

# STEWARD ADVISORS GROUP

## Form ADV Part 3 / Customer Relationship Summary

Effective Date: March 2023

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### Introduction

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Steward Advisors Group, LLC is registered as an investment adviser with the U.S. Securities and Exchange Commission. Investment Advisory Services and Brokerage 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](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

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We offer services to retail and institutional clients. **Accounts:** We service retail nonqualified and qualified accounts as well as a select type of institutional accounts. **Investments:** We use mutual funds, exchange traded funds, stocks, bonds, and alternative investments, including private equity, private debt, private notes, to construct portfolios. **Monitoring:** We monitor portfolios and securities in accounts on an ongoing basis. We communicate with you frequently and offer to meet with you at least annually depending on your needs. **Investment Authority:** We provide our services on a perpetual discretionary basis as requested. We execute investment recommendations and specific transactions, in accordance with your investment objectives. Our engagement will continue until you notify us otherwise. **Limited Investment Offerings:** We are not limited to investing in proprietary products nor to a strictly limited menu of products or types of investments. **Account Minimums and Other Requirements:** We require an account of \$25,000 in order for you to open/maintain an account or establish a relationship.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services and Item 7 – Types of Clients of our Form ADV Part 2A.

### Conversation Starters

- *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?

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You will pay an ongoing asset-based fee in arrears. This fee will be collected at the beginning of each quarter and is calculated as a percentage of the value of the cash and investments in your account[s] that we manage.

**Conflicts of Interest:** The more assets in your advisory account, the more you will pay in advisory fees, and we therefore have an incentive to encourage you to increase the assets in your account. However, as your assets increase, our annual fee rate decreases. **Other Fees and Costs:** As a participant in our WRAP Program, you are not subject to transaction charges. You may also pay fees for additional services such as financial planning or retirement planning, these services are billed separately and are charged either hourly or on a fixed fee basis.

***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 more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A.

### Conversation Starters

- *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?**

**When we act as your investment adviser**, we have to act in your best interest and not put our interests 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: We will recommend that you open your account with a specific custodian, where we have an institutional relationship and receive economic benefits. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices. We have a financial incentive to recommend that you rollover retirement plan assets into an IRA we manage; however, we seek to educate you on your options and the fees and benefits associated with each choice and then allow you to choose which you feel is in your best interest.

**Conversation Starters**

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

For more detailed information on conflicts of interest, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A.

**How Do Your Financial Professionals Make Money?**

Our financial professionals are compensated based on an agreed upon annual salary, a periodic bonus and a percentage of the profits earned by the firm as a whole. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business.

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

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Yes. You can visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starters**

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

**Additional Information**

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You can find additional information about our investment advisory services by visiting [www.sec.gov/check-your-investment-professional](http://www.sec.gov/check-your-investment-professional) and searching with our CRD #321846 or by visiting [www.stewardadvisorgroup.com](http://www.stewardadvisorgroup.com). You can request up to date information and a copy of our client relationship summary by contacting us at [jansen@stewardadvisorsgroup.com](mailto:jansen@stewardadvisorsgroup.com) or (888) 225-3350.

**Conversation Starters**

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

**Form ADV Part 3 / Customer Relationship Summary**  
**Summary of Material Changes**  
**Steward Advisors Group, LLC**  
**Effective Date: March 2023**

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**Introduction**

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There have been no changes to this section.

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

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There have been no changes to this section.

**What fees will I pay?**

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There have been no changes to this section.

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

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There have been no changes to this section.

**Additional Information**

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This section has been amended to update our Chief Compliance Officer to Jansen W. Hein.