

VVR HOLDINGS, LLC
DBA

CAPSTONE RIA

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

Lettie Elizabeth Sihota

Chief Compliance Officer

Partner / Investment Adviser

Individual CRD No. 6269967

Form ADV Part 2B – Brochure Supplement

Effective: December 5, 2025

This Form ADV Part 2B (“Brochure Supplement”) provides information about the background and qualifications of Lettie E. Sihota (“Mrs. Sihota”) as a supplement to the information contained in VVR Holding, LLC. (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 Tyler Ryan.

Additional information about Mrs. Sihota 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. Mrs. Sihota’s CRD number is 6269967.

Item 2: Educational Background and Business Experience

EDUCATIONAL BACKGROUND

Lettie E. Sihota, born in 1990, is dedicated to serving clients of Capstone RIA. as an Investment Advisor Representative. Mrs. Sihota earned her Associates of Arts in Business Administration and Management general degree from Clark College in 2009, Bachelor of Business Administration and Management from the Western Washington University in 2012 and Social Media Certification from Bellingham Technical College in 2018. Additional information regarding Mrs. Sihota's business background is included below.

BUSINESS BACKGROUND

1/2025 – Present	VVR Holdings, LLC (DBA Capstone RIA)	Partner / Financial Advisor / Chief Compliance Officer
10/2019 – 04/2025	Capstone Wealth Advisors, LLC.	Financial Advisor
02/2019 – 10/2019	LPL Financial, LLC	Marketing & Client Development
10/2013 – 02/2019	Professional Equity Management	Administrative Associate

Item 3: Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Mrs. Sihota. Mrs. Sihota 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 Mrs. Sihota.

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 Mrs. Sihota on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD No. 6269967.

Item 4: Other Business Activities

Mrs. Sihota is currently a manager of Tarsem Farms LLC. Mrs. Sihota does not receive any additional compensation for these activities and spends approximately 10 hours a month in her capacity as a member. Mrs. Sihota serves as a notary public as a complementary service for her clients. She does not receive any additional compensation for these activities and spends approximately 15 minutes a month in her capacity as a notary.

Insurance Agency Affiliations.

Mrs. Sihota is also a licensed insurance professional but will not actively do any insurance business at this time. She will not receive any commissions as an insurance producer. Mrs. Sihota 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 Mrs. Sihota.

Item 5: Additional Compensation

Mrs. Lettie Sihota does not receive any economic benefit from any person, company, or organization, in

exchange for providing clients advisory services through Capstone RIA. However, Mrs. Sihota may receive compensation from services offered as a consultant.

Item 6: Supervision

Supervision of Mrs. Lettie Sihota is performed by Mr. Tyler Ryan (“Mr. Ryan”) in his capacity as Managing Partner 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. Mr. Ryan may be contacted at Tyler@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.