PART 2A OF FORM ADV: FIRM BROCHURE

March 2, 2026

This brochure provides information about the qualifications and business practices of Sound Stewardship, LLC. If you have any questions about the contents of this brochure, please contact us at 913-317-6000 or matt@soundstewardship.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Sound Stewardship also is available on the SEC's website at www.adviserinfo.sec.gov.

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ITEM 2 MATERIAL CHANGES

There have been no material changes since the last filing of our Firm Brochure, dated April 25, 2025.

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ITEM 4 ADVISORY BUSINESS

Sound Stewardship, LLC is an investment adviser registered with the United States Securities and Exchange Commission (SEC) whose principal place of business is in Kansas. Sound Stewardship began conducting business in 2004.

The firm is owned by Matthew Johnne Syverson and Jonathan David Harrison.

Sound Stewardship provides comprehensive consultations addressing your specific financial issues. Your Advisor provides you with a detailed financial analysis and recommendations to guide you toward the achievement of your objectives. We offer 4 different service models: Annual Planning Relationship, Transition Planning Relationship, Hourly-As-Needed and Public Speaking.

ANNUAL PLANNING RELATIONSHIP (APR)

Clients receive a written financial plan and ongoing support, executive summary follow-ups after each session, quarterly meetings with net worth updates, an annual review meeting, along with periodic updates on the economy and/or federal and state tax laws. In general, the financial plan can address any or all of the following areas:

1. Net Worth Inventory
2. Cash Flow and Emergency Reserves
3. Debt Management
4. Major Purchases and /or Liquidations
5. Tax Review and Planning
6. Retirement Planning
7. Investment Management
8. Education Planning
9. Insurance Planning
10. Estate Planning and Survivor Support
11. Charitable Gift Planning
12. Special Needs Planning
13. Credit Review and Identity Theft Considerations
14. Disaster Preparedness Considerations
15. Business Planning

Our Investment Management Service includes the following:

Sound Stewardship provides wealth management services to Annual Planning Relationship Clients on a **discretionary basis, with non-discretionary management only by request.** The management service includes, among other things, providing advice regarding asset allocation and the selection of investments. Account management is guided by the stated objectives of the Client (i.e., capital appreciation, income, growth and income or capital preservation).

For accounts managed on a **discretionary basis**, Clients sign an agreement with our firm, giving us authorization to place trades without contacting the Client prior to each trade. Clients may, at any time, impose reasonable restrictions on Sound Stewardship's discretionary authority in writing (i,e., restrict the sale/purchase of a specific security).

For accounts managed on a **non-discretionary basis**, we won't process transactions without seeking and receiving the Client's authorization first.

We build customized portfolios **without commissions or third-party incentives** through our strategic partnerships with Fidelity Institutional Wealth Services and Schwab Institutional Services. However, the Client may use the custodian(s) of their choice, but may have limited-service capabilities and potentially higher custodial fees.

What We Do For You:

- **Create** a Suitable Mixture of Investments
- **Implement** the Portfolio According to Your Goals
- **Manage** the Portfolio Throughout Your Lifetime
- **Report** on Your Comprehensive Performance at Schwab and Fidelity Institutional

What Makes Sound Stewardship Unique?

- **Minimize** underlying investment expenses using tax-efficient **Exchange Traded Funds**
- Each account is **professionally managed in-house**
- **Overlay** the portfolio allocation across multiple accounts
- Offer **Biblically Responsible** and **Socially Responsible** portfolios
- Identify and track your **cost basis** and **contribution basis**

We gather required information through in-depth personal interviews. Information gathered includes the Client's current financial status, tax status, future goals, returns objectives and attitudes towards risk. We carefully review documents supplied by the Client, including a questionnaire completed by the Client, and prepare a written report. Should the Client choose to implement the recommendations contained in the plan, we suggest the Client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial plan recommendations is entirely at the Client's discretion. We provide general non-securities advice on topics that may include tax planning, cash flow planning, estate planning and business planning.

ITEM 4 ADVISORY BUSINESS (CONTINUED)

Within the scope of our business, we have the possibility of providing recommendations and implementation in the following investment areas:

- Exchange-listed securities
- Exchange Traded Funds
- Securities traded over-the-counter
- Foreign issuers
- Certificates of deposit
- Municipal securities
- Variable life insurance
- Variable annuities
- Mutual fund shares
- United States governmental securities
- Options contracts on securities
- Interests in partnerships investing in leasing or real estate
- Interests in partnerships investing in oil and gas interests
- REITs (real estate investment trusts)
- Direct ownership and private placements
- 529 plans
- Tax credit programs involving low income housing
- Employer based stock option programs (ISOs and NQSOs)

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act of 1974, as amended ("ERISA") and/or the Internal Revenue Code (the "Code"), as applicable, which are laws governing retirement accounts. The way we make money may create some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

Under this special rule's provisions, we will:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

When providing recommendations to retirement plan accounts involving rollover considerations, there are generally four options regarding an existing retirement plan account. An employee may use a combination of those options, such as; (i) leave the funds in the former employer's plan, if permitted, (ii) roll over the funds to a new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the individual's age, result in adverse tax consequences). If your designated IAR recommends that you rollover your retirement plan assets into an account to be managed by our firm, such recommendation creates a conflict of interest insofar as this might increase your net worth, thereby increasing your annual advisory fee.

Typically, the financial plan is presented to the Client within six months of the contract date, provided that all information needed to prepare the financial plan has been promptly provided.

Financial Planning recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company. All recommendations are of a generic nature.

TRANSITION PLANNING RELATIONSHIP (TPR)

Sound Stewardship provides a Transition Planning Relationship (TPR) for existing Clients and their relatives, as well as family or friends of our existing employees, whose net wealth is under $500,000. The TPR provides similar services as described under our Annual Planning Relationship, except the Client is offered semi-annual meetings with their Advisor instead of quarterly meetings.

HOURLY-AS-NEEDED SERVICE

Sound Stewardship provides limited financial consultation and/or implementation services to Client(s) on an hourly basis to address a variety of financial topics. Specific recommendations are provided after each meeting via email. The Client(s) are responsible for initiating meetings with the firm as they need assistance.

Recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company. All recommendations are of a generic nature.

PUBLIC SPEAKING

Sound Stewardship provides educational seminars and public speaking engagements on an hourly basis to address the financial topics of choice for the presenting sponsor.

EVALUATION AND MONITORING OF THIRD-PARTY MONEY MANAGERS

We also offer advisory services to our Clients through our evaluation and monitoring of Third-Party Money Managers.

Our firm provides the Client with an asset allocation strategy developed through personal discussions in which goals and objectives based on the Client's particular circumstances are established. This asset allocation strategy is drafted into a written financial plan.

ITEM 4 ADVISORY BUSINESS (CONTINUED)

Based on the Client's individual circumstances and needs we will then perform management searches of various unaffiliated registered investment advisers to identify which registered investment adviser's portfolio management style is appropriate for that Client. Factors considered in making this determination include account size, risk tolerance, the opinion of each Client and the investment philosophy of the selected registered investment adviser. Clients should refer to the selected registered investment adviser's Firm Brochure or other disclosure document for a full description of the services offered. We are available to meet with Clients on a regular basis, or as determined by the Client, to review the account.

Once the Client has selected the appropriate manager(s), we then monitor the performance of the selected manager(s). If we determine that a particular selected manager is not providing sufficient management services to the Client, or is not managing the Client's portfolio in a manner consistent with the Client's objectives, we may suggest that the Client contract with a different registered investment adviser and/or program sponsor. Under this scenario, our firm assists the Client in selecting a new registered investment adviser and/or program. However, any move to a new registered investment adviser and/or program is solely at the discretion of the Client.

