

Capstone Capital Wealth Advisors  
CLIENT RELATIONSHIP SUMMARY v. April 16, 2024

This is the Client Relationship Summary for Capstone Capital Wealth Advisors, an SEC-Registered Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences.

Free and simple tools are available to you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

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

The investment advisory services we provide include portfolio management and financial planning.

In our portfolio management service, we continuously monitor your investments and provide advice. If you hire us for financial planning services only, we do not monitor your investments.

For clients who choose our portfolio management service, we take discretionary authority in your account, which allows us to buy and sell investments in your account without asking you in advance. We do not place trades on behalf of financial planning only clients.

There is a minimum account size of \$1 million for new clients of our portfolio management services, for which we allow exceptions in our sole discretion, and for which a minimum fee is associated.

For more information, please review our disclosure brochure, which is available [here](#).

*Ask us: Given my financial situation, should I choose an investment advisor 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?**

We charge a percentage of assets under management for portfolio management services, which is assessed quarterly, in arrears; there is also a minimum fee associated with this service. You should be aware that the higher the value of your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. However, you may also have an incentive to increase the assets in your account with us because the percentage we charge is reduced at certain levels of account size. If you hire us for financial planning services, we charge a one-time fixed fee; it will not include fees for implementing recommendations made. This means we have an incentive to recommend additional advisory services to you, for which additional fees are charged. When we select other advisers for you, their disclosure documents will explain the types of fees they charge for their services. You will also incur other fees, including management fees for sub-advisers, management fees for mutual funds and ETFs, custodian fees, retirement account fees, or banking fees in connection with an investment account and the securities in the account.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the 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 review our disclosure brochure, which is available [here](#).

*Ask us: 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?*

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**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 this means.*

Capstone Capital Wealth Advisors has affiliated persons who are insurance producers, which is a conflict in that, at times, we receive additional compensation, and, at other times, they receive additional compensation for providing these other services to you, which incentivizes us to recommend and provide these other services to you.

*Ask us: How might your conflicts of interest affect me, and how will you address them?*

For more information, please review our disclosure brochure, which is available [here](#).

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

Our employees receive salaries for the work they perform on your behalf as well as bonuses based on firm and personal performance. Principals receive salaries and distributions of profit. No one at the firm – other than as described – is compensated based upon: the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); product sales commissions; or revenue the firm earns from the financial professional's advisory services or recommendations.

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

Yes. Investor.gov/CRS has a free and simple search tool that allows you to research your financial professionals.

*Ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?*

You can find more information about our investment advisory services [here](#).

***You can also contact us at (702) 433-7588 if you have any questions or to request a copy of the relationship summary.***

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

Appendix to Capstone Capital Wealth Advisors  
CLIENT RELATIONSHIP SUMMARY v. April 16, 2024

**Summary of Changes**

*In previous versions of this document, the following sections read in pertinent part as follows:*

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

The investment advisory services we provide include portfolio management, financial planning, and the selection of other advisers.

In our portfolio management service, we will continuously monitor your investments and provide advice. If you hire us for financial planning services only, we do not monitor your investments. When we select other advisers for you, their disclosure documents will explain whether they provide continuous monitoring of your investments.

For clients who choose our portfolio management service, we take discretionary authority in your account, which allows us to buy and sell investments in your account without asking you in advance. When we select other advisers for you, their disclosure documents will explain the type of discretion that they take in your account. We do not place trades on behalf of financial planning only clients.

Our minimum account size for new clients is \$500,000, although we may allow exceptions in certain cases. [...]

**What fees will I pay?**

We charge a percentage of assets under management for portfolio management services. These fees are assessed on a quarterly basis, in arrears. You should be aware that the higher the value of your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. However, you may also have an incentive to increase the assets in your account with us because the percentage we charge is reduced at certain levels of account size. If you hire us only for financial planning services, we charge either an hourly or fixed fee. When you pay us only an hourly or fixed fee, it will not include fees for implementing recommendations made. [...]

