

**Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
March 1, 2021**

Melissa M. Yano



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Folsom, CA 95630
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**Firm Contact:
Melissa Yano
President & Chief Compliance Officer**

This brochure supplement provides information about Ms. Yano that supplements our brochure. You should have received a copy of that brochure. Please contact Ms. Yano if you did not receive Capital Region Financial Group, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Yano is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #6297372.

Item 2: Educational Background & Business Experience

Melissa Marie Yano

Year of Birth: 1980

Educational Background:

- 2008: University of Missouri, St. Louis; Bachelor of Science in Business Administration in Finance

Business Background:

- 01/2021 – Present Capital Region Financial Group, LLC; President & CCO
- 10/2011 – 12/2020 Capital Region Financial Group, LLC; Wealth Management Advisor

Exams, Licenses & Other Professional Designations:

- 2016: CA Life, Accident, & Health Insurance; License No. 0K77222
- 2011: Certified Financial Planner™, CFP®

CERTIFIED FINANCIAL PLANNER™, CFP®

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its high standard of professional education, stringent code of conduct and standards of practice and ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP® Board's *Standards of Professional Conduct*.

Individuals who become certified must complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial industry and renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

Item 3: Disciplinary Information¹

There are no legal or disciplinary events material to the evaluation of Ms. Yano.

Item 4: Other Business Activities

Ms. Yano is a licensed insurance agent/broker. She may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, Ms. Yano, as a fiduciary, will act in the client's best interest

Item 5: Additional Compensation

Ms. Yano does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Ms. Yano is the sole owner and Chief Compliance Officer and as such has no internal supervision placed over her. She is, however, bound by our firm's Code of Ethics.

Item 7: Requirements for State-Registered Advisers

Ms. Yano has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, she has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.

¹ Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.