

Form CRS – Customer Relationship Summary

The Stewardship Center, Inc.

June 2025

Introduction

The Stewardship Center, Inc. (“we”, “us”, “our”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. The Stewardship Center, Inc. provides advisory services and financial planning services. Brokerage and investment advisory services and 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 www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationship Services

What investment services and advice can you provide me?

We offer Investment Advisory Services to retail investors that is consistent with the client’s investment objectives and risk tolerance. We generally recommend the purchase of mutual fund shares or the utilization of separate account managers to clients. The securities portfolios of such mutual funds or separate accounts are managed by the investment advisor or portfolio manager and not by us. We will monitor the performance of the client’s portfolio. We have discretionary authority to determine the number and amount of securities purchased or sold for a retail investors account and to negotiate transaction costs where possible. For our non-discretionary services, the retail investor makes the ultimate decision regarding the purchase and/or sale of investments. All portfolios are reviewed periodically throughout the year. More frequent reviews may be triggered by material changes in variables such as the client’s individual circumstances, tax laws, or the market economic or political environment. We will meet with each client at least twice a year or as often as the client prefers. We offer Financial Planning services to retail investors which include Retirement and Long-Range Planning, Estate Planning Coordination, Property/Facility Analysis and Client Education. For additional information, please reference Form ADV Part 2A, Item 4 and Item 13.

Conversation Starters: 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?

Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Our advisory fees are **asset based**. Up to 1.00% annually, paid on a monthly or quarterly basis, in arrears, and are based on the market value of Client’s account on the applicable period.

Our Financial Planning fees are charged on an hourly basis.

The more assets there are in your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account.

Clients will incur charges from Financial Institution(s) and other third parties such as brokerage commissions, custody fees, exchange fees, SEC fees, mutual fund fees, exchange traded fund fees, wire transfer and electronic fund processing 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 our Form ADV Part 2A, Item 5

What are your legal obligations to me when acting as my investment adviser?

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 give to you.

How else does your firm make money and what conflicts of interest do you have?

Robert J. Bamberger is the President of Renaissance Realty, Group, Inc. a licensed Missouri real estate broker. Periodically, Mr. Bamberger will refer or sell certain properties and may engage in strategic planning work and will receive a commission or fee for doing so. This conflict may offer us an incentive to recommend real estate properties that produce compensation for Mr. Bamberger.

How do your financial professionals make money?

We are compensated based upon a percentage of the assets under management of our Clients.

Conversation Starters: 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 costs, and how much will be invested for me?
- How might your conflicts of interest affect me, and how will you address them?

Disciplinary History

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

No.

A free search tool to research us and our financial professionals is available at www.investor.gov/crs.

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

Additional Information

Additional Information about our services is available at www.thestewardshipcenter.com/ and if you would like to request an up-to-date copy of the relationship summary, contact us by email at contact@tscinc.org or 314-753-4014.

Conversation Starters: Ask your financial professional

- Who will be 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?