

Item 1. Cover Page to Brochure Supplement

This Brochure Supplement provides information about Cristina Deniel 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 (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.

Item 2. Educational Background and Business Experience

Cristina Deniel, C.P.A., C.F.A., born October 31, 1947, graduated from the National University of Cuyo, Argentina, with a degree in Business Economics. She attended the University of Texas Graduate School in Comparative Literature and completed the Stanford University Financial Management Program. Cristina is a licensed C.P.A. but does not practice public accounting. In the preceding 5 years, Cristina has served full time as a principal of Stein Whittington Deniel Investment Advisors, Inc. Cristina is also a Chartered Financial Analyst which she completed in 2001.

Item 3. Disciplinary Information

Cristina Deniel 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.

Cristina Deniel is currently engaged in no other business or profession other than acting as an Investment Advisor Representative for Stein Whittington Deniel Investment Advisors, Inc.

Item 5. Additional Compensation.

Cristina Deniel receives no compensation from any other source than compensation he is entitled to receive from Stein Whittington Deniel Investment Advisors, Inc.

Item 6. Supervision.

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

Item 7. Requirements for State-Registered Advisors.

No arbitration claim or regulatory problems:

Specifically, Cristina Deniel 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, Cristina Deniel 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.

Cristina Deniel has never been the subject of a bankruptcy petition.