

## **Stegner Investment Associates, Inc.**

**233 Breckenridge Lane  
Louisville, KY**

**502-895-0122**

**[www.stegnerinvestments.com](http://www.stegnerinvestments.com)**

**December 2021**

### **FORM ADV PART 2 BROCHURE**

This brochure contains information about the qualifications and business practices of Stegner Investment Associates, Inc. (SIA). If you have any questions about the contents of this brochure, please contact us at 502-895-0122. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state security authority.

Additional information about SIA is also available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

Stegner Investment Associates, Inc. is a registered investment adviser. Registration with the United States Securities and Exchange Commission does not imply a certain level of skill or training.



Form ADV Part 2A, Item 2

*There have been two material changes to this document since the last update in March, 2021.*

- *Tracey G. Trosper retired and resigned her position as CCO. Douglas D. Peabody has been named CCO.*
- *Mrs. Trosper is no longer a shareholder.*



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### **Advisory Business**

Stegner Investment Associates, Inc. (SIA) was founded in January 1994. SIA is an independent fee-only Investment Consultant serving as a fiduciary for both discretionary and non-discretionary Client accounts. We serve as Investment Consultants to high-net worth individuals, endowments, foundations and corporate retirement plans. We primarily use mutual funds and ETFs (exchange traded funds) as investment selections for these portfolios.

SIA is organized as a subchapter S Corporation. We are 100% employee owned. Elizabeth Stegner Peabody is the majority shareholder with an 82% share of ownership. Ruth Wimsatt Trautwein is a minority shareholder with approximately 5% share of ownership. Melissa Stegner Vella is a minority shareholder with a 3% share of ownership.

Each discretionary Client relationship is managed in accordance with specific investment objectives tailored for and with input from each Client. SIA's investment strategy specializes in using mutual funds and exchanged traded funds as key components of our investment strategy. Clients generally do not impose restrictions on us to invest in certain securities or types of securities. If a new Client's portfolio consists of individual stocks and bonds, we will recommend a course of action to eliminate them over time. Which will take into consideration both the potential tax implications and the Client's objectives.

Our non-discretionary Clients include retirement plans for which SIA Agrees to serve as an "investment manager" and/or a "co-fiduciary" as defined in section 3(31) and 3(21), respectively, of ERISA.

SIA does not participate in any wrap fee programs.

As of 12-31-2020, SIA performs investment consulting services to Clients with market values as follows:

Discretionary Basis:	\$ 577,660,657
Non-Discretionary Basis:	\$ 884,221,832
Total Assets:	<u>\$1,461,882,489</u>



### **Fees and Compensation**

SIA is generally compensated for our services based upon a Client's market value of assets.

Our current standard annual fee for services is calculated and charged quarterly in advance based upon the following fee schedule:

- 1.0% of market value of the first \$2,000,000
- 0.8% of market value of the next \$2,000,000
- 0.6% of market value of the next \$2,000,000
- 0.4% of market value over \$6,000,000

This is our current standard fee schedule, and our minimum fee is \$10,000, however, based upon the complexity of their accounts this fee schedule may or may not apply. SIA can negotiate a different fee schedule with our Clients. Existing Clients may have a fee that differs from the current standard fee schedule.

Although our minimum annual fee for our services is \$10,000 this can be modified if the Client maintains multiple accounts with the SIA or if we choose to adjust the minimum.

Our Clients have discretion to determine if we deduct our fee from their account(s) or that we bill them directly.

The only compensation that SIA receives for our services is paid directly by our Clients. We do not receive "soft-dollars" or "12b-1" fees from the investment managers we select. We believe this principle ensures our Clients that we are completely objective in the selection of managers for their assets.

In the event of termination of services, SIA shall refund any fee for the remainder of the calendar quarter following the effective date of termination.

In addition to fees for advisory services, a Client's account may be assessed transaction charges to cover the costs associated with trade execution, certain no-load mutual fund distribution fees, certain deferred sales charges on previously purchased mutual funds and qualified retirement plan fees. These additional charges are not earned by or remitted to SIA. Such charges will be noted on Client's custody statements and trade confirmations.

Clients should be aware that any mutual fund into which Client assets are invested, SIA will employ or contract with fund-level investment managers who determine the funds' investment strategy and execution. These managers are compensated by the mutual fund, and that compensation is disclosed in the relevant fund prospectus. Under certain policies of the Security and Exchange Commission, we are



required to advise Clients that this compensation paid by a mutual fund to its investment managers may be considered an indirect management fee incurred in addition to the compensation being paid to SIA.