SUB-ADVISOR

Occasionally, Sound Stewardship will enter into a Sub-Advisory agreement. The purpose of this agreement is to establish a mutually beneficial revenue-sharing arrangement whereby the Sub-Advisor can access their Client's accounts on Fidelity's various custodial platforms.

The Sub-Advisor assumes all responsibility for assets under the Sub-Advisor arrangement and is responsible for choosing separate account managers, private real estate funds, private equity funds, venture capital funds, mutual funds, exchange traded funds, options, stocks, bonds, or any other security.

AMOUNT OF MANAGED ASSETS

As of December 31, 2025, we were actively managing approximately $284,618,866 of Clients' assets, $232,924,426 on a discretionary basis and $51,694,440 on a non-discretionary basis.

ITEM 5 FEES AND COMPENSATION

Sound Stewardship is a fee-only Financial Planning and Wealth Management firm and is solely compensated by fees paid directly by the Client. We do not receive any commissions or third-party incentives from recommendations made to Clients. The specific manner in which fees are charged by Sound Stewardship is established in each Client's written agreement. Certain existing Clients are grandfathered into previous service arrangements and fee schedules.

Clients may elect to pay Sound Stewardship fees directly (i.e., check, credit card, etc.) and/or have them debited from their custodial accounts at Fidelity and/or Schwab.

ANNUAL PLANNING RELATIONSHIP FEES

Sound Stewardship charges a Simplified Fee for Annual Planning Relationship services. The Simplified Fee is determined based on the net wealth of each Client. **Net wealth** is calculated as all assets owned by the Client, minus liabilities owed by the Client, plus assets that have been transferred into an irrevocable trust or similar arrangement. All fees are agreed upon prior to entering into a contract with any Client. *Subsequent year renewal fees are subject to change on an annual basis.*

Multiple households can be billed on a combined net worth, if the appropriate legal arrangements are in place for one party to serve on behalf of another for sharing financial information and management responsibilities. (e.g., adult children serving as powers of attorney for their elderly parents.) When possible, each party will still execute their own Annual Planning Relationship agreement with the Firm.

2026 Simplified Fee Matrix

Net Wealth	1st Year Fee	Renewal Fee		Net Wealth	1st Year Fee	Renewal Fee		Net Wealth	1st Year Fee	Renewal Fee
Up to $799,999	$8,000	$5,000		$1,600,000	$11,980	$10,560		$2,400,000	$16,620	$14,640
$800,000 to $999,999	$8,000	$6,000		$1,700,000	$12,560	$11,070		$2,500,000	$17,200	$15,150
$1,000,000	$8,500	$7,500		$1,800,000	$13,140	$11,580		$2,600,000	$17,780	$15,660
$1,100,000	$9,080	$8,010		$1,900,000	$13,720	$12,090		$2,700,000	$18,360	$16,170
$1,200,000	$9,660	$8,520		$2,000,000	$14,300	$12,600		$2,800,000	$18,940	$16,680
$1,300,000	$10,240	$9,030		$2,100,000	$14,880	$13,110		$2,900,000	$19,520	$17,190
$1,400,000	$10,820	$9,540		$2,200,000	$15,460	$13,620		$3,000,000	$20,100	$17,700
$1,500,000	$11,400	$10,050		$2,300,000	$16,040	$14,130		$3,100,000	$20,610	$18,180

Net Wealth	1st Year Fee	Renewal Fee		Net Wealth	1st Year Fee	Renewal Fee		Net Wealth	1st Year Fee	Renewal Fee
$3,200,000	$21,120	$18,660		$6,000,000	$32,000	$28,500		$16,000,000	$57,000	$53,500
$3,300,000	$21,630	$19,140		$6,250,000	$32,700	$29,200		$17,000,000	$59,300	$55,800
$3,400,000	$22,140	$19,620		$6,500,000	$33,400	$29,900		$18,000,000	$61,600	$58,100
$3,500,000	$22,650	$20,100		$6,750,000	$34,100	$30,600		$19,000,000	$63,900	$60,400
$3,600,000	$23,160	$20,580		$7,000,000	$34,800	$31,300		$20,000,000	$66,200	$62,700
$3,700,000	$23,670	$21,060		$7,250,000	$35,500	$32,000		$21,000,000	$68,500	$65,000
$3,800,000	$24,180	$21,540		$7,500,000	$36,200	$32,700		$22,000,000	$70,800	$67,300
$3,900,000	$24,690	$22,020		$7,750,000	$36,900	$33,400		$23,000,000	$73,100	$69,600
$4,000,000	$25,200	$22,500		$8,000,000	$37,600	$34,100		$24,000,000	$75,400	$71,900
$4,100,000	$25,600	$22,820		$8,250,000	$38,300	$34,800		$25,000,000	$77,700	$74,200
$4,200,000	$26,000	$23,140		$8,500,000	$39,000	$35,500		$30,000,000	$89,200	$85,700
$4,300,000	$26,400	$23,460		$8,750,000	$39,700	$36,200		$35,000,000	$100,700	$97,200
$4,400,000	$26,800	$23,780		$9,000,000	$40,400	$36,900		$40,000,000	$112,200	$108,700
$4,500,000	$27,200	$24,100		$9,250,000	$41,100	$37,600		$45,000,000	$123,700	$120,200
$4,600,000	$27,600	$24,420		$9,500,000	$41,800	$38,300		$50,000,000	$135,200	$131,700
$4,700,000	$28,000	$22,460		$9,750,000	$42,500	$39,000		$60,000,000	$158,200	$154,700
$4,800,000	$28,400	$22,740		$10,000,000	$43,200	$39,700		$70,000,000	$181,200	$177,700
$4,900,000	$28,800	$23,020		$11,000,000	$45,500	$42,000		$80,000,000	$204,200	$200,700
$5,000,000	$29,200	$23,300		$12,000,000	$47,800	$44,300		$90,000,000	$227,200	$223,700
$5,250,000	$29,900	$23,950		$13,000,000	$50,100	$46,600		$100,000,000	$250,200	$246,700
$5,500,000	$30,600	$24,600		$14,000,000	$52,400	$48,900		> $100,000,000	$250,200 + 0.23% of NW > $100M	$246,700 + 0.23% of NW > $100M
$5,750,000	$31,300	$25,250		$15,000,000	$54,700	$51,200				

**Business Owners with a controlling interest in their business and a net worth below $1,000,000 will be subject to a* higher minimum fee of $8,500 in the first year and $7,500 in subsequent years.

First Year Simplified Fee for APR Client(s)
In the first year of service, an APR Client(s) agrees to pay one-half of the estimated fee upon execution of the Agreement. Within 90 days of executing the Agreement, Client(s) agree to pay 50% of the remaining fee, based upon the estimated net wealth. A final payment for the remaining balance will be made within 180 days of executing the Agreement, based on your finalized net wealth.

Subsequent Year Simplified Fee for APR Client(s)
Upon renewing the APR for a subsequent year of service, the Client(s) agrees to pay the fee in 4 equal payments on a quarterly basis, according to their renewal month, based on their net wealth at that time.

TRANSITION PLANNING RELATIONSHIP FEE

Sound Stewardship provides a Transition Planning Relationship (TPR) for existing Clients and their relatives, as well as family or friends of our existing employees, whose net wealth is under $500,000. The flat fee for the first year of TPR services is $3,500. The flat fee for renewing TPR services for a subsequent year is $2,500. The Client(s) agrees to pay the fee in 2 equal payments on a semi-annual basis, according to their initial/renewal month.

