) 537-0111. You can find additional information about our services on our website at [www.stewardadvisors.com](http://www.stewardadvisors.com) and in our Disclosure Brochure.

Conversation Starters: Who is my primary contact person? 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?

Our Firm and its representatives have a fiduciary duty to all clients. Please call us at (630) 537-0111 if you have any questions or concerns.