SIA does not receive any compensation for sales from securities or other products.

On rare occasions, SIA will perform services to a Client, or potential Client, on a project basis. SIA will provide the Client or potential Client with an estimate, in advance, of the total costs for the project.



Form ADV Part 2A, Item 6

**Performance Based Fees and Side-By-Side Management**

SIA does not charge performance-based fees nor do we perform side-by-side management.



Form ADV Part 2A, Item 7

### **Types of Clients**

SIA serves as an Investment Consultant to high net-worth individuals, endowment funds, foundations and corporate retirement plans.

Our minimum account size is \$1,000,000. However, this minimum can be waived at our discretion.





## **Methods of Analysis, Investment Strategies and Risk of Loss**

### **Investment Strategies**

The following specific steps guide the process of determining each Client's Strategic Asset Allocation.

1. We collect quantitative data regarding the Client such as recent financial and brokerage statements and the net worth/balance sheet data. We also gather qualitative data from the Client such as their time horizon, risk tolerance, confidence in their overall financial position and their level of investment knowledge.
2. We examine the Client's existing portfolio using SIA's analytical tools to determine whether the current configuration of assets is capable of meeting the Client's goals and objectives.
3. We discuss with each Client our findings from steps 1 & 2 and then determine a range of asset allocations that can achieve the required return. Only then will we select an investment strategy to meet the Client's short and long-term objectives.
4. We formalize this process and our documented recommendation to the Client.
5. SIA and the Client determine the implementation of these decisions.

### **Tactical**

Generally, SIA can/will make shifts around the Strategic Asset Allocation described above, based on SIA's view of the current relative attractiveness of one asset class versus another.

Typically, the shifts are not expected to exceed 10% of the total portfolio but can vary when suitable to the Client's risk tolerance and investment goals. For example, a 25% bond allocation can range between 15%-35%. Tactical changes are usually temporary. Typically, these shifts reflect medium term market conditions of six to eighteen months.

### **Dynamic**

Dynamic changes in asset allocation are shifts of 11% or more of the total portfolio between asset classes. SIA considers this strategy to be "market-timing" and a short-term maneuver that attempts to add value to the Client's rate of return by anticipating the future direction of the markets. SIA generally does not execute a dynamic asset allocation strategy.



### **Method of Analysis for Selection of Mutual Funds or Exchange Traded Funds**

The following steps guide SIA's analysis for selecting funds to be used in Client portfolios.

1. Investment objective of the fund must be supported by the current investment strategy and holdings.
2. Fund should have a minimum three-year history or data available to determine a three-year track record.
3. At least one manager must have had responsibility for the fund for at least three years.
4. Relative performance must be excellent and consistent over 3 and 5-year periods.
5. Fund must perform in-line with its category as measured by its relationship to the benchmarks (generally measured by correlation or  $R^2$ ).
6. Fund asset size should not inhibit the ability to achieve its investment objective.
7. Short term investments should be an insignificant portion of the fund – unless temporary or part of a total bond or stable value strategy.
8. Fund's annual expenses must be less than or in-line with peer group averages and the fund must not impose any sales charges.

### **Risk of Loss**

SIA believes in Modern Portfolio Theory, which states that proper asset allocation results in diminished levels of risk or increased levels of return for portfolios. However, the risk of loss can never be eliminated.

Past performance does not necessarily provide an accurate prediction of the future. However, studying historic capital market returns offers insights.

SIA's investment strategy specializes in the use of publicly traded mutual funds and exchange traded funds that are regulated and offer great transparency.



**Disciplinary Information**

Neither SIA nor any of our employees has ever been involved in a disciplinary event regarding our business.

There are no pending criminal charges against SIA or any of its employees.

Neither SIA nor any of its employees have been involved in a violation of an investment-related statute or regulation.

SIA has not been the subject of any SEC related proceedings.

Neither SIA nor any of its employees have been subject to an order by any agency or authority in any issue involving investment related statutes or regulations.



**Other Financial Industry Activities and Affiliations**

No employee of SIA is registered or applying to register as a broker-dealer or registered representative of a broker dealer, futures commission merchant, commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities.