HOURLY-AS-NEEDED SERVICE FEE

Sound Stewardship occasionally offers Hourly-As-Needed services to Clients upon request. The minimum initial fee of $600 for 2-hours of planning is due upon executing the Agreement. Additional hourly fees will be incurred for exceeding the time of the package selected and will be due within 20 days of receiving an invoice from Sound Stewardship.

If Client chooses to upgrade their Hourly-As-Needed service to an Annual Planning Relationship within 90 days of executing the Agreement, Sound Stewardship will apply their previously paid Hourly as Needed service fee toward the estimated fee of an Annual Planning Relationship arrangement with a start date of the most recent Hourly-As-Needed service agreement.

It is anticipated that the financial plan(s) produced under the terms of the Agreement will be delivered within six months or sooner of the date of the Agreement. Under no circumstances will Sound Stewardship earn fees in excess of $500 more than six months in advance of services rendered.

- Hourly Rate = $300/hour
- 2-Hour Initial Minimum = $600 (due upon engagement)
- 6-Hour Maximum during any 12-month period with invoicing following delivery of advice
    - A complimentary data gathering session is included in the initial consultation, up to the first 90 minutes of discussion time.
    - Specific investment recommendations will most likely revolve around the use of a "Fund of Funds" or "Balanced Funds". Workplace retirement plans with pre-selected fund options can have a customized allocation.
    - For Clients with investable assets under $250,000, we can help you process investment transactions in the live meetings with one of our Firm's representatives.

THIRD-PARTY MONEY MANAGER FEES

Third Party Money Manager's fees are paid to the independent adviser selected by the Client for Wealth Management Services. Sound Stewardship does not charge additional assets under management fee for any of these arrangements.

Clients are provided with a separate disclosure document describing the fee paid to such independent registered investment advisers. The total asset management fee is disclosed in the independent investment adviser's Firm Brochure or other disclosure document.

SUB-ADVISOR FEES

If a Sub-Advisor arrangement is used, Sound Stewardship does not charge an additional fee for the Sub-Advisor. The Sub-Advisor pays Sound Stewardship 0.20% of the Sub-Advisor's assets under management. The Client will have a separate Agreement with the Sub-Advisor, which will list their fee structure and any fees the Client is responsible for paying. The Client should review the Sub-Advisor's ADV Part 2A and advisory agreement to review fees, calculations, and methodology.

PUBLIC SPEAKING FEES

Advisor may conduct group educational workshops and other public speaking engagements on financial planning topics. Typically, Advisor imposes a fee for these or other educational workshops at a rate of $2,500 per day plus expenses (8 hours) or $900 plus expenses for up to 3 hours.

GENERAL INFORMATION

Termination of the Advisory Relationship: Either party may terminate the Agreement at any time with written notice to the other. If this Agreement is terminated all fees due at time of termination will be due and payable by you immediately. Adviser will refund any unearned, prepaid fees within thirty days of written request from the Client. Should the Client wish to terminate the Agreement within 5 business days after signing, no penalty will be assessed and all fees will be refunded promptly.

Mutual Fund Fees: All fees paid to Sound Stewardship for financial planning and investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a Client may pay an initial or deferred sales charge. A Client could invest in a mutual fund directly, without our services. In that case, the Client would not receive the services provided by our firm which are designed, among other things, to assist the Client in determining which mutual fund or funds are most appropriate to each Client's financial condition and objectives. Accordingly, the Client should review both the fees charged by the funds and our fees to fully understand the total amount of fees to be paid by the Client and to thereby evaluate the advisory services being provided.

Separately Managed Account Fees: Typically, Clients participating in separately managed account programs are charged various program fees in addition to the advisory fee charged by our firm. Such fees may include the investment advisory fees of the independent advisers, which may be charged as part of a wrap fee arrangement. In a wrap fee arrangement, Clients pay a single fee for advisory, brokerage and custodial services. Client's portfolio transactions typically are executed without commission charge in a wrap fee arrangement.

In evaluating such an arrangement, the Client should also consider that, depending upon the level of the wrap fee charged by the broker-dealer, the amount of portfolio activity in the Client's account, and other factors, the wrap fee may or may not exceed the aggregate cost of such services if they were to be provided separately. We will review with Clients any separate program fees that are charged to Clients.

Additional Fees and Expenses: In addition to our advisory fees, Clients are also responsible for the fees and expenses charged by custodians and imposed by broker-dealers, including, but not limited to, any transaction charges imposed by a broker-dealer with which an independent investment manager effects transactions for the Client's account(s). Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information.

ITEM 5 FEES AND COMPENSATION (CONTINUED)

ERISA Accounts: Sound Stewardship is deemed to be a fiduciary to advisory Clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income and Securities Act ("ERISA"), and regulations under the Internal Revenue Code of 1986 (the "Code"), respectively. As such, our firm is subject to specific duties and obligations under ERISA and the Internal Revenue Code that include among other things, restrictions concerning certain forms of compensation.

To avoid engaging in prohibited transactions, Sound Stewardship solely charges fees for investment advice about products for which our firm and/or our related persons do not receive any commissions or 12b-1 fees, or conversely, investment advice about products for which our firm and/or our related persons receive commissions or 12b-1 fees, however, only when such fees are used to offset Sound Stewardship's advisory fees.

Advisory Fees in General: Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for similar or lower fees.

Limited Prepayment of Fees: Under no circumstances do we require or solicit payment of fees in excess of $1,200 more than six months in advance of services rendered.

Please Note: On rare occasions, we provide our services at a negotiated rate or pro-bono (e.g., the family member of an employee). Also, on rare occasions, a different fee payment schedule is negotiated.

ITEM 6 PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Sound Stewardship does not charge performance-based fees.

ITEM 7 TYPES OF CLIENTS

Sound Stewardship provides advisory services to individuals and high-net-worth individuals who may also own trusts, charitable organizations and/or corporations or other businesses. We do not have minimum account requirements.

ITEM 8 METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

METHODS OF ANALYSIS

We use the following methods of analysis in formulating our investment advice and/or managing Client assets:

Asset Allocation. Rather than focusing primarily on securities selection, we attempt to identify an appropriate ratio of securities, fixed income, and cash suitable to the Client's investment goals and risk tolerance.

A risk of asset allocation is that the Client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of securities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the Client's goals.

Fundamental Analysis. We attempt to measure the intrinsic value of a security by looking at economic and financial factors (including the overall economy, industry conditions, and the financial condition and management of the company itself) to determine if the company is underpriced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell).

Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.

Mutual Fund and/or ETF Analysis. We look at the experience and track record of the manager of the mutual fund or ETF in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We also look at the underlying assets in a mutual fund or ETF in an attempt to determine if there is significant overlap in the underlying investments held in another fund(s) in the Client's portfolio. We also monitor the funds or ETFs in an attempt to determine if they are continuing to follow their stated investment strategy.

A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the Client may purchase the same security, increasing the risk to the Client if that security were to fall in value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the holding(s) less suitable for the Client's portfolio.

Quantitative Analysis. We use mathematical models in an attempt to obtain more accurate measurements of a company's quantifiable data, such as the value of a share price or earnings per share, and predict changes to that data.

A risk in using quantitative analysis is that the models used may be based on assumptions that prove to be incorrect.