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

Our employees receive salaries or hourly wages for the work they perform on your behalf as well as bonuses based on firm profitability. Associate advisers receive compensation based on the amount of client assets they service. Principals receive salaries and distributions of profit. No one at the firm – other than as described – is compensated based upon: the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); product sales commissions; or revenue the firm earns from the financial professional's advisory services or recommendations.

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

No; however, Investor.gov/CRS has a free and simple search tool that allows you to research your financial professionals.

*The language was revised to read in pertinent part as follows:*

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

The investment advisory services we provide include portfolio management and financial planning.

Appendix to Capstone Capital Wealth Advisors  
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In our portfolio management service, we continuously monitor your investments and provide advice. If you hire us for financial planning services only, we do not monitor your investments.

For clients who choose our portfolio management service, we take discretionary authority in your account, which allows us to buy and sell investments in your account without asking you in advance. We do not place trades on behalf of financial planning only clients.

There is a minimum account size of \$1 million for new clients of our portfolio management services, for which we allow exceptions in our sole discretion, and for which a minimum fee is associated.

**What fees will I pay?**

We charge a percentage of assets under management for portfolio management services, which is assessed quarterly, in arrears; there is also a minimum fee associated with this service. You should be aware that the higher the value of your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. However, you may also have an incentive to increase the assets in your account with us because the percentage we charge is reduced at certain levels of account size. If you hire us for financial planning services, we charge a one-time fixed fee; it will not include fees for implementing recommendations made. [...]

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

Our employees receive salaries for the work they perform on your behalf as well as bonuses based on firm and personal performance. Principals receive salaries and distributions of profit. No one at the firm – other than as described – is compensated based upon: the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); product sales commissions; or revenue the firm earns from the financial professional's advisory services or recommendations.

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

Yes. Investor.gov/CRS has a free and simple search tool that allows you to research your financial professionals.

**Part 2B of Form ADV: *Brochure Supplement***



**Ronald Kay Leavitt, AIF<sup>®</sup>, MRFC<sup>®</sup>**

2600 Paseo Verde Pkwy, Ste.150

Henderson, NV 89074

702-433-7588

Capstone Capital Wealth Advisors

2600 Paseo Verde Pkwy Ste.150

Henderson, NV 89074

**April 16, 2024**

This brochure supplement provides information about Ronald Kay Leavitt that supplements the Capstone Capital Wealth Advisors brochure. You should have received a copy of that brochure. Please contact us at 702-433-7588 or via email at [service@capstonecap.com](mailto:service@capstonecap.com) if you did not receive Capstone Capital Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Ronald Kay Leavitt is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

**Full Legal Name:** Ronald Kay Leavitt      **Born:** 1955

### Education:

- Executive Certificate of Business Administration; UNLV 2008

This business essentials program is designed to introduce practicing managers, business owners, and professionals to the most important concepts, tools and techniques taught in today's business schools. The lessons learned are to boost productivity, confidence and effectiveness when managing. Helps to create a stronger foundation in current business theory and practice.

- 1976 Dixie State College

### Business Experience:

- Capstone Capital Wealth Advisors; Principal; from 02/11/2002 to Present
- Morgan Stanley/Dean Witter; Financial Advisor; from 1987 to 2002
- Rauscher Pierce Refsnes; Financial Advisor; from 1985 to 1987

### Designations:

Ronald Kay Leavitt has earned the following designation(s) and is in good standing with the granting authority:

- AIF® / Accredited Investment Fiduciary; University of Pittsburgh; 2002

The Accredited Investment Fiduciary (AIF®) designation represents a thorough knowledge of and ability to apply fiduciary practices. Designees learn the practices and the legal and best practice framework they are built upon. AIF designees have a reputation in the industry for the ability to implement a prudent process into their own investment practices as well as being able to assist others in implementing proper policies and procedures.

- MRFC® / Master Registered Financial Consultant; International Association of RFC; 2003

The Master Registered Financial Consultant (MRFC®) designation is a professional credential for persons in the field of financial planning. The designation is awarded by the International Association of Registered Financial Consultants (IARFC) to those financial advisors who can meet certain standards of education, experience and integrity that are required of all its members.

