

The Stewardship Solution, LLC Firm Brochure - Form ADV Part 2A

This brochure provides information about the qualifications and business practices of The Stewardship Solution, LLC. If you have any questions about the contents of this brochure, please contact us at (661) 829-4154 or by email at: dhubbard@thestewardshipsolution.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 The Stewardship Solution, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. The Stewardship Solution, LLC's CRD number is: 282050.

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The Stewardship Solution, LLC is a registered investment adviser. Registration does not imply a certain level of skill or training.

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Item 2: Material Changes

The Stewardship Solution, LLC has not yet filed an annual updating amendment using the Form ADV Part 2A. Therefore there are no material changes to report.

Item 3: Table of Contents

Item 1: Cover Page	
Item 2: Material Changes	i
Item 3: Table of Contents	ii
Item 4: Advisory Business	2
A. Description of the Advisory Firm	2
B. Types of Advisory Services	2
C. Client Tailored Services and Client Imposed Restrictions	2
D. Wrap Fee Programs	3
E. Assets Under Management	3
Item 5: Fees and Compensation	3
A. Fee Schedule	3
B. Payment of Fees	5
C. Client Responsibility For Third Party Fees	5
D. Prepayment of Fees	5
E. Outside Compensation For the Sale of Securities to Clients	5
Item 6: Performance-Based Fees and Side-By-Side Management	6
Item 7: Types of Clients	6
Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss	7
A. Methods of Analysis and Investment Strategies	7
B. Material Risks Involved	7
C. Risks of Specific Securities Utilized	7
Item 9: Disciplinary Information	7
A. Criminal or Civil Actions	7
B. Administrative Proceedings	8
C. Self-regulatory Organization (SRO) Proceedings	8
Item 10: Other Financial Industry Activities and Affiliations	8
A. Registration as a Broker/Dealer or Broker/Dealer Representative	8
B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor	8
C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests	8
D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections	9
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	9
A. Code of Ethics	9
B. Recommendations Involving Material Financial Interests	9
C. Investing Personal Money in the Same Securities as Clients	9
D. Trading Securities At/ Around the Same Time as Clients' Securities	10

Item 12: Brokerage Practices.....	10
A. Factors Used to Select Custodians and/or Broker/Dealers	10
1. Research and Other Soft Dollar Benefits	10
2. Brokerage for Client Referrals	10
3. Clients Directing Which Broker/Dealer/Custodian to Use	10
B. Aggregating (Block) Trading for Multiple Client Accounts	10
Item 13: Review of Accounts.....	11
A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews.....	11
B. Factors That Will Trigger a Non-Periodic Review of Client Accounts.....	11
C. Content and Frequency of Regular Reports Provided to Clients.....	11
Item 14: Client Referrals and Other Compensation	11
A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)	11
B. Compensation to Non - Advisory Personnel for Client Referrals.....	11
Item 15: Custody.....	12
Item 16: Investment Discretion	12
Item 17: Voting Client Securities (Proxy Voting).....	12
Item 18: Financial Information.....	12
A. Balance Sheet	12
B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients	12
C. Bankruptcy Petitions in Previous Ten Years	12
Item 19: Requirements For State Registered Advisers	13
A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background	13
B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any).....	13
C. Calculation of Performance-Based Fees and Degree of Risk to Clients	13
D. Material Disciplinary Disclosures for Management Persons of this Firm	13
E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)	13

Item 4: Advisory Business

A. Description of the Advisory Firm

The Stewardship Solution, LLC (hereinafter "TSSL") is a Limited Liability Company organized in the State of California. The firm was formed in November 2015, and the principal owner is Derrik Jacob Hubbard.

B. Types of Advisory Services

Selection of Other Advisers

TSSL may direct clients to third-party investment advisers to manage all or a portion of the client's assets. Before selecting other advisers for clients, TSSL will always ensure those other advisers are properly licensed or registered as an investment adviser. TSSL conducts due diligence on any third-party investment adviser, which may involve one or more of the following: phone calls, meetings and review of the third-party adviser's performance and investment strategy. TSSL then makes investments with a third-party investment adviser by referring the client to the third-party adviser. TSSL will review the ongoing performance of the third-party adviser as a portion of the client's portfolio.