ITEM 8 METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS (CONTINUED)

Risks for all forms of analysis. Our securities analysis methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

INVESTMENT STRATEGIES

We use the following strategy(ies) in managing Client accounts, provided that such strategy(ies) are appropriate to the needs of the Client and consistent with the Client's investment objectives, risk tolerance, and time horizons, among other considerations:

Long-term purchases. We purchase securities with the idea of holding them in the Client's account for a year or longer. Typically, we employ this strategy when:

- we believe the securities to be currently undervalued, and/or
- we want exposure to a particular asset class over time, regardless of the current projection for this class.

A risk in a long-term purchase strategy is that by holding the security for this length of time, we may not take advantage of short-term gains that could be profitable to a Client. Moreover, if our predictions are incorrect, a security may decline sharply in value before we make the decision to sell.

Short-term purchases. When utilizing this strategy, we purchase securities with the idea of selling them within a relatively short time (typically a year or less). We do this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the securities we purchase.

A short-term purchase strategy poses risks should the anticipated price swing not materialize; we are then left with the option of having a long-term investment in a security that was designed to be a short-term purchase, or potentially taking a loss.

In addition, this strategy involves more frequent trading than does a longer-term strategy, and will result in increased brokerage and other transaction-related costs, as well as less favorable tax treatment of short-term capital gains.

Sub-Advisor. For Clients that use a Sub-Advisor arrangement, the Sub-Advisor will disclose their investment strategies in their ADV Part 2A.

RISK OF LOSS

Clients should understand that investing in any securities, including mutual funds, involves a risk of loss of both income and principal. We ask that you work with us to help us understand your tolerance for risk.

ITEM 9 DISCIPLINARY INFORMATION

We are required to disclose any legal or disciplinary events that are material to a Client's or prospective Client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have NO reportable disciplinary events to disclose.

ITEM 10 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Our firm and our related persons are not engaged in other financial industry activities and have no other industry affiliations.

No Sound Stewardship employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No Sound Stewardship employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

As noted previously, Sound Stewardship may allow sub-advisor to manage Clients' portfolios and will receive compensation from the Sub-Advisor.

When appropriate for certain Clients, Sound Stewardship provides referrals to other investment advisory firms as a service to Clients. Adviser does not receive referral fees from any other firms.

Outside of a Sub-Advisor relationship, Sound Stewardship only receives compensation directly from Clients.

ITEM 11 CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws.

ITEM 11 CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING (CONTINUED)

Sound Stewardship and our personnel owe a duty of loyalty, fairness and good faith towards our Clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Among other things, our Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. Our code also provides for oversight, enforcement and recordkeeping provisions.

Sound Stewardship's Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. While we do not believe that we have any particular access to non-public information, all employees are reminded that such information may not be used in a personal or professional capacity.

A copy of our Code of Ethics is available to our advisory Clients and prospective Clients. You may request a copy by email sent to info@soundstewardship.com, or by calling us at 913-317-6000.

Our Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our employees will not interfere with (i) making decisions in the best interest of advisory Clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

At times, our firm and/or individuals associated with our firm buy or sell for their personal accounts' securities identical to or different from those recommended to our Clients. In addition, at times, one or more of our related persons has an interest or position in a certain security(ies) that are also recommended to certain Clients.

It is the expressed policy of our firm that no person employed by us may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, thereby preventing such employee(s) from benefiting from transactions placed on behalf of advisory accounts.

As these situations represent actual or potential conflicts of interest to our Clients, we have established the following policies and procedures for implementing our firm's Code of Ethics, to ensure our firm complies with its regulatory obligations and provides our Clients and potential Clients with full and fair disclosure of such conflicts of interest:

- No principal or employee of our firm may put his or her own interest above the interest of an advisory Client.
- No principal or employee of our firm may buy or sell securities for their personal portfolio(s) where their decision is a result of information received as a result of his or her employment unless the information is also available to the investing public.
- It is the expressed policy of our firm that no person employed by us may purchase or sell any security prior to a transaction(s) being implemented for an advisory account. This prevents such employees from benefiting from transactions placed on behalf of advisory accounts.
- Our firm requires prior approval for any IPO or private placement investments by related persons of the firm.
- We maintain a list of all reportable securities holdings for our firm and anyone associated with this advisory practice that has access to advisory recommendations ("access person"). These holdings are reviewed on a regular basis by our firm's Chief Compliance Officer or his/her designee.
- We have established procedures for the maintenance of all required books and records.
- All of our principals and employees must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
- We require delivery and acknowledgement of the Code of Ethics by each supervised person of our firm.
- We have established policies requiring the reporting of Code of Ethics violations to our senior management.

ITEM 12 BROKERAGE PRACTICES

As our firm does not have the discretionary authority to determine the broker-dealer to be used to implement securities transactions for your account, Clients must direct our firm as to the broker-dealer to be used. Not having the discretionary authority to determine the broker-dealer to be used means that the investment management agreement you enter into with our firm does not give us the authority to choose your broker-dealer for you. Clients are free to use the broker-dealer of their choice. If you don't have an existing relationship with a broker-dealer, we may recommend several broker-dealers to you.

After you have selected a broker-dealer, you will direct us in the investment management agreement to use that broker-dealer for all securities transactions in your managed account. In directing the use of a broker-dealer, it should be understood that we will not have authority to negotiate commissions or to necessarily obtain volume discounts and best execution may not be achieved. Under certain circumstances, directing brokerage costs Clients more money.

Clients should note, while we have a reasonable belief that the broker-dealers we recommend are able to obtain best execution and competitive prices, our firm will not be independently seeking most favorable execution through other broker-dealers, and this practice could cost Clients more money. For example, in a directed brokerage account, you might pay higher brokerage commissions because we are unable to aggregate your orders with other Client orders to reduce transaction costs, or, at times, you receive less favorable prices. Not all investment advisers require their Clients to direct brokerage.

RECOMMENDATION OF BROKER-DEALERS

For Clients in need of brokerage or custodial services, and depending on Client circumstances and needs, we recommend the use of one of several brokers, provided that such recommendation is consistent with our firm's fiduciary duty to the Client. Clients are not under any obligation to effect trades through any recommended broker.

Sound Stewardship does not have any affiliation with Broker-Dealers. We seek to recommend a custodian/broker who will hold your assets and execute transactions on terms that are, overall, most advantageous when compared to other available providers and their services.

We consider a wide range of factors, including, among others:

- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.)

Sound Stewardship currently receives research and other soft dollar benefits from our institutional relationships with National Financial Services, LLC, and Fidelity Brokerage Services, LLC and Charles Schwab & Co., Inc. Specific arrangements with each of these custodians is described below under "Custodians/Brokers We have Arrangements with".

Sound Stewardship does not receive referrals from broker-dealers.

Clients are not obligated to use the custodian/broker recommended by Sound Stewardship. They may choose a different Qualified Custodian(s) to custody. By allowing Clients to choose a custodian/broker of their choice, we cannot always seek the most favorable execution for such Clients' transactions. In addition, the Client may have limited-service capabilities and potentially higher custodial and/or trading fees.

CUSTODIANS/BROKERS WE HAVE ARRANGEMENTS WITH:

National Financial Services, LLC & Fidelity Brokerage Services, LLC

Sound Stewardship has an arrangement with National Financial Services, LLC, and Fidelity Brokerage Services, LLC (together with all affiliates, "Fidelity") through which Fidelity provides our firm with their "platform" services. The platform services include, among others, brokerage, custodial, administrative support, record keeping and related services that are intended to support intermediaries like Sound Stewardship in conducting business and in serving the best interests of our Clients which also benefit us.

