

# Customer Relationship Summary

## February 29, 2024

### Capstone Investment Financial Group, LLC

Capstone Investment Financial Group, LLC (“CIFG”) is registered with the United States Securities and Exchange Commission as a Registered Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences.

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

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

Our principal services are available to retail customers and include Financial Planning, Asset Management and a wrap program. We monitor accounts regularly, and your accounts are reviewed at least quarterly by a senior professional. Market conditions, changes in your account or circumstances will trigger a review of accounts.

We request discretion to buy and sell securities in your account without requesting your consent first. Our discretion does not include the ability to select the broker/dealers that execute your transactions. If you opt not to give us discretion, you will make the ultimate decision regarding the purchase and sale of every investment.

We offer advice on a wide range of products. We are also the advisor to a pooled investment vehicle, the Rocky Mountain Capital Fund, and may recommend clients invest in that product, if it is appropriate for their needs and circumstances. Recommending a product for which we are the advisor is a conflict of interest.

Our minimum account balance for one account is \$50,000. For an additional account, the two accounts must have a value of \$65,000. If you have three accounts, the assets under management must total at least \$80,000. For subsequent accounts, each account adds \$15,000 to the total of assets required. These balances are for households.

Additional information concerning our services is available in our Form ADV Part 2A, in particular Items 4 and 7, which is available here: <https://capstoneinvest.com/useful-financial-tools-adv2/>

Ask your Financial Advisor:

- ***Given my financial situation, should I choose an investment advisory service? Why or why not?***
- ***How will you choose investments to recommend for me?***
- ***What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?***

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

Our asset management services are offered through a wrap program or a non-wrap program. In a wrap fee program, your fee will include most transaction costs and fees to your custodian and may be higher than the asset-based fee you would pay in a non-wrap program. Wrap fee programs are our most common type of fees where most clients fall. For our asset management services, we charge a percentage of assets under management, paid quarterly in arrears, which ranges from 0.00% to 2.00%. The more assets there are in your account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase assets in your account.

There are other fees you may pay, including separate transaction fees (**for non-wrap accounts**), fund management fees, or fees charged by the custodian of your assets. Those fees are detailed in offering documents or prospectuses for each product you purchase or in your custodial agreement. If you purchase insurance, you may also pay a commission, and the insurance product may have other fees and expenses that you should consider carefully. For Financial Planning Clients **ONLY** (clients who only want financial planning services, not asset management and therefore are not included in our wrap fee program) we charge an hourly rate of \$250 per hour, or an ongoing fixed

fee of \$199 per month.

For certain qualified clients, we offer a 20% performance-based fee, which is based on annual new capital appreciation in your account.

There are other fees you may pay, including separate transaction fees (for non-wrap accounts), fund management fees, or fees charged by the custodian of your assets. Those fees are detailed in offering documents or prospectuses for each product you purchase or in your custodial agreement. If you purchase insurance, you may also pay a commission, and the insurance product may have other fees and expenses that you should consider carefully.

For more information about our services and their associated fees and costs, you should review our Form ADV Part 2A, specifically Item 5, available here: <https://capstoneinvest.com/useful-financial-tools-adv2/>

Ask your Financial Advisor:

- ***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?***

*What are your legal obligations to me when providing recommendations as my broker-dealer or 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:

We have a conflict of interest in that we are the adviser to the Rocky Mountain Capital Fund and may also recommend that some of our clients invest in the Fund. This is a conflict because we receive compensation as the adviser to the Fund in addition to any fees, we receive for managing your assets or providing you with financial planning.

Ask your Financial Advisor:

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

For more detailed information about our conflicts of interest, please review our Form ADV Part 2A, available here: <https://capstoneinvest.com/useful-financial-tools-adv2/>

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

No. You should visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask your Financial Advisor:

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

You may request up-to-date and more complete information, including a copy of this Customer Relationship Summary or our Form ADV Part 2 by calling us at 719-477-9883.

Ask your Financial Advisor:

- ***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?***