Financial Planning

Financial plans and financial planning may include, but are not limited to: investment planning; life insurance; tax concerns; retirement planning; college planning; and debt/credit planning.

In offering financial planning, a conflict exists between the interests of the investment adviser and the interests of the client. The client is under no obligation to act upon the investment adviser's recommendation, and, if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment adviser. This statement is required by California Code of Regulations, 10 CCR Section 260.235.2.

C. Client Tailored Services and Client Imposed Restrictions

TSSL will tailor a program for each individual client. This will include an interview session to get to know the client's specific needs and requirements as well as a plan that will be executed by TSSL on behalf of the client. TSSL may use "model portfolios" together with a specific set of recommendations for each client based on their personal restrictions, needs, and targets. Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent TSSL from properly servicing the client account, or if the restrictions would

require TSSL to deviate from its standard suite of services, TSSL reserves the right to end the relationship.

D. Wrap Fee Programs

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and other administrative fees. TSSL does not participate in any wrap fee programs.

E. Assets Under Management

TSSL has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$0	\$0	October 2015

Item 5: Fees and Compensation

Lower fees for comparable services may be available from other sources.

A. Fee Schedule

Selection of Other Advisers Fees

TSSL will be compensated via a negotiable fee share from the advisers to which it directs those clients. This relationship will be memorialized in each contract between TSSL and each third-party adviser. The fees shared will not exceed any limit imposed by any regulatory agency.

- TSSL may direct clients to Beacon Capital Management CRD# 120641. The annual fee schedule is as follows:

Total Assets Under Management	TSSL's Fee	Third Party's Fee	Total Fee
All Assets	1.00%	.55%	1.55%

TSSL uses the value of the account as of the last business day of the prior billing period, after taking into account deposits and withdrawals, for purposes of determining the market value of the assets upon which the advisory fee is based.

- TSSL may direct clients to Eqis Capital Management Inc. CRD# 126052. The annual fee schedule is as follows:

Total Assets Under Management	TSSL's Fee	Third Party's Fee	Total Fee
All Assets	1.00%	1.00%	2.00%

TSSL uses the value of the account as of the last business day of the prior billing period, after taking into account deposits and withdrawals, for purposes of determining the market value of the assets upon which the advisory fee is based.

- TSSL may direct clients to Flexible Plan Investments CRD# 110762. The annual fee schedule is as follows:

Total Assets Under Management	TSSL's Fee	Third Party's Fee	Total Fee
All Assets	1.00%	1.00%	2.00%

TSSL uses the value of the account as of the last business day of the prior billing period, after taking into account deposits and withdrawals, for purposes of determining the market value of the assets upon which the advisory fee is based.

- TSSL may direct clients to Visionary Asset Management CRD# 147304. The annual fee schedule is as follows:

Total Assets Under Management	TSSL's Fee	Third Party's Fee	Total Fee
All Assets	1.00%	1.00%	2.00%

TSSL uses the value of the account as of the last business day of the prior billing period, after taking into account deposits and withdrawals, for purposes of determining the market value of the assets upon which the advisory fee is based.

Financial Planning Fees

Fixed Fees: The negotiated fixed rate for creating client financial plans is between \$500 and \$3,000.

Hourly Fees: The hourly fee for these services is between \$150 and \$200.

Clients may terminate the agreement without penalty for a full refund of TSSL's fees within five business days of signing the Financial Planning Agreement. Thereafter, clients may terminate the Financial Planning Agreement generally upon written notice.

B. Payment of Fees

Payment of Selection of Other Advisers Fees

Fees are paid quarterly in advance by clients. Fees for selection of all third-party advisers (Beacon Capital Management; Eqis Capital Management Inc.; Flexible Plan Investments; Visionary Asset Management) are withdrawn directly from the client's account by the third-party adviser or its custodian, rather than by TSSL. TSSL is then paid its share of the fee split.

