

<p><b>Item 1</b> <b>Introduction</b></p>	<p>Stellar Capital Management, LLC (“Stellar”) 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. Free and simple tools are available to research firms and financial professionals at <a href="https://www.investor.gov/CRS">Investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p><b>Item 2</b> <b>Relationships and Services</b></p>	<p><b>What investment services and advice can you provide me?</b></p> <p>We offer investment advisory services to retail investors, including customized investment management services to high-net worth individuals, associated trusts and estates, and employer sponsored retirement plans. We manage portfolios for clients based on the goals and objectives of each individual client and generally invest in domestic stocks, bonds, exchange traded funds (“ETFs”) and mutual funds. Our services involve providing ongoing advice and reviews of your unique financial situation including your investment goals and objectives, risk management, retirement, education, cash flow, and estate planning. Through our portfolio management services, we will monitor the accounts we manage for you and provide advice, oversight, and management of the investments in those accounts. We typically manage client accounts on a discretionary basis, which means when you engage us for investment advisory services, you sign an investment advisory agreement giving us discretionary authority to determine the investments to buy and sell in your account, when to make those transactions, as well as the authority to select other investment advisers on your behalf. You may impose reasonable restrictions on our discretionary authority. Any restrictions must be provided to us in writing and accepted by you and us. We may require a minimum initial and ongoing account size for portfolio management services.</p> <p>More information about the services Stellar offers is available on our <a href="#">Form ADV, Part 2A Brochure</a>.</p> <p><b>Conversation Starters</b></p> <ul style="list-style-type: none"> <li>• Given my financial situation, should I choose an investment advisory service? Why or why not?</li> <li>• How will you choose investments to recommend to me?</li> <li>• What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</li> </ul>
<p><b>Item 3</b> <b>Fees, Costs, Conflicts and Standard of Conduct</b></p>	<p><b>What fees will I pay?</b></p> <p>We charge clients an “asset-based fee,” which is an annual investment management fee based on a percentage (%) of the market value of the assets they have under management with Stellar (between negotiable and 1.00%) These fees are typically assessed on a quarterly basis, in advance, at the beginning of each quarter. Fees are calculated as a percentage of the market value of all assets in your account on the last trading day of each quarter. As such, the more assets there are in your account, the more you will pay in fees. This may create an incentive for us to encourage you to increase the assets in your account.</p> <p>In addition to investment management fees, you may incur additional fees and costs related to the investments in your account, including: custodial fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds or ETFs, and other product-related fees. Please refer to the <b>Fees and Compensation</b> section our <a href="#">Form ADV, Part 2A Brochure</a> for detailed information about our fees and your investment costs.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p><b><i>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.</i></b></p> </div>

	<p><b>Conversation Starter</b></p> <ul style="list-style-type: none"> <li>• Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</li> </ul> <p><b>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?</b></p> <p><b>When we act as your investment adviser,</b> we must 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 to you. Here are some examples to help you understand what this means.</p> <ul style="list-style-type: none"> <li>• We provide investment advisory services for many clients. This can create conflicts of interest because our portfolio management team must allocate their time across multiple client accounts simultaneously and allocate investment opportunities among clients, cash availability and need, suitability, investment objectives and guidelines and other factors deemed appropriate in making investment allocation decisions.</li> </ul> <p>Acting in your best interests means we are fiduciaries to you, putting your interests ahead of our own.</p> <p><b>Additional information</b> about conflicts of interest between Stellar and its clients is available <a href="#">here</a>.</p> <p><b>Conversation Starter</b></p> <ul style="list-style-type: none"> <li>• How might your conflicts of interest affect me, and how will you address them?</li> </ul> <p><b>How do your financial professionals make money?</b></p> <p>Our financial professionals receive a salary and may receive a discretionary bonus, based on the assets managed. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the number, value, and complexity of accounts under management, the performance of those accounts, and client satisfaction and retention.</p>
<p><b>Item 4 Disciplinary History</b></p>	<p><b>Do your financial professionals have legal or disciplinary history?</b></p> <p>No. Please visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals.</p> <p><b>Conversation Starter</b></p> <ul style="list-style-type: none"> <li>• As a financial professional, do you have any disciplinary history? For what type of conduct?</li> </ul>
<p><b>Item 5 Additional Information</b></p>	<p><b>Additional information about our services</b> can be found <a href="#">here</a>. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact us at 602.778.0307</p> <p><b>Conversation Starter</b></p> <ul style="list-style-type: none"> <li>• Who is my primary contact person? Is he or she a representative of an investment-adviser or a broker-dealer?</li> <li>• Who can I talk to if I have concerns about how this person is treating me?</li> </ul>