### **Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

SIA maintains a Code of Ethics Policy that is reviewed by each employee on an annual basis and each employee signs an agreement to abide by this policy. This policy is also offered annually to each of our Clients through our newsletter and can be provided to any Client or prospect upon request.

SIA, or a related person, may engage in transactions which may result in the purchase or sale of a mutual fund, or an exchange traded fund that is also recommended to Clients. The internal procedure is to place all Client trades prior to personal trades, therefore eliminating any potential conflict of interest.

SIA acknowledges that employees will maintain personal investment accounts. In accordance with SEC Rule 17j-1, SIA requires that all employees report any account in which they have a beneficial interest. This includes accounts for immediate family and household members.

Each employee must identify all personal holdings in investment accounts on an annual basis to SIA's Chief Compliance Officer (CCO).

Also, employees must provide in a written report all required information for reportable personal security transactions on a quarterly basis within 10 days of the end of each calendar quarter to the Chief Compliance Officer.

All personal security transactions are reportable except transactions in direct obligations of the U.S. Government, banker's acceptances, bank certificate of deposit, commercial paper and high quality short-term debt instruments, or shares issued by registered open-end investment companies.

The CCO will review all employees' reports of personal security transactions for compliance with the firm's policies, including the Insider Trading Policy, regulatory requirements and the firm's duty to its Clients. The Chief Operating Officer of SIA will review the trades of the Chief Compliance Officer.

Insider information is material non-public information about any company. Insider information attained by an employee due to their role at Stegner Investment Associates, Inc. should not be disclosed without approval from the Chief Investment Officer of SIA. Furthermore, federal securities laws prohibit the use of inside information to buy or sell securities for financial gain.

From time to time, however, an employee may receive such information. If any employee receives information which may constitute material, non-public information, the employee, (i) should not communicate such information to any other person, (ii) should discuss promptly such information with the Chief Compliance Officer, and (iii) should not buy or sell any securities, including options or other securities convertible into or exchangeable for such securities, in a personal account or Client's account.



Under no circumstances should information that may constitute material, non-public information be shared with any persons not employed by SIA, including family members and friends.

Because SIA does not have an Investment Banking division or affiliate and because SIA does not currently have any employees serving as officers or directors of any company having publicly traded securities, SIA does not anticipate that its employees will routinely be in receipt of material, non-public information.



### **Brokerage Practices**

SIA trades primarily in daily valued mutual funds and exchange traded funds (ETFs). Because the mutual funds SIA uses are priced at the end of each day, the execution price is not an issue. ETF trades are executed throughout the day.

SIA does not have any “soft dollar” arrangements.

SIA does not maintain custody of the assets that we manage or advise. The assets must be maintained in an account at a “qualified custodian”, generally a broker-dealer or bank. The majority of our Clients have selected Charles Schwab & Co., Inc. (Schwab), a FINRA-registered broker-dealer, member SIPC, as the qualified custodian. SIA periodically reviews the reasonableness of Schwab’s charges for purchases and sales to compare to other custodian’s charges.

We currently work with 20 different custodians. We are independently owned and operated and not affiliated with any custodian. The custodians will hold the Clients’ assets and buy and sell securities as we instruct them. The Client will open their account with their custodian of choice by entering into an account agreement directly with them.

We may sell securities Clients transfer into their accounts. We have negotiated a fair transaction fee with our primary custodian, Charles Schwab & Co., Inc. for these sales.

Most custodians do not charge our Clients a separate fee for custody services, as they are compensated by charging commissions or other fees on trades that they execute or that settle in the Client’s account. Schwab’s commission rates applicable to our Client’s accounts were negotiated based on our long-term tenure and Clients’ assets in accounts at Schwab. This benefits our Clients because the overall commission rate is lower than they would be if we did not have a long-term relationship with Schwab.

Schwab and other custodians and mutual fund companies may also make available to us other products and services that benefit us but may not directly benefit the Client or their account. These products and services assist us in managing and administering our Clients’ accounts and includes investment research, both Schwab’s own and that of third parties. We use this research to service all or some substantial number of our Clients’ accounts, including accounts not maintained at Schwab.



In addition to investment research, Schwab and other custodians also makes available software and other technology directly or indirectly through vendors that:

- Provide access to Client account data (such as duplicate trade confirmations and account statements);
- Facilitate trade execution and allocate aggregated trade orders for multiple Client accounts;
- Provide pricing and other market data;
- Facilitate payment of our fees from Clients' accounts; and
- Assist with back-office functions, recordkeeping and Client reporting.

