

Item 1: Introduction

Capstone Wealth Management Group, LLC, is registered with the Securities and Exchange Commission (SEC). 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

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

It is important that retail investors understand that fees for Investment Advisory and brokerage services differ.

It's also important to understand these differences, so do your research and ask questions.

Item 2: 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 for retail investors.

We offer advice to retail investors on investment portfolios and financial planning topics. We do not use proprietary products. We invest using Pershing LLC, which offers investments in markets worldwide. Our financial planning services can address your questions and will refer you to the appropriate expert to implement those ideas. For example, your estate planning desires.

You may participate in both or either of our services: investment portfolios and/or financial planning services. There are no requirements for asset size of an investment account.

Item 3: Fees, Costs, Conflicts of Interest

Conversation Starter: "What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?"

When we act as your Investment Advisor, we must act in your best interests and not put our interests ahead of your interests. 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 this means:

You will pay an Investment Advisory fee if we manage your portfolio. You will pay an hourly fee for any financial planning services you request. There is a conflict of interest on our part since you are paying fees for our services.

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 retirement account fees, as well as other custodial 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. Our firm will make less if your account value declines and more money if your account value increases.

You will also pay fees for any other investments chosen, such as fees to Third Party Money Managers, Mutual Funds, Exchange Traded Funds (ETF's), and variable annuities.

We disclose these fees to you prior to selection of any of these investments.

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.

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 licenses, education, and other qualifications? What do these qualifications mean?"

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

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

Yes.

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www.investor.gov/crs

Additional Information:

For more specific information, please go to our website, 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.