

### Item 1. Cover Page to Brochure Supplement

**This Brochure Supplement provides information about Rick M. Stein that supplements the Stein Whittington Deniel Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Rick Stein, President of Stein Whittington Deniel Investment Advisors, Inc. at 760-776-1488 (phone) or [rick@swdinvestments.com](mailto:rick@swdinvestments.com) (email), if you did not receive Stein Whittington Deniel Investment Advisors' brochure or if you have any questions about the contents of this brochure supplement.**

**Additional information about the Company and its business and principals also is available on the SEC's website at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov).**

### Item 2. Educational Background and Business Experience

Rick M. Stein, born August 18, 1943, graduated from the University of Virginia, Charlottesville, Va. in 1965. He graduated from the University of Texas School of Law, Austin, Texas in 1968. Mr. Stein was a lawyer for the State of California's Security Regulatory Authority from 1969 to November, 1972. He was a business and trial lawyer in Beverly Hills, California with his own firm from 1972 to 1987. During this period, Mr. Stein was involved in several major business litigation cases, including anti-trust litigation against the Bell System which led to the divestiture of AT&T. In 1987, he moved to the Palm Springs area and continued to practice law with his own firm. In 1995, Mr. Stein founded Stein Investment Advisory Services the predecessor firm to Stein Whittington Deniel Investment Advisors, Inc. Mr. Stein has continuously been an active member of the California Bar Association since 1969 to the present.

### Item 3. Disciplinary Information

Rick Stein has never been the subject of any legal or disciplinary events related to a client or prospective client of Stein Whittington Deniel Investment Advisors, Inc. or any other investment advisor.

#### Item 4. Other Business Activities.

Rick Stein is currently engaged in no other business or profession other than acting as an Investment Advisor Representative for Stein Whittington Deniel Investment Advisors, Inc., however, from time to time, Mr. Stein will undertake some legal representation of a minor contract or corporate matter.

#### Item 5. Additional Compensation.

Other than an occasional law matter, Mr. Stein receives no compensation from any other source than compensation he is entitled to receive from Stein Whittington Deniel Investment Advisors, Inc.

#### Item 6. Supervision.

Rick is a principal of the Company (a 50% shareholder) and he is not subject to any supervision.

#### Item 7. Requirements for State-Registered Advisors.

##### No arbitration claim or regulatory problems:

Specifically, Rick Stein has not been subject to any award of liability from an arbitration claim regarding an investment or fraud or dishonest conduct in connection with an investment or investment advice. In addition, Rick Stein, has not been found liable by a civil, self-regulatory organization in any administrative proceeding involving an investment or investment related business or activity, or fraud or dishonest conduct.

##### No bankruptcy.

Rick Stein has never been the subject of a bankruptcy petition.