Schwab and other custodians and mutual fund companies may also offer services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Compliance and business consulting
- Publications and conferences on practice management and business succession

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also provide us with other benefits such as occasional business entertainment of our personnel. This is a potential conflict of interest. We believe, however, that a Client's selection of Schwab as custodian and broker is in the best interest of our Clients. It is primarily supported by the scope, quality and price of Schwab's services and not Schwab's services that benefit only us. We oversee over \$1 billion in Client assets under management and do not believe that maintaining a portion of those assets at Schwab in order to avoid paying Schwab quarterly service fees presents a material conflict of interest.

SIA does not receive referrals from broker-dealers or third parties. SIA does not have directed brokerage arrangements.





### **Review of Accounts**

At least quarterly we review each Client account(s), asset allocation and performance. We determine if changes are necessary in order to keep the portfolio in compliance with the agreed upon written objectives.

These reviews are completed by the portfolio manager assigned to the account with the assistance of other members of the Portfolio Management Team. Elizabeth Peabody and Ruth Trautwein are responsible for reviewing all portfolios at SIA. In addition, on an annual basis, all portfolios are reviewed by the CCO.

Client accounts are also reviewed when significant contributions or withdrawals may impact the investment strategy. In addition, major moves in financial markets can trigger a periodic review.

SIA sends quarterly reports to each Client that includes our “*SIA Perspectives*”, portfolio accounting, performance returns and a list of holdings by market segments, individual holdings and percent of portfolio.

SIA also provides a more comprehensive market and portfolio review when we meet with Clients in person.

We review the investment performance of the mutual funds and ETFs we use in Client portfolios weekly. We monitor these funds for changes at the fund level (i.e., manager changes, changes in allocation, large cash flows, etc.) If we believe the change is significant, we will contact the fund management for explanations. After speaking with the fund management, we will make a determination as to monitoring for our next step.



### **Client Referrals and Other Compensation**

SIA currently has no arrangements to pay for referrals.

SIA receives an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose Clients maintain accounts at Schwab. These products and services, how they benefit us, and the related conflicts of interest are described in Item 12 (Brokerage Practices).

SIA may receive a material benefit from utilizing vendor services.

The availability of Schwab's products and services to us is not based on us giving particular investment advice, such as buying particular securities for our Clients.



### **Custody**

SIA does not accept physical custody of our Client's assets. However, under relatively new government regulations, we are deemed to have custody of a Client's assets if a Client authorizes us to instruct the custodian to deduct our advisory fees directly from their account. This ability is for the Client's convenience and does not authorize SIA to make any other withdrawals or distributions from the Client's account. The Client's custodian maintains actual physical custody of their assets.

SIA is agreeable to using any custodian that our Clients request. Currently our Clients are engaging the services of 20 different custodians. If a Client has no preference as far as the custodian, we will recommend Charles Schwab & Co., Inc.

Most custodians send monthly or quarterly statements and tax reports annually to the Clients . SIA also sends quarterly holding reports to each Client. We advise our Clients that the custodian is the official keeper of the records. We also advise our Clients to compare our reports to those of their custodian to verify that they are in agreement.



### **Investment Discretion**

Unless otherwise specifically agreed to in writing, SIA has discretionary authority for most Client accounts to determine and execute which securities are bought or sold and the dollar amount.

SIA will use the Client's signed investment objectives to determine how the account assets will be invested.



### **Voting Client Securities**

As outlined in our Investment Management Agreement, we do not assume the responsibility for voting Client securities. However, we provide answers to Clients with questions they may have regarding a specific issue or proxy.



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### **Financial Information**

SIA does not collect fees more than six months in advance. Therefore, no balance sheet is required.

SIA cannot foresee any financial conditions that would impair our ability to meet contractual commitments to our Clients.



**Elizabeth Stegner Peabody**

**Stegner Investment Associates, Inc.  
233 Breckenridge Lane  
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**3/2021**

**FORM ADV PART 2B  
SUPPLEMENTAL BROCHURE**

This brochure supplement provides information about Elizabeth Stegner Peabody that supplements the Stegner Investment Associates, Inc. Form ADV Part 2 brochure. You should have received a copy of that brochure. Please contact Doug Peabody if you did not receive Stegner Investment Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Elizabeth Stegner Peabody is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)



### **Educational Background and Business Experience**

Mrs. Peabody was born on 5-11-1961. She is the Chief Executive Officer and Chief Investment Officer of Stegner Investment Associates, Inc. (SIA). Mrs. Peabody co-founded SIA in 1994.