Fidelity charges brokerage commissions and transaction fees for effecting certain securities transactions (i.e., transactions fees are charged for certain no-load mutual funds, commissions are charged for individual equity and debt securities transactions). Fidelity enables Sound Stewardship to obtain many no-load mutual funds without transaction charges and other no-load funds at nominal transaction charges. Fidelity's commission rates are generally considered discounted from customary retail commission rates. However, the commissions and transaction fees charged by Fidelity may be higher or lower than those charged by other custodians and broker-dealers.

As part of the arrangement, Fidelity also makes available to our firm, at no additional charge to us, certain research and brokerage services, including research services obtained by Fidelity directly from independent research companies, as selected by Sound Stewardship (within specified parameters).

Charles Schwab & Co., Inc.

Another one of the custodians we recommend to our Clients is Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, member SIPC. Sound Stewardship is independently owned and operated and is not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when instructed to. While we may recommend that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose Clients maintain their accounts at Schwab. We benefit from the products and services provided because the cost of these services would otherwise be borne directly by us, and this creates a conflict. You should consider these conflicts of interest when selecting a custodian. These products and services, how they benefit us, and the related conflicts of interest are described below.

Your brokerage and trading costs. For our Clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds, and U.S. exchange-listed equities and ETFs) may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program. Schwab's commission rates applicable to our Client accounts were negotiated based on the condition that our Clients collectively maintain a total of at least $10 million of their assets in accounts at Schwab. This commitment benefits you because the overall fees you pay to Schwab could be lower than they would be otherwise. In cases where we choose to execute a trade with different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account, Schwab charges you a flat dollar amount as a "prime broker" or "trade away" fee for each trade. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. We are not required to select the broker or dealer that charges the lowest transaction cost, even if that broker provides execution quality comparable to other brokers or dealers. Although we are not required to execute all trade through Schwab, we have determined that having Schwab execute most trades is consistent with our duty to seek "best execution" of your trades. By using another broker or dealer you may pay lower transaction costs.

ITEM 12 BROKERAGE PRACTICES (CONTINUED)

Products and services available to us from Schwab. Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like ours. They provide us and our Clients with access to their institutional brokerage services (trading, custody, reporting, and related services), many of which are not typically available to Schwab retail customers. However, certain retail investors may be able to get institutional brokerage services from Schwab without going through our firm. Schwab also makes available various support services. Some of those services help us manage or administer our Clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available at no charge to us.

Services that benefit you. Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our Clients. Schwab's services described in this paragraph generally benefit you and your account.

Services that do not directly benefit you. Schwab also makes available to us other products and services that benefit us but do not directly benefit you or your account. These products and services assist us in managing and administering our Clients' accounts and operating our firm. They include investment research, both Schwab's own and that of third parties. We use this research to service all or a substantial number of our Clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- Provide access to Client account data (such as duplicate trade confirmations and account statements)
- Facilitate trade execution and allocate aggregated trade orders for multiple Client accounts
- Provide pricing and other market data
- Facilitate payment of our fees from our Clients' accounts
- Assist with back-office functions, record keeping, and Client reporting

Services that generally benefit only us. Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology and business needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers
- Marketing consulting and support

Schwab provides some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab also discounts or waives its fees for some of these services or pays all or a part of a third party's fees. Schwab also provides us with other benefits, such as occasional business entertainment of our personnel. If you did not maintain your account with Schwab, we would be required to pay for these services from our own resources.

Our interest in Schwab's services. The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's services. The fact that we receive these benefits from Schwab is an incentive for us to recommend the use of Schwab rather than making such decision based exclusively on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that taken in the aggregate, our recommendation of Schwab as custodian and broker is in the best interests of our Clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How we select brokers/custodians") and not Schwab's services that benefit only us.

AGGREGATING (BLOCK) TRADING FOR MULTIPLE CLIENT ACCOUNTS

As a matter of policy and practice, Sound Stewardship does not generally block Client trades and, therefore, we implement Client transactions separately for each account. Consequently, certain Client trades are be executed before others, at a different price and/or commission rate. Additionally, our Clients may not receive volume discounts available to advisers who block Client trades.

ITEM 13 REVIEW OF ACCOUNTS

ANNUAL PLANNING RELATIONSHIP

REVIEWS: The Annual Planning Relationship includes up to four quarterly review meetings each year. Reviews may include, but are not limited to: an investment review, an account beneficiary review, and a goal progress review.

These accounts are reviewed by any or all of the following Wealth Advisors of the firm: Matthew Syverson, Jonathan Harrison, Joel Reimer, Derek Hensley and Josh Spradling.

REPORTS: Annual Planning Relationship Clients will have access to on-demand reports through a Client portal. Additional reports are provided during quarterly review meetings. These reports may include, but are not limited to, an updated net worth statement and investment performance reports.

ITEM 13 REVIEW OF ACCOUNTS (CONTINUED)

TRANSITION PLANNING RELATIONSHIP

REVIEWS: The Transition Planning Relationship includes semi-annual review meetings each year. Reviews may include, but are not limited to: an investment review, an account beneficiary review, and a goal progress review.

These accounts are reviewed by any or all of the following Wealth Advisors of the firm: Matthew Syverson, Jonathan Harrison, Joel Reimer, Derek Hensley and Josh Spradling.

REPORTS: Transition Planning Relationship Clients will have access to on-demand reports through a Client portal. Additional reports are provided during semi-annual review meetings. These reports may include, but are not limited to, an updated net worth statement and investment performance reports.

HOURLY-AS-NEEDED SERVICE

REVIEWS: Hourly-As-Needed service is driven by the Client and his/her needs. No formal reviews will be done unless contracted for and initiated by the Client.

When contracted for, these accounts are reviewed by any or all of the following Wealth Advisors of the firm: Matthew Syverson, Jonathan Harrison, Joel Reimer, Derek Hensley and Josh Spradling.

REPORTS: Hourly-As-Needed service is driven by the Client and his/her needs. Reports vary depending on the Client's need/wishes and are provided when contracted for and initiated by the Client.

EVALUATION AND MONITORING OF THIRD-PARTY MONEY MANAGERS

REVIEWS: For Clients who choose to utilize a third-party money manager, Sound Stewardship will review accounts on at least a semi-annual basis to ensure that the third-party money manager is achieving the Client's stated objective.

If Sound Stewardship and Client determine that a particular selected manager is not providing sufficient management services to the Client, or is not managing the Client's portfolio in a manner consistent with the Client's objectives, typically, we suggest that the Client contract with a different registered investment adviser and/or program sponsor. Under this scenario, our firm assists the Client in selecting a new registered investment adviser and/or program. However, any move to a new registered investment adviser and/or program is solely at the discretion of the Client.

These accounts are reviewed by any or all of the following Wealth Advisors of the firm: Matthew Syverson, Jonathan Harrison, Joel Reimer, Derek Hensley and Josh Spradling.

REPORTS: Client may receive comprehensive performance reports from the third-party money manager, Sound Stewardship, or both on a quarterly basis. No additional reports will be provided unless contracted for.

ITEM 14 CLIENT REFERRALS AND OTHER COMPENSATION

It is Sound Stewardship's policy not to engage solicitors or compensate any third-party for referring potential Clients to our firm.

Sound Stewardship may ask Clients to provide testimonials or reviews about their experience with our services on a third-party public platform such as Google. Clients are not compensated, either directly or indirectly, for providing these reviews. Participation is completely voluntary, and Clients are under no obligation to write a review or provide a testimonial. We encourage honest and accurate feedback to help us improve our services, but any testimonial provided will be solely based on the Client's personal experience and past experiences may not be indicative of future results.

Advisor may partner with other financial planning firms, discount brokers, mutual fund companies and other financial institutions to sponsor educational workshops. Seminars do not involve the sale of any investment products and are purely educational. Cash benefits received from sponsorship partners is used to offset the expenses associated with bringing the financial education seminars to the public. Such expenses include ads in local newspapers, conference room rentals, seminar materials, etc. All sponsors share in expenses.

