

# ROXANNE THEODOROPOULOS, CFP™

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## FIRM SUPPLEMENTAL BROCHURE ADV PART 2B MARCH 31, 2025

This Brochure Supplement provides information about Roxanne Theodoropoulos that supplements CapstoneWealth, LLC dba CapstoneWealth's brochure. You should have received a copy of that brochure. Please contact Ms. Theodoropoulos at (813) 763-5670 if you did not receive Capstone Wealth's Brochure or if you have any questions about the contents of this supplement.

Additional information about Roxanne Theodoropoulos is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mrs. Theodoropoulos is 5469335.

## Item 2 – Educational Background and Business Experience

**Roxanne Theodoropoulos**

**Born:** 1982

### **Education:**

***Texas Tech University*** – Bachelor of Science in financial planning – 2007

***Certified Financial Planner, CFP™*** – 2010

*Issued By:* Certified Financial Planner Board of Standards, Inc.

*Prerequisites:* Candidates must have:

- a bachelor's degree (or higher) from an accredited college or university and
- three years of full-time personal financial planning experience or the equivalent part-time experience (2,000 hours equals one year full-time)

*Designation Training Requirements:* Complete a CFP-board registered program, or hold **one** of the following:

- Certified Public Accountant (CPA)
- Chartered Financial Consultant (ChFC)
- Chartered Life Underwriter (CLU)
- Chartered Financial Analyst (CFA)
- Ph.D. in financial planning, finance, business administration or economics
- Doctor of Business Administration
- Attorney's license
- CFP certification from outside the U.S.

*Designation Exam Type:* Proctored final certification exam

*Continuing Education Requirements:* 30 hours every two years

### **Business Background:**

***CapstoneWealth*** – May 2024 to Present

- Managing Member
- Investment Adviser Representative

***Gradient Advisors*** – September 2020 to Present

- Investment Adviser Representative

***American Senior Benefits*** – July 2020 to Present

- Insurance Representative

***HP One*** – September 2019 to March 2020

- Medicare Sales

***Spectrum*** – October 2018 to September 2019

- Sales

## Item 3 – Disciplinary Information

Registered investment adviser representatives are required to disclose all material facts

regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. Mrs. Theodoropoulos has no information to report.

#### **Item 4 – Other Business Activities**

Mrs. Theodoropoulos is a licensed insurance agent. She devotes approximately 75% of her time to this activity and may recommend the sale of insurance products to you. This other business activity pays her commission that are separate from the fees described in Item 5, of the firm's ADV Part 2A. The commissions give her a financial incentive to recommend and sell insurance products. Mrs. Theodoropoulos attempts to mitigate any conflicts of interest to the best of her ability by placing your interests ahead of her own and through the implementation of policies and procedures that address the conflict. Additionally, you are informed that you always have the right to choose whether to act on the recommendation and you have the right to purchase recommended insurance products through any licensed insurance agent.

#### **Item 5 – Additional Compensation**

Mrs. Theodoropoulos does not receive any additional compensation.

#### **Item 6 – Supervision**

Mrs. Theodoropoulos is the firm's Managing Member Chief Compliance Officer. As a result, he has no internal supervision placed over her. She is, however, bound by the firm's Code of Ethics and policies and procedures. Mrs. Theodoropoulos can be reached at (813) 763-5670.

#### **Item 7 – Requirements for State-Registered Advisers**

##### ARBITRATION OR CIVIL, SELF-REGULATORY ORGANIZATION OR ADMINISTRATIVE PROCEEDINGS

Mrs. Theodoropoulos has not been the subject of any arbitration, civil, self-regulatory organization or administrative findings.

##### BANKRUPTCY HISTORY

Mrs. Theodoropoulos has not been the subject of a bankruptcy petition.