Payment of Financial Planning Fees

Financial planning fees are paid via check or wire, 50% in advance, but never more than six months in advance, with the remainder due upon presentation of the plan.

C. Client Responsibility For Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by TSSL. Please see Item 12 of this brochure regarding broker-dealer/custodian.

D. Prepayment of Fees

TSSL collects fees in advance. Refunds for fees paid in advance will be returned within fourteen days to the client via check, or return deposit back into the client's account.

For all asset-based fees paid in advance, the fee refunded will be equal to the balance of the fees collected in advance minus the daily rate* times the number of days elapsed in the billing period up to and including the day of termination. (*The daily rate is calculated by dividing the annual asset-based fee rate by 365.)

Fixed fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination.

For hourly fees that are collected in advance, the fee refunded will be the balance of the fees collected in advance minus the hourly rate times the number of hours of work that has been completed up to and including the day of termination.

E. Outside Compensation For the Sale of Securities to Clients

Derrick Jacob Hubbard in his role as a registered representative of Next Financial Group, Inc. accepts compensation for the sale of securities to TSSL clients. [He will be leaving that employment shortly after registration of TSSL.]

1. This is a Conflict of Interest

The supervised persons will accept compensation for the sale of securities or other investment products, including asset based sales charges or service fees from the sale of mutual funds to its clients. This presents a conflict of interest and gives the supervised person an incentive to recommend products based on the compensation received rather than on the client's needs. When recommending the sale of securities or investment products for which the supervised persons receives compensation, they will document the conflict of interest in the client file and inform the client of the conflict of interest.

2. Clients Have the Option to Purchase Recommended Products From Other Brokers

Clients always have the option to purchase TSSL recommended products through other brokers or agents that are not affiliated with TSSL.

3. Commissions are not the Primary Source of Income for TSSL

Commissions are not TSSL's primary source of compensation for advisory services.

4. Advisory Fees in Addition to Commissions or Markups

Advisory fees that are charged to clients are not reduced to offset the commissions or markups on securities or investment products recommended to clients.

Item 6: Performance-Based Fees and Side-By-Side Management

TSSL does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

TSSL generally provides advisory services to the following types of clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals

There is no account minimum for any of TSSL's services and the third-party advisers do not impose account minimums in connection with TSSL's services.

Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss

A. Methods of Analysis and Investment Strategies

Methods of Analysis & Investment Strategies

TSSL does not manage client assets and therefore, does not have any specific methods of analysis or investment strategies.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of Analysis & Investment Strategies

Selection of Other Advisers: Although TSSL will seek to select only money managers who will invest clients' assets with the highest level of integrity, TSSL's selection process cannot ensure that money managers will perform as desired and TSSL will have no control over the day-to-day operations of any of its selected money managers. TSSL would not necessarily be aware of certain activities at the underlying money manager level, including without limitation a money manager's engaging in unreported risks, investment "style drift" or even regulatory breaches or fraud.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below are not guaranteed or insured by the FDIC or any other government agency.

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions to report.

B. Administrative Proceedings

There are no administrative proceedings to report.

C. Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Derrick Jacob Hubbard is a registered representative of Next Financial Group, Inc. [He will be leaving that employment shortly after registration of TSSL.]

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither TSSL nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Derrick Jacob Hubbard is an investment adviser representative and registered representative of Next Financial Group, Inc. [He will be leaving that employment shortly after registration of TSSL.]

Derrick Jacob Hubbard is an independent licensed insurance agent.

Derrick Jacob Hubbard is Owner of Santa Clarita Financial Education Services, an organization that provides no cost education courses at the community college level on retirement planning and social security maximization.

From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. TSSL always acts in the best interest of the client and clients are in no way required to the services of any representative of TSSL in connection with such individual's activities outside of TSSL.

