

Stegner Investment Associates, Inc. (SIA)
Form CRS Disclosure

February 12, 2024

Item 1. Introduction

Stegner Investment Associates, Inc. ("SIA") is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment adviser. Clients and prospective clients should be aware that services and fees differ between investment advisers and broker dealers, and it is important for retail investors to understand the differences. Free and simple tools are available to research advisory firms like us at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Services: For our retail investors, SIA generally offers discretionary investment advisory services. SIA principally invests in mutual funds and exchange-traded funds. SIA generally has broad authority to invest in a wide array of investment products. In cases where SIA does not have discretionary trading authority, clients are responsible for making their own trading decisions.

Monitoring: As part of our standard service, SIA continuously reviews client portfolios to ensure they are following their investment strategy and any imposed limitations.

Requirements to open and maintain an account: All clients execute an advisory agreement with SIA to open a relationship, SIA generally requires a minimum investment of \$1,000,000.

ADDITIONAL INFORMATION: Additional information can be found in our Form ADV, Part 2A, Items 4-7 available at <https://adviserinfo.sec.gov/firm/summary/107480>.

Conversation Starter - *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

What fees will I pay?

Principal Fees and Costs: SIA is generally compensated for its investment advisory services provided to clients as a percentage of assets under management (charged quarterly). Clients should be aware that SIA has a financial incentive to increase investor assets invested to increase its fees charged. Fees paid to SIA for investment advisory services are separate and distinct from the fees and expenses charged to clients' accounts and investments, such as brokerage, custodial, trading, account maintenance, costs of the investment and related fees.

ADDITIONAL INFORMATION: 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. For more information, please visit and see Items 56 in Form ADV, Part 2, available at <https://adviserinfo@sec.gov/firm/summary/107480>.

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Conversation Starter - *"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?"*

Standard of Conduct/Conflicts of Interest

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?

When we act as your investment adviser, we have to 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 you. Here are some examples to help you understand what that means. For example, SIA occasionally enters into arrangements with third-party providers of goods and services under which SIA may receive research, educational material and technology to assist us in managing our clients' portfolios.

Conversation Starter - *How might your conflicts of interest affect me, and how will you address them?*

ADDITIONAL INFORMATION: For more information on conflicts of interest, see Items 11, 12, 14 and 17 of our Form ADV, Part 2, available at: <https://adviserinfo@sec.gov/firm/summary/107480>.

How do your financial professionals make money? SIA personnel are paid competitive salaries and bonuses based on individual experience and the firm's overall financial performance.

Item 4. Disciplinary History

"Do you or your financial professionals have legal or disciplinary history?"

No. SIA has not been subject to any disciplinary events by regulators nor is it a party to any legal events that are material to client evaluation of our advisory business. You can visit [Investor.gov/CRS](https://investor.gov/CRS) for free and simple search tool to research us and our financial professionals.

Conversation Starter - *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Item 5. Additional Information

If you have any questions about our investment advisory services or if you wish to request a copy of the relationship summary, please contact our Chief Compliance Officer at: info@stegnerinvestments.com. Additional information about us is also available on the SEC's website at: <https://adviserinfo@sec.gov/firm/summary/107480>. You can also call us at 502-895-0122 for up-to-date information and request a copy of the relationship summary.

Conversation Starter - *Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how his person is treating me?*