

Part 2 of Form ADV: Brochure Supplement

Loren T. Gard
404 SW Columbia St., Suite 230
Bend, OR 97702

541-330-0266

Capstone Wealth Management Group, LLC
404 SW Columbia St., Suite 230
Bend, OR 97702

03/21/2021

This brochure supplement provides information about Loren T. Gard that supplements the Capstone Wealth Management Group, LLC brochure. You should have received a copy of that brochure. Please contact Kevin Serrapede at 541-330-0266 if you did not receive the Capstone Wealth Management Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Loren T. Gard is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Educational Background and Business Experience

Full Legal Name: Loren T. Gard; Born: 1975

Education

- Fort Lewis College; BA, Finance; 1998

Business Experience

- Royal Alliance, Inc.; Registered Representative; from March 1999 to November 2006
- Pacific West Securities, Inc. Registered Representative; from November 2006 to December 2009
- Capstone Wealth Management Group, LLC, Investment Advisor Representative; from November 2006 to Present

Designations

Loren T. Gard has earned the following designation(s) and is in good standing with the granting authority:

- Certified Financial Planner; Certified Financial Planner Board of Standards, Inc.; 2006

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience, agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards and complete 30 hours of continuing education every two years.

Item 3 Disciplinary Information

Loren T. Gard has no reportable disciplinary history.

Item 4 Other Business Information

A. Investment-Related Activities

1. Loren T. Gard is not engaged in any other investment-related activities.
2. Loren T. Gard does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Loren T. Gard is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Item 5 Additional Compensation

Loren T. Gard does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Kevin Serrapede

Title: Chief Compliance Officer

Phone Number: 541-330-0266

CWMG follows a standardized set of procedures to ensure its Investment Advisor Representatives meet the fiduciary standard they owe to clients. A few of the tasks that help ensure successfully meeting this standard are:

- Review of all client trades to ensure they match the clients Investment Advisory Agreements.
- Ensuring client transactions are executed prior to any Representatives trades to prevent any conflicts of interest.
- Regularly reviewing the company's Written Supervisory Manual that details our responsibilities to the client.
- Adherence to our Code of Ethics.
- Protection of client's personal information.
- Meeting the "Fiduciary Standard" which means "always putting the client's best interest first".
- Having procedures and data back up plans in place to ensure business continuity.