ITEM 15 CUSTODY

Under Rule 206(4)-2 of the Investment Advisers Act of 1940, Sound Stewardship is deemed to have custody of Client assets in instances where Sound Stewardship, with Client permission, maintains online login credentials for certain Client accounts. Sound Stewardship engages a Public Company Accounting Oversight Board (PCAOB) registered CPA firm to perform an annual surprise audit of such Clients' accounts.

In addition, Sound Stewardship is deemed to have constructive custody of Client accounts due to its ability to deduct advisory fees from Client custodial accounts. This level of custody does not require the firm to receive surprise audits annually. Debiting of fees is done pursuant to authorization provided by each Client and approval of the custodian.

ITEM 15 CUSTODY (CONTINUED)

Usually monthly, but no less than quarterly, Clients receive account statements directly from the custodian of their account. Custodial statements include account holdings, market values and any activity that occurred during the period, including the deduction of investment advisory fees. Sound Stewardship urges Clients to compare information contained in reports provided by Sound Stewardship with the account statements received directly from the account custodian. Differences in portfolio value may occur due to various factors, including but not limited to: (1) unsettled trades; (2) accrued income; (3) pricing of securities; and (4) dividends earned but not received.

Moreover, Sound Stewardship is deemed to have constructive custody of Client accounts due to its ability to process money transfers from Client custodian accounts to designated third parties based on standing letters of authorization (SLOAs) signed by certain Clients. This level of custody does not require the firm to receive surprise audits annually. In accordance with the guidance provided in the SEC's February 21, 2017 No-Action Letter to the Investment Adviser Association, Sound Stewardship follows the below guidelines with respect to such accounts:

- The Client provides an instruction to the qualified custodian, in writing, that includes the Client's signature, the third party's name, and either the third party's address or the third party's account number at a custodian to which the transfer should be directed.
- The Client authorizes Sound Stewardship, in writing, either on the qualified custodian's form or separately, to direct transfers to the third party either on a specified schedule or from time to time.
- The Client's qualified custodian performs appropriate verification of the instruction, such as a signature review or other method to verify the Client's authorization and provides a transfer of funds notice to the Client promptly after each transfer.
- The Client has the ability to terminate or change the instruction to the Client's qualified custodian.
- Sound Stewardship has no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party contained in the Client's instruction.
- Sound Stewardship maintains records showing that the third party is not a related party of Sound Stewardship or located at the same address as Sound Stewardship.
- The Client's qualified custodian sends the Client, in writing, an initial notice confirming the instructions and an annual notice reconfirming the instruction.

ITEM 16 INVESTMENT DISCRETION

For Client accounts that we manage on a discretionary basis, the Client will sign our agreement, giving us that authority. We explain our investment management process in detail at the start of the Client relationship and throughout our time together. The Client may impose reasonable restrictions on Sound Stewardship's discretionary authority in writing at any time (i,e., restrict the sale/purchase of a specific security).

ITEM 17 VOTING CLIENT SECURITIES

As a matter of firm policy, we do not vote proxies on behalf of Clients. Therefore, although our firm may provide investment advisory services relative to Client investment assets, Clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the Client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the Client's investment assets. Clients are responsible for instructing each custodian of the assets, to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets.

We will neither advise nor act on behalf of the Client in legal proceedings involving companies whose securities are held in the Client's account(s), including, but not limited to, the filing of "Proofs of Claim" in class action settlements.

If desired, Clients may direct us to transmit copies of class action notices to the Client or a third party. Upon such direction, we will make commercially reasonable efforts to forward such notices in a timely manner.

We may provide Clients with consulting assistance regarding proxy issues if they contact us with questions at our principal place of business.

ITEM 18 FINANCIAL INFORMATION

Under no circumstances do we require or solicit payment of fees in excess of $1,200 per Client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

As an advisory firm that is required to provide a copy of our firm's balance sheet, we are also required to disclose any financial condition that is reasonably likely to impair our ability to meet our contractual obligations. Sound Stewardship has no additional financial circumstances to report.

Sound Stewardship has NOT been the subject of a bankruptcy petition at any time during the past ten years.

PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

MATTHEW J. SYVERSON
JONATHAN D. HARRISON
JOEL V. REIMER
DEREK R. HENSLEY
JOSHUA R. SPRADLING
KRISTIN K. SCHROEDER
JORDAN A. SMITH

AUGUST 17, 2026

This brochure supplement provides information about the individual(s) listed above that supplements the Sound Stewardship brochure. You should have received a copy of that brochure. Please contact Matthew J. Syverson if you did not receive Sound Stewardship, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about the individual(s) listed above is available on the SEC's website at www.adviserinfo.sec.gov

Sound Stewardship, LLC
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Overland Park, KS 66210
Phone: 913-317-6000
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www.soundstewardship.com

ITEM 2 EDUCATION, BACKGROUND AND BUSINESS EXPERIENCE

Matthew J. Syverson, CFP®, CAP®, CKA®, IACCP®

Born: 1971

Education

- University of Iowa; BS, Psychology with Honors; 1995

Business Experience

- Sound Stewardship, LLC; Financial Advisor and Member; from 01/2004 to Present
- Syverson, Strege, Sandager & Co; Financial Analyst; from 04/2002 to 12/2003
- American Express Financial Advisors; Financial Advisor; from 07/2000 to 04/2002

Designations

Matthew J. Syverson has earned the following designation(s) and is in good standing with the granting authority:

- CFP® (CERTIFIED FINANCIAL PLANNER™); 2004
  The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

  CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

  - Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
  - Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
  - Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
  - Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

  Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

  - Continuing Education Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.
  - Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

  CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

- CAP®; Chartered Advisor in Philanthropy; 2011
  The program is offered at the graduate level, and is part of The American College's Masters of Science in Financial Services program. The CAP® designation provides advisors with the knowledge and tools needed to help clients articulate and advance their highest aspirations for self, family, and society. Individuals who hold the CAP® designation have

completed three graduate-level courses, passed three closed-book, proctored exams, have 3 years of relevant work experience and adhere to The American College's Code of Ethics. To maintain the CAP® designation, individuals must complete 15 hours of continuing education every two years and agree to continue adhering to The American College's Code of Ethics.

Designations (CONTINUED)

- CKA® (Certified Kingdom Advisor®); 2016
  The CKA® designation is offered by Kingdom Advisors, Inc., a non-profit training organization for financial professionals who specialize in the planning differentiators that exist when you apply a Christian worldview to financial decision-making.
  - The prerequisites for the designation are that the advisor must hold one of the approved industry designations (CFP®, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU®, JD) or 10 years of experience in the discipline in which applying for the CKA® designation. The disciplines include financial planning, investments, accounting, estate planning law, and insurance. The education prerequisites for the designation are a 21.5-hour online course and a 200-question open-book exam with a minimum score of 80%. In May 2017, the educational prerequisite moved to a university-based educational program through Indiana Wesleyan followed by a new proctored exam comprised of 100 multiple-choice questions and one case study.
  - All candidates must sign a "Statement of Faith," obtain a letter of reference from their pastor or member of pastoral staff, pass a regulatory review, complete a signed statement of personal stewardship and submit two client references.
  - The continuing education requirement to maintain the designation is 10 hours annually. Kingdom Advisors (KA) requires all CKA® designees to remain in substantial compliance with a set of ethical principles, rules, and standards in order to use or to continue to use the CKA® designation. In order to oversee such compliance, KA has established procedures for reporting ethical violation, as well as a set of disciplinary procedures to oversee the investigation of potential violations of such principles.
- IACCP® (Investment Adviser Certified Compliance Professional®); 2020
  The NRS Investment Adviser Certified Compliance Professional® (IACCP®) designation is awarded to knowledgeable, experienced individuals who complete an instructor-led program of in-person and/or online study, pass a certifying examination, and meet its work experience, ethics and continuing education requirements.

