

Item 1 - Cover Page



# Stephen Todd Van Der Meid

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CRD#: 4816885

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This brochure supplement provides information about Stephen Todd Van Der Meid that supplements the Rhino Wealth Management, Inc. disclosure brochure. You should have received a copy of that brochure that describes the investment advisory services offered through Rhino Wealth Management, Inc., an investment adviser firm. Please contact Rhino Wealth Management, Inc. at the telephone number above or at [www.rhinowealth.com](http://www.rhinowealth.com) if you did not receive Rhino Wealth Management, Inc.'s brochure or if you have any questions about the contents of the supplement. Additional information about Stephen Todd Van Der Meid is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 - Educational Background and Business Experience**

This section of the brochure supplement includes the supervised person's name, age (or year of birth), formal education after high school, and business background (including an identification of the specific positions held) for the preceding five years.

Stephen Todd Van Der Meid

Year of birth: 1964

### **Education**

The following information details your Financial Adviser's formal education. If a degree was attained, the type of the degree will be listed next to the name of the institution. If a degree is not listed, the Financial Adviser attended the institution but did not attain a degree.

Clemson University; Master of Business Administration: 09/01/1998 - 12/10/2001

Southern Wesleyan University; Bachelor of Science: 09/01/1996 - 05/10/1998

### **Business Experience**

The following information details your Financial Adviser's business experience for at least the past 5 years.

Rhino Wealth Management, Inc. - President & Investment Adviser Representative  
6/2014 – Present

LPL Financial, LLC - Registered Representative  
10/2005 – 10/2017

LPL Financial, LLC - Investment Adviser Representative  
10/2005 – 6/2014

### **Professional Designations**

The following provides information on professional designation(s) that your Financial Adviser earned.

#### **Certified Financial Planner™ - CFP®**

**Certified Financial Planner Board of Standards, Inc. 03/2010**

The CERTIFIED FINANCIAL PLANNER® and CFP® certification marks are granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

Education -- Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not

have earned a bachelor's or higher degree or completed a financial planning development capstone course.

**Examination** -- Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

**Experience** -- Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

**Ethics** -- Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP® certification marks:

**Ethics** -- Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

**Continuing Education** -- Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### **Item 3 - Disciplinary Information**

This section includes any legal or disciplinary events and material to a client's or prospective client's evaluation of the supervised person. There are no legal or disciplinary event(s) to disclose.

### **Item 4 - Other Business Activities**

This section includes any relationship between the advisory business and the supervised person's other financial industry activities that creates a material conflict of interest with clients and describes the nature of the conflict and generally how it is addressed. If the supervised person is actively engaged in any investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading adviser ("CTA"), or an associated person of an FCM, CPO, or CTA, the business relationship, if any, between the advisory business and the other business is disclosed below.

#### **Licensed Insurance Agent:**

Your financial adviser sells insurance and receives commissions for insurance product sales.

The potential for the receipt of commissions may give a financial adviser an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. However, your financial adviser may only recommend insurance products that he or she believes are suitable for you. If you have any questions regarding the compensation your financial adviser receives when recommending a product, you should ask your financial adviser. You are under no obligation to purchase insurance through your financial adviser.

### **Item 5 - Additional Compensation**

This section includes details regarding economic benefit received by the supervised person for providing advisory services. For purposes of this Item, economic benefits include sales awards and other prizes, but not the supervised person's regular salary, if any.

Your financial adviser may receive economic benefits from persons other than clients in connection with advisory services. Your financial adviser may receive compensation from product sponsors. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational or training events, marketing or advertising initiatives. Such compensation may not be tied to the sale of any products. Compensation may include other types of compensation, such as bonuses, awards, reimbursement of fees that he may pay to a custodian for items such as administrative services, and other things of value such as free or reduced-cost marketing materials or attendance at national conferences.

### **Item 6 - Supervision**

This section explains how Rhino Wealth Management, Inc. supervises the supervised person, including how the advice the supervised person provided to clients is monitored.

Rhino Wealth Management, Inc. maintain a supervisory structure and system reasonably designed to prevent violations of applicable rules and regulations. Stephen Todd Van Der Meid, Chief Compliance Officer, is responsible for administering the Rhino Wealth Management, Inc. policies and procedures for investment advisory activities and for regularly evaluating their effectiveness. Stephen Todd Van Der Meid can be reached at (704) 827-9000.

### **Item 7 - Requirements for State-Registered Advisers**

In addition to the events listed in Item 3 of Part 2B, if the supervised person has been involved in one of the events listed below, disclose all material facts regarding the event. An award or otherwise being *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:

- (a) an investment or an *investment-related* business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

2. An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative proceeding *involving* any of the following:

- (a) an investment or an *investment-related* business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

Stephen Todd Van Der Meid has not been involved in any of the above listed events.

If the *supervised person* has been the subject of a bankruptcy petition, disclose that fact, the date the petition was first brought, and the current status.

Stephen Todd Van Der Meid has not and is not the subject of a bankruptcy petition.