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

Ronald Kay Leavitt has no reportable disciplinary history.

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

#### **A. Investment-Related Activities**

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

#### **B. Non-Investment-Related Activities**

Ronald Kay Leavitt 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**

Ronald Kay Leavitt does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 - Supervision**

Ronald Leavitt and Adam Dawson collaborate on managing the operations of Capstone Capital Wealth Advisors. They can be reached at 702-433-7588.

**Part 2B of Form ADV: *Brochure Supplement***



**Adam Moroni Dawson, CFP®**

2600 Paseo Verde Pkwy, Ste.150

Henderson, NV 89074

702-433-7588

Capstone Capital Wealth Advisors

2600 Paseo Verde Pkwy, Ste.150

Henderson, NV 89074

**April 16, 2024**

This brochure supplement provides information about Adam Moroni Dawson that supplements the Capstone Capital Wealth Advisors' brochure. You should have received a copy of that brochure. Please contact us at 702-433-7588 or via email at [service@capstonecap.com](mailto:service@capstonecap.com) if you did not receive Capstone Capital Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Adam Moroni Dawson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



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

**Full Legal Name:** Adam Moroni Dawson    **Born:** 1974

### **Education:**

- B.A.; Brigham Young University, 2000

### **Business Experience:**

- Capstone Capital Wealth Advisors; Principal; 05/2016 to Present
- Park Avenue Securities; Financial Advisor; 2008- 2016
- LPL Financial; Financial Advisor; 2007-2008
- Park Avenue Securities; Financial Advisor; 2004-2007
- Securities Management and Research; Financial Advisor; 2001-2004

### **Designations:**

Adam Moroni Dawson has earned the following certification and is in good standing with the granting authority:

- CERTIFIED FINANCIAL PLANNER™ professional

Mr. Dawson is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). 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 Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to the 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**

Adam Moroni Dawson has no reportable disciplinary history.

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

#### **A. Investment-Related Activities**

Adam Moroni Dawson is engaged in the following investment-related activities:

- Author of two investment-related books titled *Chasing Chances* and *Timeless Principles of Financial Security*, which are sold on Amazon and through other bookstores.
- Insurance broker through insurance companies from which Mr. Dawson receives a commission.

## **B. Non-Investment-Related Activities**

Adam Moroni Dawson 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**

Adam Moroni Dawson receives economic benefits for his activities described in Item 4 above.

## **Item 6 - Supervision**

Ronald Leavitt and Adam Dawson collaborate on managing the operations of Capstone Capital Wealth Advisors. They can be reached at 702-433-7588.

**Part 2B of Form ADV: *Brochure Supplement***



**Ryan Patrick Mack, CFP®**

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Henderson, NV 89074

702-433-7588

Capstone Capital Wealth Advisors

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**April 16, 2024**

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Additional information about Ryan Patrick Mack is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

**Full Legal Name:** Ryan Patrick Mack      **Born:** 1986

### Education:

- B.A. Economics; University of Nevada–Las Vegas, 2015
- M.B.A.; Lee Business School at University of Nevada–Las Vegas, 2018

### Business Experience:

- Capstone Capital Wealth Advisors; Wealth Advisor; 04/2024 to Present
- Farther Finance Advisors; Wealth Advisor; 2022- 2024
- Fidelity Investments; Financial Consultant/Supervisory Principal; 2018-2022
- Fidelity Investments; Investment Consultant; 2016-2018
- Fidelity Investments; Financial Representative; 2010-2016

### Designations:

Ryan Patrick Mack has earned the following certification and is in good standing with the granting authority:

- CERTIFIED FINANCIAL PLANNER™ professional

Mr. Mack is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). 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.

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

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- 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 Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to the 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**

Ryan Patrick Mack has a reportable disciplinary history found here: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

#### **A. Investment-Related Activities**

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

## **B. Non-Investment-Related Activities**

Ryan Patrick Mack is engaged in the following non-investment-related activity:

- o Owner of The Bar Down Hockey Shop NV, LLC, in Reno, NV.  
Retail sales of ice hockey equipment and accessories.