  The designation signifies intermediate-level knowledge of investment adviser regulation and compliance best practices, and adherence to nationally recognized professional standards and ethical leadership. Exhaustive certification and course development, together with expert instructors and facilitators from the compliance, legal, regulatory, financial industry, and academic sectors, help ensure that individuals earning the IACCP designation have been trained, tested and certified to meet high industry professional standards.

ITEM 3 DISCIPLINARY INFORMATION

Matthew J. Syverson has no reportable disciplinary history.

ITEM 4 OTHER BUSINESS ACTIVITIES

A. Investment-Related Activities

1. Matthew J. Syverson is not engaged in any other investment-related activities.
2. Matthew J. Syverson does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Matthew J. Syverson is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

ITEM 5 ADDITIONAL COMPENSATION

Matthew J. Syverson does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6 SUPERVISION

Matthew J. Syverson, Chief Compliance Officer, is responsible for all supervision and monitoring of investment advice offered to clients. He can be reached at 913-317-6000.

ITEM 2 EDUCATION, BACKGROUND AND BUSINESS EXPERIENCE

Jonathan D. Harrison, CFP®, CKA®

Born: 1982

Education

- Maranatha Baptist University; M.A. in Biblical Studies; 2007
- Maranatha Baptist University; B.A. in Biblical Studies; 2004

Business Experience

- Sound Stewardship, LLC; Financial Advisor and Member; from 01/2019 to Present
- Sound Stewardship, LLC; Financial Advisor; from 02/2015 to 12/2018
- National Christian Foundation - Heartland; Vice President of Giver Services; from 04/2008 to 2/2015

Designations

Jonathan D. Harrison has earned the following designation(s) and is in good standing with the granting authority:

- CFP® (CERTIFIED FINANCIAL PLANNER™); 2011
  The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

  CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

  - Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
  - Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
  - Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
  - Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

  Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

  - Continuing Education Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.
  - Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

  CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

- CKA® (Certified Kingdom Advisor®); 2016
  The CKA® designation is offered by Kingdom Advisors, Inc., a non-profit training organization for financial professionals who specialize in the planning differentiators that exist when you apply a Christian worldview to financial decision-making.

Designations (CKA® CONTINUED)

- The prerequisites for the designation are that the advisor must hold one of the approved industry designations (CFP®, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU®, JD) or 10 years of experience in the discipline in which applying for the CKA® designation. The disciplines include financial planning, investments, accounting, estate planning law, and insurance.
- The education prerequisites for the designation are a 21.5-hour online course and a 200-question open-book exam with a minimum score of 80%. In May 2017, the educational prerequisite moved to a university-based educational program through Indiana Wesleyan followed by a new proctored exam comprised of 100 multiple-choice questions and one case study.
- All candidates must sign a "Statement of Faith," obtain a letter of reference from their pastor or member of pastoral staff, pass a regulatory review, complete a signed statement of personal stewardship and submit two client references.
- The continuing education requirement to maintain the designation is 10 hours annually. Kingdom Advisors (KA) requires all CKA® designees to remain in substantial compliance with a set of ethical principles, rules, and standards in order to use or to continue to use the CKA® designation. In order to oversee such compliance, KA has established procedures for reporting ethical violation, as well as a set of disciplinary procedures to oversee the investigation of potential violations of such principles.

ITEM 3 DISCIPLINARY INFORMATION

Jonathan D. Harrison has no reportable disciplinary history.

ITEM 4 OTHER BUSINESS ACTIVITIES

A. Investment-Related Activities

1. Jonathan D. Harrison is not engaged in any other investment-related activities.
2. Jonathan D. Harrison does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Jonathan D. Harrison is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

ITEM 5 ADDITIONAL COMPENSATION

Jonathan D. Harrison does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6 SUPERVISION

Matthew J. Syverson, Chief Compliance Officer, is responsible for all supervision and monitoring of investment advice offered to clients by Jonathan D. Harrison. He can be reached at 913-317-6000.

ITEM 2 EDUCATION, BACKGROUND AND BUSINESS EXPERIENCE

Joel V. Reimer, CFP®, AIF®, CKA®

Born: 1961

Education

- Kansas State University; B.S. in Human Ecology – Personal Financial Planning; 2013

Business Experience

- Sound Stewardship, LLC; Financial Advisor; from 01/2015 to Present
- Sound Stewardship, LLC; Financial Associate; from 05/2013 to 01/2015
- Riley County EMS; Captain/Training Coordinator; from 05/1989 to 05/2013

Designations

Joel V. Reimer has earned the following designation(s) and is in good standing with the granting authority:

- CFP® (CERTIFIED FINANCIAL PLANNER™); 2016
  The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

  CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

  - Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
  - Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
  - Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
  - Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

  Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

  - Continuing Education Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.
  - Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

  CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

- AIF® (Accredited Investment Fiduciary®); 2017
  The AIF® Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards.

Designations (CONTINUED)

In order to maintain the AIF® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

- CKA® (Certified Kingdom Advisor®); 2016
  The CKA® designation is offered by Kingdom Advisors, Inc., a non-profit training organization for financial professionals who specialize in the planning differentiators that exist when you apply a Christian worldview to financial decision-making.
  - The prerequisites for the designation are that the advisor must hold one of the approved industry designations (CFP®, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU®, JD) or 10 years of experience in the discipline in which applying for the CKA® designation. The disciplines include financial planning, investments, accounting, estate planning law, and insurance. The education prerequisites for the designation are a 21.5-hour online course and a 200-question open-book exam with a minimum score of 80%. In May 2017, the educational prerequisite moved to a university-based educational program through Indiana Wesleyan followed by a new proctored exam comprised of 100 multiple-choice questions and one case study.
  - All candidates must sign a "Statement of Faith," obtain a letter of reference from their pastor or member of pastoral staff, pass a regulatory review, complete a signed statement of personal stewardship and submit two client references.
  - The continuing education requirement to maintain the designation is 10 hours annually. Kingdom Advisors (KA) requires all CKA® designees to remain in substantial compliance with a set of ethical principles, rules, and standards in order to use or to continue to use the CKA® designation. In order to oversee such compliance, KA has established procedures for reporting ethical violation, as well as a set of disciplinary procedures to oversee the investigation of potential violations of such principles.

ITEM 3 DISCIPLINARY INFORMATION

Joel V. Reimer has no reportable disciplinary history.

ITEM 4 OTHER BUSINESS ACTIVITIES

A. Investment-Related Activities

1. Joel V. Reimer is not engaged in any other investment-related activities.
2. Joel V. Reimer does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Joel V. Reimer is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

ITEM 5 ADDITIONAL COMPENSATION

Joel V. Reimer does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6 SUPERVISION

Matthew J. Syverson, Chief Compliance Officer, is responsible for all supervision and monitoring of investment advice offered to clients by Joel V. Reimer. He can be reached at 913-317-6000.