All material conflicts of interest under California Code of Regulations Section 260.238(k) are disclosed regarding the investment adviser, its representatives or any of its employees,

which could be reasonable expected to impair the rendering of unbiased and objective advice.

D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

TSSL may direct clients to third-party investment advisers to manage all or a portion of the client's assets. TSSL will be compensated via a fee share from the advisers to which it directs those clients. This relationship will be memorialized in each contract between TSSL and each third-party advisor. The fees shared will not exceed any limit imposed by any regulatory agency. This creates a conflict of interest in that TSSL has an incentive to direct clients to the third-party investment advisers that provide TSSL with a larger fee split. TSSL will always act in the best interests of the client, including when determining which third-party investment adviser to recommend to clients. TSSL will ensure that all recommended advisers are licensed or notice filed in the states in which TSSL is recommending them to clients.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

TSSL has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. TSSL's Code of Ethics is available free upon request to any client or prospective client.

B. Recommendations Involving Material Financial Interests

TSSL does not recommend that clients buy or sell any security in which a related person to TSSL or TSSL has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of TSSL may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of TSSL to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. TSSL will always document any

transactions that could be construed as conflicts of interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of TSSL may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of TSSL to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, TSSL will never engage in trading that operates to the client's disadvantage if representatives of TSSL buy or sell securities at or around the same time as clients.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

TSSL does not recommend brokers/custodians.

1. Research and Other Soft Dollar Benefits

TSSL does not trade client's accounts and therefore receives no research, product, or services from a broker-dealer ("soft dollar benefits").

2. Brokerage for Client Referrals

TSSL receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

TSSL does not trade client's accounts.

B. Aggregating (Block) Trading for Multiple Client Accounts

TSSL does not trade clients' accounts and therefore does not have the ability to block trade purchases across accounts.

Item 13: Review of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

All client accounts for TSSL's advisory services provided on an ongoing basis are reviewed at least quarterly by Derrick Jacob Hubbard, Managing Member, with regard to clients' respective investment policies and risk tolerance levels. All accounts at TSSL are assigned to this reviewer.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Derrick Jacob Hubbard, Managing Member. There is only one level of review for financial planning, and that is the total review conducted to create the financial plan.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

With respect to financial plans, TSSL's services will generally conclude upon delivery of the financial plan.

C. Content and Frequency of Regular Reports Provided to Clients

Each client of TSSL's advisory services provided on an ongoing basis will receive a quarterly report detailing the client's account, including assets held, asset value, and calculation of fees. This written report will come from the custodian.

Each financial planning client will receive the financial plan upon completion.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

TSSL may receive compensation from the selected third party advisers via a fee split, but otherwise does not receive any economic benefit from any other third party for advice rendered to TSSL's clients.

B. Compensation to Non – Advisory Personnel for Client Referrals

TSSL does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

TSSL does not take custody of client accounts at any time. Custody of client's accounts is held primarily at the client's custodian. Clients will receive account statements from the custodian and should carefully review those statements for accuracy.

Item 16: Investment Discretion

TSSL does not have discretion over client accounts at any time.

Item 17: Voting Client Securities (Proxy Voting)

TSSL will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

TSSL neither requires nor solicits prepayment of more than \$500 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither TSSL nor its management has any financial condition that is likely to reasonably impair TSSL's ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

TSSL has not been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirements For State Registered Advisers

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

TSSL currently has only one management person: DERRIK JACOB HUBBARD. Education and business background can be found on the individual's Form ADV Part 2B brochure supplement.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Other business activities for each relevant individual can be found on the Form ADV Part 2B brochure supplement for each such individual.

C. Calculation of Performance-Based Fees and Degree of Risk to Clients

TSSL does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

D. Material Disciplinary Disclosures for Management Persons of this Firm

There are no civil, self-regulatory organization, or arbitration proceedings to report under this section.

E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)

Neither TSSL, nor its management persons, has any relationship or arrangement with issuers of securities. See Item 10.C and 11.B.