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

Ryan Patrick Mack receives economic benefits for his activities described in Item 4 above.

### **Item 6 - Supervision**

Ronald Leavitt and Adam Dawson collaborate on managing the operations of Capstone Capital Wealth Advisors. They can be reached at 702-433-7588.

**Part 2B of Form ADV: *Brochure Supplement***



**Adam McNitt Cress**

2600 Paseo Verde Pkwy, Ste.150

Henderson, NV 89074

702-433-7588

Capstone Capital Wealth Advisors

2600 Paseo Verde Pkwy Ste.150

Henderson, NV 89074

**April 16, 2024**

This brochure supplement provides information about Adam McNitt Cress that supplements the Capstone Capital Wealth Advisors brochure. You should have received a copy of that brochure. Please contact us at 702-433-7588 or via email at [service@capstonecap.com](mailto:service@capstonecap.com) if you did not receive Capstone Capital Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Adam McNitt Cress is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



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

**Full Legal Name:** Adam McNitt Cress      **Born:** 1984

### **Education:**

- Bachelor of Science in Finance; University of Nevada, Reno 2015

### **Business Experience:**

- Capstone Capital Wealth Advisors; Financial Advisor, 2024 to Present
- Merrill Lynch; Financial Advisor; 2019 to 2024
- Commercial Insurance Underwriter; 2014 to 2019

### **Designations:**

- Adam McNitt Cress does not currently hold any designations.

## **Item 3 - Disciplinary Information**

Adam McNitt Cress has no reportable disciplinary history.

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

### **A. Investment-Related Activities**

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

### **B. Non-Investment-Related Activities**

Adam McNitt Cress 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**

Adam McNitt Cress does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 - Supervision**

Ronald Leavitt and Adam Dawson collaborate on managing the operations of Capstone Capital Wealth Advisors. They can be reached at 702-433-7588.

# Privacy Policy

Capstone Capital Group requires that you provide current and accurate financial and personal information. Capstone Capital Group will protect the information you have provided in a manner that is safe, secure and professional. Capstone Capital Group and its employees are committed to protecting your privacy and to safeguarding that information.

## Safeguarding Customer Documents

We collect non-public customer data in checklists, forms, in written notations, and in documentation provided to us by our customers for evaluation, registration, licensing or related consulting services. We also create internal lists of such data.

During regular business hours access to customer records is monitored so that only those with approval may access the files. During hours in which the company is not in operation, the customer records will be locked.

No individual who is not so authorized shall obtain or seek to obtain personal and financial customer information. No individual with authorization to access personal and financial customer information shall share that information in any manner without the specific consent of a firm principal. Failure to observe Capstone Capital Group procedures regarding customer and consumer privacy will result in discipline and may lead to termination.

## Sharing Nonpublic Personal and Financial Information

Capstone Capital Group is committed to the protection and privacy of its customers' and consumers' personal and financial information. Capstone Capital Group will not share such information with any affiliated or nonaffiliated third party except:

- When necessary to complete a transaction in a customer account, such as with the clearing firm or account custodians;
- When required to maintain or service a customer account;
- To resolve customer disputes or inquiries;
- With persons acting in a fiduciary or representative capacity on behalf of the customer;
- With rating agencies, persons assessing compliance with industry standards, or to the attorneys, accountants and auditors of the firm;
- In connection with a sale or merger of Capstone Capital Group business;
- To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability;
- To comply with federal, state or local laws, rules and other applicable legal requirements;
- In connection with a written agreement to provide investment management or advisory services when the information is released for the sole purpose of providing the products or services covered by the agreement;
- In any circumstances with the customer's instruction or consent; or
- Pursuant to any other exceptions enumerated in the California Information Privacy Act.

## Opt-Out Provisions

It is not a policy of Capstone Capital Group to share nonpublic personal and financial information with affiliated or unaffiliated third parties except under the circumstances noted above. Since sharing under the circumstances noted above is necessary to service customer accounts or is mandated by law, there are no allowances made for clients to opt out.