Mrs. Peabody graduated from the University of Pennsylvania in 1983 with a Bachelor of Arts degree in Economics and a minor in English.

From June 1990 – December 1993, she served as a Vice President and Portfolio Manager with National City Trust Company. From October 1983 to June 1990, she was an Assistant Vice President and Portfolio Manager with ASB Capital Management.

Mrs. Peabody is a Member of the CFA Institute and a Member of Louisville Society of Financial Analysts. In addition to Mrs. Peabody's 38 years of investment consulting experience she is a:

- Board Member of Anchal Project, Inc.
- Board Member and former Chair of the Investment Committee of the Community Foundation of Louisville.
- Trustee for Sacred Heart Schools

Mrs. Peabody is a Registered Investment Representative with the SEC under the terms of the Investment Advisory Act of 1940.





### **Disciplinary Information**

Mrs. Peabody has never been involved in a disciplinary event regarding the business of SIA.

There are no pending criminal charges against Mrs. Peabody.

Mrs. Peabody has never been involved in a violation of an investment-related statute or regulation.

Mrs. Peabody has never been the subject of a SEC related proceeding.

Mrs. Peabody has never been subject to an order by any agency or authority in any issue involving investment related statutes or regulations.

### **Other Business Activities**

Mrs. Peabody is not engaged in any other investment-related business, other than her own personal passive real estate investments.

### **Additional Compensation**

Mrs. Peabody is compensated in the form of an annual salary and bonus based upon her job performance. She also is a majority shareholder of SIA and receives ownership distributions.

### **Supervision**

Although Mrs. Peabody is the Chief Executive Officer of SIA her business and personal security transactions are reviewed by SIA's Chief Compliance Officer (CCO). The CCO of SIA is Douglas D. Peabody. Mr. Peabody's office phone number is 502-895-0122.

### **Requirements for State-Registered Advisers**

Stegner Investment Associates, Inc. is a SEC registered adviser and not required to register with any state authorities.



**Ruth W. Trautwein, CFP®**

**Stegner Investment Associates, Inc.  
233 Breckenridge Lane  
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**3/2021**

**FORM ADV PART 2B  
SUPPLEMENTAL BROCHURE**

This brochure supplement provides information about Ruth W. Trautwein that supplements the Stegner Investment Associates, Inc. Form ADV Part 2 brochure. You should have received a copy of that brochure. Please contact Doug Peabody if you did not receive Stegner Investment Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Ruth W. Trautwein is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)



### **Educational Background and Business Experience**

Mrs. Trautwein was born on 7-9-81. She is a Senior Investment Associate with Stegner Investment Associates, Inc. (SIA). Mrs. Trautwein has been with SIA since August 2004.

Mrs. Trautwein graduated from St. Louis University in 2003 with a Bachelor of Science in Finance.

Mrs. Trautwein became a Certified Financial Planner (CFP®) in July 2007.

Mrs. Trautwein is a member of the board of the Kentucky Performing Arts Foundation and serves as co-chairman of their investment committee. She also serves as a board member for Women 4 Women.

Mrs. Trautwein is a Registered Investment Representative with the SEC under the terms of the Investment Advisory Act of 1940.

In addition to Mrs. Trautwein's 17 years of investment experience she is also a member of the Louisville Employee Benefit Council.



### **Disciplinary Information**

Mrs. Trautwein has never been involved in a disciplinary event regarding the business of SIA.

There are no pending criminal charges against Mrs. Trautwein.

Mrs. Trautwein has never been involved in a violation of an investment-related statute or regulation.

Mrs. Trautwein has never been the subject of a SEC related proceeding.

Mrs. Trautwein has never been subject to an order by any agency or authority in any issue involving investment related statutes or regulations.

### **Other Business Activities**

Mrs. Trautwein is not engaged in any other investment-related business.

### **Additional Compensation**

Mrs. Trautwein is compensated in the form of an annual salary and bonus based upon her job performance. As a shareholder of SIA, Mrs. Trautwein also receives shareholder distributions.

