

### **Introduction**

Capstone Wealth Management Group, LLC, is registered with both the Securities and Exchange Commission (SEC) and Financial Industry Regulatory Authority (FINRA). We are a Registered Investment Advisory Firm. Free and simple tools are available to research firms and financial professional at the following link:

[www.Investor.gov/CRS](http://www.Investor.gov/CRS)

The above link also provides education materials and broker-dealers, investment advisors, and investing.

### **What investment services and advice can you provide me?**

We are a Fee-Only Registered Investment Advisory Firm. We do not accept payments from any source other than you, our client. We do not engage in soft dollar arrangements.

The main services we provide are portfolio management, financial planning and wrap fee accounts.

We continually monitor client accounts in our portfolio management service. You will receive performance reports on your account at least quarterly, and more often if requested. We manage portfolios on a discretionary or non-discretionary basis according to the contract we establish with you. When we manage on a discretionary basis, we cannot take possession of your assets, only the authority to buy and sell securities in your account. When we manage on a discretionary basis, it remains in effect until revoked by you, the client. If we manage on a non-discretionary basis, the ultimate decision maker is you, the client, to purchase and sell securities.

We manage portfolios using Shareholder's Service Group, Inc. They execute the trades in your accounts and are a subsidiary of the Bank of New York. Third-Party Money Managers are available through the AssetMark, Inc. platform.

We offer financial planning services as a one-time or ongoing service that is a fee-only service paid by the client.

We offer a wrap fee program that uses outside money managers that manage the portfolio.

For more specific information about our firm, please go to our website, [www.capstonewmg.com](http://www.capstonewmg.com) and use the [Useful Links/Resources link](#) at the bottom of the home page to review our firm and advisor brochures. You may call us at 541-330-0266 or mail us at 404 SW Columbia St., Ste. 230, Bend OR 97702 for these brochures.

**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 our relevant experience, including licenses, education and other qualifications? What do these qualifications mean?"

### **What fees will I pay?**

Our annual fees for Individual Portfolio Management and Third-Party Money Managers are based on a percentage of assets under management and generally range from 0.65% to 1.50% of assets. Fees cover transaction costs including trading fees and account annual retirement fees. Fees are billed on a quarterly basis in advance based on the value of the account on the last day of the quarter. Fees are calculated on a family or

company level and assets aggregated for purposes of determining total Assets Under Management for the fee calculation. Your fee percentage will decline if you reach a fee threshold.

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 specific information and costs about our firm, please go to our website, [www.capstonewmg.com](http://www.capstonewmg.com) and use the [Useful Links/Resources link](#) at the bottom of the home page to review our Capstone ADV Firm brochure for all costs.

**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?”

***When we act as your Investment Advisor, we have to act in your best interests and not put our interests 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 example to help you understand what this means.”***

**Conversation Starter:** “How might your conflicts of interests affect me and how will you address them?”

**How do your financial professionals make money?**

Our firm’s financial professionals make money from the fees you pay directly to us. There is no non-cash compensation paid to our advisors. All compensation is based on Individual Portfolio Management fees and Third Party Money Manager fees paid to our firm. Financial Planning fees paid to Advisors may be based on a flat fee or an hourly charge, which is disclosed prior to any planning work. There are no other forms of compensation paid to our advisors.

**“Do you or your financial professionals have legal or disciplinary history?”**

No.

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

**Additional Information:**

For more specific information, please go to our website, [www.capstonewmg.com](http://www.capstonewmg.com) and use the [Useful Links/Resources link](#) at the bottom of the home page to review the Customer Relationship Summary, the Capstone ADV firm brochure, as well as Advisor brochures and Privacy Policy.

Please call 541-330-0266 to request an up to date copy of this Customer Relationship Summary. The document on the website will be updated within 30 days of any amendment to the document.

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