

VVR HOLDINGS, LLC
DBA
CAPSTONE RIA

**114 W. Magnolia Street, Suite #444
Bellingham, WA 98225
(877) 739-6007 X103**

Tyler Eugene Ryan

Managing Partner / Financial Advisor

Individual CRD No. 5113394

Form ADV Part 2B – Brochure Supplement

Effective: January 23, 2026

This Form ADV Part 2B (“Brochure Supplement”) provides information about the background and qualifications of Tyler E. Ryan (“Mr. Ryan”) as a supplement to the information contained in VVR Holdings, LLC dba Capstone RIA (referred to as “we,” “our,” “us,” “Firm,” “Advisor,” or “Capstone RIA”) Form ADV Part 2A Disclosure Brochure. You should have received a copy of that Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the firms’ Disclosure Brochure or this Brochure Supplement, please contact Capstone RIA at (877)739- 6007.

Additional information about Mr. Ryan is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. The site is searchable by a unique identifying number known as a CRD number. Mr. Ryan’s CRD number is 5113394.

Item 2: Educational Background and Business Experience

EDUCATIONAL BACKGROUND

Tyler E. Ryan, born in 1980, is dedicated to advising clients of Capstone RIA as a Financial Advisor. Mr. Ryan earned his Bachelor of Arts in Business Administration from Western Washington University in 2004 with a degree in Finance and Economics. Additional information regarding Mr. Ryan's business background is included below.

BUSINESS BACKGROUND

1/2025 – Present	VVR Holdings, LLC (DBA Capstone RIA)	Managing Partner/Financial Advisor
01/2023 – 04/2025	Capstone Wealth Advisors	Senior Financial Advisor
07/2021 – 01/2023	Capstone Wealth Advisors	Solicitor
10/2019 – 06/2021	Capstone Wealth Advisors	Associate
10/2018 – Present	TR Consulting, Inc.	President/Owner
02/2012 – 08/2017	Cetera Advisors, LLC	Registered Representative
09/2006 – 02/2012	Pacific West Securities, Inc.	Registered Representative
01/2005 – 10/2019	Professional Equity Management, Inc.	Executive Director of Financial Services

Item 3: Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Mr. Ryan. Mr. Ryan has never been involved in any investment related regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Ryan.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices.

However, we do encourage you to independently view the background of Mr. Ryan on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD No. 5113394.

Item 4: Other Business Activities

Insurance Agency Affiliations.

Mr. Ryan is also a licensed insurance professional but will not actively do any insurance business at this time. He will not receive any commissions as an insurance producer. Mr. Tyler is not required to offer the products of any insurance company. This practice does not present a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Ryan.

Additionally, Mr. Ryan is the owner of a rental property. He devotes 1 hour a month to this endeavor, none during security hours.

Item 5: Additional Compensation

Mr. Ryan does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Capstone RIA.

Item 6: Supervision

Supervision of Mr. Ryan is performed by Lettie Sihota in her capacity as Chief Compliance Officer of Capstone RIA. Capstone RIA has implemented a policies and procedures manual and Code of Ethics which guides the Firm and its supervised persons in meeting their fiduciary obligations to the firms' clients when providing investment advisory services. As Capstone RIA's Chief Compliance Officer, Ms. Sihota is responsible for the implementation of the Firm's policies and procedures and Code of Ethics. Ms. Sihota may be contacted at Lettie@capstoneria.com for more information about this Brochure Supplement.

Additionally, Capstone RIA is subject to regulatory oversight by various agencies. These agencies require registration by the firm and its supervised persons. As a registered entity, Capstone RIA is subject to examinations by regulators, which can be announced or unannounced. The firm is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Firm.