### **Supervision**

Mrs. Trautwein's business and personal security transactions are reviewed by SIA's Chief Compliance Officer (CCO). The CCO of SIA is Douglas D. Peabody. Mr. Peabody's office phone number is 502-895-0122.

### **Requirements for State-Registered Advisers**

Stegner Investment Associates, Inc. is a SEC registered adviser and not required to register with any state authorities.



**Hannah W. English, CFA®**

**Stegner Investment Associates, Inc.  
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**3/2021**

**FORM ADV PART 2B  
SUPPLEMENTAL BROCHURE**

This brochure supplement provides information about Hannah W. English that supplements the Stegner Investment Associates, Inc. Form ADV Part 2 brochure. You should have received a copy of that brochure. Please contact Doug Peabody if you did not receive Stegner Investment Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Hannah W. English is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)



### **Educational Background and Business Experience**

Ms. English was born on 12-22-89. She is a Portfolio Management Associate with Stegner Investment Associates, Inc. (SIA). Ms. English has been with SIA since August 2019.

Ms. English graduated from Davidson College with a Bachelor of Art in Economics in May 2012.

Ms. English attained her Chartered Financial Analyst Charter (CFA®) in August 2019.

Ms. English was a Business Development Associate at Ramsey Quantitative Systems, Inc. from March 2018 to August 2019. Prior to that she held the position of Investment Associate with the Kelly Group at J.P. Morgan Securities in New York City from May 2016 to March 2018.

Ms. English is a Registered Investment Representative with the SEC under the terms of the Investment Advisory Act of 1940.



### **Disciplinary Information**

Ms. English has never been involved in a disciplinary event regarding the business of SIA.

There are no pending criminal charges against Ms. English.

Ms. English has never been involved in a violation of an investment-related statute or regulation.

Ms. English has never been the subject of a SEC related proceeding.

Ms. English has never been subject to an order by any agency or authority in any issue involving investment related statutes or regulations.

### **Other Business Activities**

Ms. English is not engaged in any other investment-related business.

### **Additional Compensation**

Ms. English is compensated in the form of an annual salary and bonus based upon her job performance.

### **Supervision**

Ms. English's business and personal security transactions are reviewed by SIA's Chief Compliance Officer (CCO). The CCO of SIA is Douglas D. Peabody. Mr. Peabody's office phone number is 502-895-0122.

### **Requirements for State-Registered Advisers**

Stegner Investment Associates, Inc. is a SEC registered adviser and not required to register with any state authorities.



**Brandon Dant**

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**3/2021**

**FORM ADV PART 2B  
SUPPLEMENTAL BROCHURE**

This brochure supplement provides information about Brandon Dant that supplements the Stegner Investment Associates, Inc. Form ADV Part 2 brochure. You should have received a copy of that brochure. Please contact Doug Peabody if you did not receive Stegner Investment Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Brandon Dant is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)





### **Educational Background and Business Experience**

Mr. Dant was born on 4-4-94. He is an Operations Associate with Stegner Investment Associates, Inc. (SIA). Mr. Dant has been with SIA since October 2019.

Mr. Dant graduated from University of Louisville in 2016 with a Bachelor of Science in Business Administration.

Previously Mr. Dant was a Registered Client Service Center Associate with Hilliard Lyons from October 2017 to October 2019. Prior to that he was a Corporate Staff Accountant at Atria Senior Living from October 2016 to September 2017.

Mr. Dant is a Registered Investment Representative with the SEC under the terms of the Investment Advisory Act of 1940.



### **Disciplinary Information**

Mr. Dant has never been involved in a disciplinary event regarding the business of SIA.

There are no pending criminal charges against Mr. Dant.

Mr. Dant has never been involved in a violation of an investment-related statute or regulation.

Mr. Dant has never been the subject of a SEC related proceeding.

Mr. Dant has never been subject to an order by any agency or authority in any issue involving investment related statutes or regulations.

### **Other Business Activities**

Mr. Dant is not engaged in any other investment-related business.

### **Additional Compensation**

Mr. Dant is compensated in the form of an annual salary and bonus based upon his job performance.

### **Supervision**

Mr. Dant's business and personal security transactions are reviewed by SIA's Chief Compliance Officer (CCO). The CCO of SIA is Douglas D. Peabody. Mr. Peabody's office phone number is 502-895-0122.

### **Requirements for State-Registered Advisers**

Stegner Investment Associates, Inc. is a SEC registered adviser and not required to register with any state authorities.