ITEM 2 EDUCATION, BACKGROUND AND BUSINESS EXPERIENCE

Derek R. Hensley, CFP®, CKA®

Born: 1990

Education

- Missouri State University; B.S. in Finance; 2013
- Indiana Wesleyan; Certificate in Financial Planning; 2018

Business Experience

- Sound Stewardship, LLC; Wealth Advisor; from 04/2022 to Present
- Sound Stewardship, LLC; Associate Wealth Advisor; from 01/2019 to 03/2022
- Sound Stewardship, LLC; Client Care Specialist; from 07/2015 to 12/2018
- State Street Bank; Fund Accountant; from 09/2013 to 07/2015

Designations

Derek R. Hensley has earned the following designation(s) and is in good standing with the granting authority:

- CFP® (CERTIFIED FINANCIAL PLANNER™); 2018
  The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

  CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

  - Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
  - Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
  - Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
  - Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

  Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

  - Continuing Education Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.
  - Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

  CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

- CKA® (Certified Kingdom Advisor®); 2018
  The CKA® designation is offered by Kingdom Advisors, Inc., a non-profit training organization for financial professionals who specialize in the planning differentiators that exist when you apply a Christian worldview to financial decision-making.

Designations (CONTINUED)

- The prerequisites for the designation are that the advisor must hold one of the approved industry designations (CFP®, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU®, JD) or 10 years of experience in the discipline in which applying for the CKA® designation.
- The disciplines include financial planning, investments, accounting, estate planning law, and insurance. The education prerequisites for the designation are a university-based educational program through Indiana Wesleyan followed by a new proctored exam comprised of 100 multiple-choice questions and one case study.
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- The continuing education requirement to maintain the designation is 10 hours annually. Kingdom Advisors (KA) requires all CKA® designees to remain in substantial compliance with a set of ethical principles, rules, and standards in order to use or to continue to use the CKA® designation. In order to oversee such compliance, KA has established procedures for reporting ethical violation, as well as a set of disciplinary procedures to oversee the investigation of potential violations of such principles.

ITEM 3 DISCIPLINARY INFORMATION

Derek R. Hensley has no reportable disciplinary history.

ITEM 4 OTHER BUSINESS ACTIVITIES

A. Investment-Related Activities

1. Derek R. Hensley is not engaged in any other investment-related activities.
2. Derek R. Hensley does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Derek R. Hensley is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

ITEM 5 ADDITIONAL COMPENSATION

Derek R. Hensley does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6 SUPERVISION

Matthew J. Syverson, Chief Compliance Officer, is responsible for all supervision and monitoring of investment advice offered to clients by Derek R. Hensley. He can be reached at 913-317-6000.

ITEM 2 EDUCATION, BACKGROUND AND BUSINESS EXPERIENCE

Joshua R. Spradling, CFP®, CKA®

Born: 1994

Education

- Spurgeon College; B.A. in Christian Ministry; 2018
- Indiana Wesleyan; Certificate in Financial Planning; 2022

Business Experience

- Sound Stewardship, LLC; Wealth Advisor; from 02/2025 to Present
- Sound Stewardship, LLC; Associate Wealth Advisor; from 05/2022 to 2/2025
- Sound Stewardship, LLC; Client Care Specialist; from 06/2020 to 05/2022
- Waddell & Reed; Customer Service Representative; from 06/2018 to 06/2020

Designations

Joshua R. Spradling has earned the following designation(s) and is in good standing with the granting authority:

- CFP® (CERTIFIED FINANCIAL PLANNER™); 2022
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  - Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
  - Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
  - Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

  Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

  - Continuing Education Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.
  - Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

  CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

- CKA® (Certified Kingdom Advisor®); 2022
  The CKA® designation is offered by Kingdom Advisors, Inc., a non-profit training organization for financial professionals who specialize in the planning differentiators that exist when you apply a Christian worldview to financial decision-making.

Designations (CONTINUED)

- The prerequisites for the designation are that the advisor must hold one of the approved industry designations (CFP®, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU®, JD) or 10 years of experience in the discipline in which applying for the CKA® designation. The disciplines include financial planning, investments, accounting, estate planning law, and insurance.
- The education prerequisites for the designation are a university-based educational program through Indiana Wesleyan followed by a new proctored exam comprised of 100 multiple-choice questions and one case study.
- All candidates must sign a "Statement of Faith," obtain a letter of reference from their pastor or member of pastoral staff, pass a regulatory review, complete a signed statement of personal stewardship and submit two client references.
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ITEM 3 DISCIPLINARY INFORMATION

Joshua R. Spradling has no reportable disciplinary history.

ITEM 4 OTHER BUSINESS ACTIVITIES

A. Investment-Related Activities

1. Joshua R. Spradling is not engaged in any other investment-related activities.
2. Joshua R. Spradling does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Joshua R. Spradling is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

ITEM 5 ADDITIONAL COMPENSATION

Joshua R. Spradling does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6 SUPERVISION

Matthew J. Syverson, Chief Compliance Officer, is responsible for all supervision and monitoring of investment advice offered to clients by Joshua R. Spradling. He can be reached at 913-317-6000.

ITEM 2 EDUCATION, BACKGROUND AND BUSINESS EXPERIENCE

Kristin K. Schroeder, CFP®

Born: 1984

Education

- Kansas State University; Graduate Certificate, Personal Financial Planning; 2018
- The University of Kansas; Bachelor of Science, Business, Finance; 2007

Business Experience

- Sound Stewardship, LLC; Marketing Manager; from 09/2024 to Present
- Mission Financial Planning; Financial Planning Associate; from 03/2023-09/2023
- LexAurum Advisors; Business Coordinator; from 10/2022 to 12/2022
- Fruitful Stewardship LLC; Founder & Financial Planner; from 04/2018-05/2020
- Prestwood Financial Group; Client Service Manager; from 04/2014-06/2016
- Creating Abundance Inc; Registered Sales Assistant; from 12/2012-03/2014
- Cornerstone Financial; Registered Sales Assistant; from 03/2012-11/2012 (Wichita, KS)
- Edward Jones; Financial Advisor; from 08/2010-11/2011 (Wichita, KS)

Designations

Kristin K. Schroeder has earned the following designation(s) and is in good standing with the granting authority:

- CFP® (CERTIFIED FINANCIAL PLANNER™); 2019
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  - Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
  - Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
  - Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

  Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

  - Continuing Education Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.
  - Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

  CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Kristin K. Schroeder has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. Kristin K. Schroeder is not engaged in any other investment-related activities.
2. Kristin K. Schroeder does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Kristin K. Schroeder is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

Item 5 Additional Compensation

Kristin K. Schroeder does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Matthew J. Syverson, Chief Compliance Officer, is responsible for all supervision and monitoring of investment advice offered to clients by Kristin K. Schroeder. She can be reached at 913-317-6000.

ITEM 2 EDUCATION, BACKGROUND AND BUSINESS EXPERIENCE

Jordan A. Smith, CFP®

Born: 1984

Education

- Kansas State University; Bachelor of Science, Business, Marketing; 2010

Business Experience

- Sound Stewardship, LLC; Associate Wealth Advisor; from 06/2026 to Present
- Sound Stewardship, LLC; Client Care Associate; from 07/2021 to 5/2026

Designations

Jordan A. Smith has earned the following designation(s) and is in good standing with the granting authority:

- CFP® (CERTIFIED FINANCIAL PLANNER™); 2026
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  CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

  - Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
  - Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
  - Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
  - Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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  - Continuing Education Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.
  - Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

  CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3 DISCIPLINARY INFORMATION

Jordan A. Smith has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. Jordan A. Smith is not engaged in any other investment-related activities.
2. Jordan A. Smith does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Jordan A. Smith is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

Item 5 Additional Compensation

Jordan A. Smith does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Matthew J. Syverson, Chief Compliance Officer, is responsible for all supervision and monitoring of investment advice offered to clients by Jordan A. Smith. He can be reached at 913-317-6000.