



REALTA
W E A L T H

Realta Investment Advisors, Inc.

Stephen F Lovell

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This Brochure Supplement provides information about Stephen Lovell that supplements the Realta Investment Advisors, Inc. ("RIA")'s Brochure. You should have received a copy of that Brochure. Please contact Mr. Barrett Schultz at (888) 657-5200 if you did not receive RIA's Brochure or if you have any questions about the contents of this supplement.

Additional information about Stephen F Lovell is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2- EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Stephen F Lovell was born in San Francisco, CA, in 1949. After completing high school at Lowell, his family returned to his mother's birthplace of Kitchener, Ontario, Canada. Stephen completed much of his formal education in Canada: a B.A. in both English Literature and Philosophy, *magna cum laude*; an M.A. in English Literature; course work for his Ph.D. in English Literature. In 1989, he received his MBA from Golden Gate University (GGU) in San Francisco and then, as an Adjunct Professor, taught in GGU's MBA program.

Stephen's dad sold life insurance, so Stephen started in the financial services industry by joining Metropolitan Life in 1990. At Metropolitan Life, he had a mentor who encouraged him to move into comprehensive financial planning by getting his first two FINRA licenses, 6 and 63. Since then, Stephen also acquired 7, 65, 31, 24 and 79 licenses. The last license, the 79 (to become an Investment Banker), was acquired in 2023.

After leaving Metropolitan Life, Stephen joined American Express Financial Advisors to work as a Financial Advisor. Recognizing the complexity of financial strategies and investment products, he earned many specialist credentials: **CFP®**, **ChFC®**, **CLU®**, **CRPC®**, **AEP®**, **RHU®**, **CAP®**, **AIF®**, **CAIA®**.

In his practice, Stephen focuses on tax planning because most of his clients live in California and, thus, pay high taxes. In 2008, he started utilizing Alternative Investments in client portfolios. As he learned about these investments and their tax-reduction benefits, he chose to deepen his knowledge and experience, so his clients would reap their benefits. He earned his CAIA® (Chartered Alternative Investments Analyst), and was elected to ADISA's (Alternative & Direct Investment Securities Association) Board of Directors.

CFP® Certified Financial Planner is the designation awarded by the Certified Financial Planner Board of Standards to those candidates who have achieved broad knowledge in the six main areas of financial planning / Code of Ethics attestation required / Annual continuing education required

ChFC® Chartered Financial Consultant is awarded by The American College after the designee completes nine college-level courses in financial planning / Code of Ethics attestation required / Annual continuing education required

CLU® Chartered Life Underwriter is a designation awarded by the American College to those who have an in-depth understanding of the practical, legal, and ethical aspects of life insurance and its techniques and tools. / Code of Ethics attestation required / Annual continuing education required

CRPC® Chartered Retirement Planning Consultant is a designation that distinguishes financial advisors and other retirement professionals as experts in helping clients prepare for retirement. / awarded by the College for Financial Planning / Code of Ethics attestation required / Code of Ethics attestation required / Annual continuing education required

AEP® Accredited Estate Planner is a designation is awarded by the National Association of Estate Planners & Councils to recognize estate planning professionals who meet special requirements of education, experience, knowledge, professional reputation, and character. / Code of Ethics attestation required / Annual continuing education required

RHU® Registered Health Underwriter is a mark of professional excellence in the field of health insurance underwriting / accredited through The American College /

CAP® Chartered Advisor in Philanthropy, is a credential for financial and nonprofit professionals focused on the best strategies for philanthropic planning / accredited through The American College / Code of Ethics attestation required / Annual continuing education required

AIF® Accredited Investment Fiduciary is a designation awarded to financial advisors who have taken training on serving clients as a fiduciary / accredited through fi360/ Annual continuing education required

CAIA® Chartered Alternative Investment Analyst is a professional designation granted by the Chartered Alternative Investment Analyst Association to candidates who have completed Level I and Level II examinations.

ITEM 3- DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. There are no legal or disciplinary event(s) to disclose. Additional information about your Financial Advisor is available at www.finra.org/brokercheck or www.adviserinfo.sec.gov.

ITEM 4- OTHER BUSINESS ACTIVITIES

Stephen is licensed to sell securities through Realta Equities, Inc. ("REI"), a securities broker/dealer registered with the Financial Industry Regulatory Authority ("FINRA"). In this capacity, Stephen may be involved in the sale of investment products such as securities, mutual funds and variable products. If an advisory client implements recommendations made by Stephen by purchasing securities or other products through REI, Stephen will receive additional compensation in the form of commissions, including 12b-1 fees for the sale of such products. Stephen spends approximately 12% of his professional time in his sales capacities at REI.

Stephen is also a licensed insurance agent. In his role as a financial advisor, he may recommend insurance products to advisory clients. He is paid a commission for selling such products. He spends approximately 2% of his time in his capacity as an insurance agent.

ITEM 5- ADDITIONAL COMPENSATION

Aside from the activities discussed in Item 4 above, Stephen receives no economic benefit from any non-client third party.

ITEM 6- SUPERVISION

Mr. Barrett Schultz (Chief Compliance Officer) and designated supervisors monitor the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. Mr. Schultz can be reached at 888-657-5200.