



## Form CRS (Customer Relationship Summary)

### Introduction

Sound Stewardship, LLC is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS) which also provides information tailored to educate retail investors about financial professionals.

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

Our firm offers the following principal investment advisory services to retail investors:

- Annual Planning Relationship Services
- Transition Planning Relationship Services
- Public Speaking Services
- Hourly-As-Needed Services
- Evaluation and Monitoring of Third-Party Money Managers Services

Annual Planning Relationship Services (“APR Services”), Transition Planning Relationship Services (“TPR Services”) and Evaluation and Monitoring of Third-Party Money Managers Services (“TPM Services”) include the provision of financial planning with continuous advice to a client and investing the client’s account based on his/her particular circumstances. For TPM Services, we also conduct management searches of various unaffiliated registered investment advisers to identify which registered investment adviser’s portfolio management style is appropriate for that client, and provide that manager with the client’s written financial plan. We offer APR Services, TPR Services and TPM Services on a discretionary and non-discretionary basis. As part of our standard service, we monitor APR Services and TPM Services client accounts continuously and review accounts at least quarterly. We monitor TPR Services client accounts continuously and review accounts at least semi-annually. Clients are allowed to impose reasonable restrictions on these services.

When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. When engaged on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments.

We offer Public Speaking Services to provide educational seminars and public speaking engagements to address financial topics chosen by the presenting sponsor. Our Public Speaking Services do not include investment discretion.

We offer Hourly-As-Needed Services for limited financial consultation or implementation services to address financial topics and provide recommendations to clients. Hourly-As-Needed Services are offered on a non-discretionary basis, and they do not include ongoing monitoring.

We do not require a minimum account size for these services for our new clients, however our APR Services have a minimum annual fee.

**For additional information, please see items 4 and 7 of our Form ADV, Part 2A Brochure available at:**

<https://soundstewardship.com/wp-content/uploads/2022/05/2022-May-Sound-Stewardship-Form-ADV-Part-2-Brochure.pdf> or [adviserinfo.sec.gov/firm/summary/129755](https://adviserinfo.sec.gov/firm/summary/129755)

**Conversation Starter.** We encourage you to 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?*

### What fees will I pay?

Our fees will be assessed at the time you engage us, and then quarterly moving forward. These fees are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5.A., B., C., and D. Some fees create a potential conflict of interest described below and in more detail in our Firm’s Part 2A.

- When we charge you net worth based fees, a higher net worth will cause you to pay more in fees, and therefore we have an incentive to encourage you to increase your net worth.
- When our firm charges you hourly fees, more hours we spend will cause you to pay more in fees, and therefore we have an incentive to spend more time to increase your fees.

There are other fees and costs related to our investment advisory services in addition to our flat fee based on net worth. Examples of the possible fees and costs beyond what you would pay to Sound Stewardship: Exchange Traded Fund or Mutual Fund fees (expense ratio); Separately Managed Account fees (if requested by client); Custodial fees for trading (\$X/transaction).

**Additional Information:**

**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 about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5) which can be found at <https://soundstewardship.com/wp-content/uploads/2022/05/2022-May-Sound-Stewardship-Form-ADV-Part-2-Brochure.pdf> or [adviserinfo.sec.gov/firm/summary/129755](https://adviserinfo.sec.gov/firm/summary/129755)**

**Conversation Starter.** We encourage you to ask your financial professional:

- *Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 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.

- The more assets the client has in his/her account, the more we could receive in fees, since their net worth might increase. We therefore have an incentive to encourage a client to increase the assets in his/her account, thereby increasing their fee, due to a larger net worth.

**Conversation Starter.** We encourage you to ask your financial professional:

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

**For additional information, please see Item 5 of our Form ADV, 2A Brochure (Part 2A) available at: <https://soundstewardship.com/wp-content/uploads/2022/05/2022-May-Sound-Stewardship-Form-ADV-Part-2-Brochure.pdf> or [adviserinfo.sec.gov/firm/summary/129755](https://adviserinfo.sec.gov/firm/summary/129755)**

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

Our financial professionals are compensated through an agreed upon salary plus New Client and Annual bonuses. The New Client bonus is paid to all employees after the firm signs up a group of new clients. The Annual bonus is also paid to all employees based on the firm's annual revenue growth. In theory, a bonus creates potential conflicts as the financial professional is incentivized to seek new clients, rather than service existing accounts.

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

No. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** We encourage you to ask your financial professional:

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

**Additional Information**

You can find additional information about our services and request a copy of the relationship summary by visiting [www.soundstewardship.com](http://www.soundstewardship.com); emailing at [info@soundstewardship.com](mailto:info@soundstewardship.com) or calling us at 913-317-6000.

**Conversation Starter.** We encourage you to ask your financial professional:

- *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?*
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