

**STEWART WEALTH MANAGEMENT, INC., CUSTOMER RELATIONSHIP SUMMARY (FORM CRS)****Introduction**

Stewart Wealth Management, Inc. is registered with the Securities and Exchange Commission (“SEC”) as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. The SEC offers free and simple tools to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

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

Our firm offers the following principal investment advisory services to you: Portfolio Management, Financial Planning and Consulting. Portfolio Management services include the provision of continuous advice to you or investing your account based on your particular circumstances. We offer this service on a discretionary or non-discretionary basis. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. You may impose reasonable restrictions. When engaged on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments. Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company, but may include advice regarding equities, bonds, mutual funds, ETFs, cash, options, interests in partnerships and alternative investments when suitable for clients. A minimum of \$250,000 of assets under management is required for this service, but negotiable under certain circumstances. While the underlying securities within your account are continually monitored as part of our standard service, portfolio reviews of the assets we manage are performed periodically, upon your request and upon a substantial asset class decline. Financial Planning is provided either as part of our Portfolio Management services when related to management of your portfolio or provided separately under a Financial Planning arrangement for specific issues, including, but not limited to, cash flow, college planning, retirement planning, tax planning and estate planning. We may also furnish advice on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning (We are not attorneys or tax professions. You should seek consult with your tax or legal professional). Unless part of your Portfolio Management service, this service is provided on a non-discretionary basis and does not include account monitoring. Consulting services are available for those clients desiring to receive specific and focused investment advice.

**For additional information, including minimum investment amounts, please see Items 4 & 7 of our Form ADV, Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/summary/143425>.**

Ask your financial professional: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

**What fees will I pay?**

Our fees can be assessed quarterly and are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Item 5. Portfolio Management fees are calculated as a percentage of assets under management (“AUM”) according to a tiered schedule. The annualized fee based on your AUM range from .75% to 1.00%. The minimum annual fee is \$1,000. Fees are negotiable. Financial Planning fees are determined based on the nature of the services being provided and the complexity of your circumstances. Hourly fees range from \$100 to \$300 per hour. Although the length of time it will take to provide a Financial Plan will depend on your personal situation, we will provide an estimate for the total hours at the start of the advisory relationship. Our fixed fees typically range from \$2,000 to \$12,000, depending on the specific arrangement reached with the client. We may request a retainer upon completion of our initial fact-finding session with you; however, advance payment will never exceed \$1,200 for work that will not be completed within six months. The balance is due upon completion of the plan or will be billed quarterly in arrears based on actual hours accrued. Our Consulting services’ fees are calculated and charged on a fixed fee basis, typically ranging from \$2,000 to \$12,000, subject to the specific arrangement reached with the client. You are billed quarterly in advance based on our estimated Consulting services’ fees. Specialized private placement consulting starts at \$15,000, paid in advance and is subject to our sole discretion. Some fees create a conflict of interest described below and in more detail in our Firm’s Part 2A. If we charge you asset based fees, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts. There are other fees and costs related to our investment advisory services in addition to the principal fees and costs listed above that you will pay directly or indirectly. You should understand that the fees discussed above are specific to what we charge and do not include certain charges imposed by third parties, such as custodial

fees, exchange traded or mutual fund fees and expenses, additional fees charged by alternative investment programs, account termination fees, asset-based transaction fees, brokerage fees and commissions, and other fees and taxes on brokerage accounts and securities transactions. All of these charges, fees and commissions are in addition to our investment management fee.

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.**

For additional information about our fees and costs, please see Item 5 of our Form ADV, Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/summary/143425>.

Ask your financial professional: Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?

### **What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

*When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means. For example, we allow our investment professionals to occasionally transact in the same securities for their personal accounts as the firm buys or sells for client accounts. Our Form ADV, Part 2A (Item 11, Code of Ethics) describes this conflict of interest and how we mitigate it. Another conflict of interest may be created by the fact that we charge asset-based fees, as described above. We participate in the Schwab Institutional services program. While there is no direct link between the investment advice we give and our participation in this program, we do receive economic benefits that we would not otherwise receive if we did not utilize their platform to manage your accounts (See Item 12 of our Form ADV, Part 2A for more information). This arrangement creates an incentive for us to recommend that you establish brokerage accounts with Charles Schwab & Co. Other services and non-direct monetary or other forms of compensation are offered and provided to us as a result of our relationships with providers of mutual fund and investment products. For example, our investment advisors and employees may be invited to attend educational conferences and/or entertainment events sponsored by such third parties. Other services may be provided as outlined in our Form ADV, Part 2A (Item 12). We believe that the services and benefits actually provided to us by third parties do not materially affect the investment management recommendations made to you.*

Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

For additional information, please see our Form ADV, Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/summary/143425>.

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

Our financial professionals are compensated through an agreed upon salary plus a discretionary bonus.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

### **Additional Information**

You can find additional information about our services and request a copy of this relationship summary by visiting [www.stewartwealthmgt.com](http://www.stewartwealthmgt.com) or calling (415) 499-1544.

Ask your financial professional: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?