



Registered Investment Advisor

Capital Planning Group, LLC

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Registered Investment Advisor #118921**

Form ADV, Part 2B Brochure Supplement for Jennifer A. Zaat-Wright, CFP®

September 5, 2023

This brochure supplement provides information about Jennifer A. Zaat-Wright that supplements the Capital Planning Group, LLC Brochure. You should have received a copy of that Brochure. Please contact us at 714-881-1595 and/or Brian@CapitalPlanningGroupLLC.com if you did not receive Capital Planning Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Capital Planning Group also is available on the SEC's website at www.adviserinfo.sec.gov. References herein to Capital Planning Group as a "registered investment adviser" or any reference to being "registered" does not imply a certain level of skill or training.

Item 2 -- Education and Business Background

Education:

Jennifer Zaat-Wright was born in 1963, and attended California State University, Northridge where she obtained a Bachelor of Arts degree in Political Science in 1986.

Professional Designation:

In 1993 she obtained her CFP® from the College for Financial Planning in Centennial, Colorado. The CFP® requires 2 years of study covering 6 in-depth areas of study, an 8 hour written exam proctored by the College for Financial Planning and ongoing annual Continuing Education courses as well as 3 years of experience in the financial services industry. For more information regarding the CFP® designation and its requirements please see *Item 4, Advisory Business* in Part 2A of the ADV Brochure accompanying this supplement.

Business Background:

After an extensive career in registered product distribution Ms. Zaat-Wright began her financial planning practice as a financial consultant with Transamerica Financial Advisors in November 2004. She was a financial consultant with Royal Alliance from June 2005 until September 2009. From September 2009 to February 2011 she was a Financial Advisor at Chase Investment Services. She was a Financial Advisor with New England Financial from May 2011 until April 2013 when she joined Capital Planning Group and United Planners' Financial Services of America.

Item 3 – Disciplinary Information

Ms. Zaat-Wright has not been involved in any criminal or civil action or in any proceeding before the SEC, federal or state regulatory body or other self-regulatory organization.

Item 4 – Other Business Activities

Ms. Zaat-Wright is also a registered representative of United Planners' Financial Services of America ("UPFSA"), a registered broker/dealer and registered investment advisor. Capital Planning Group is not an affiliate of UPFSA. Ms. Zaat-Wright may in her individual capacity recommend that clients purchase products or services that are sold through UPFSA. This presents a conflict of interest because she may have an incentive to recommend UPFSA for executing securities transactions or securities for which she may receive compensation. Clients are under no obligation to act upon any recommendations of Ms. Zaat-Wright or effect any transactions through her if they decide to follow her recommendations. As a registered representative of UPFSA, she

may receive compensation for effecting certain securities transactions. However, Capital Planning clients will not pay any commissions or other fees on assets in which Capital Planning already receives advisory fees.

Ms. Zaat-Wright is also a licensed insurance agent and can sell insurance and earn sales commissions based on the insurance products she sells through various insurance companies. As a licensed insurance agent, Ms. Zaat-Wright sells insurance both through her personal license as well as CPG Insurance Services, Inc., an affiliate of Capital Planning Group. Jennifer Zaat-Wright devotes approximately 40% of her time to insurance and securities sales. Another 60% is devoted to investment advisory and financial planning services.

Item 5 – Additional Compensation

Ms. Zaat-Wright's primary compensation comes from fee and commission income generated in her positions as a Registered Representative of United Planners' Financial Services, an Investment Advisory Representative of Capital Planning Group LLC and as an insurance agent.

Item 6 – Supervision

Jennifer Zaat-Wright is supervised by Brian S. Seaman, the Principal of Capital Planning Group. Mr. Seaman is owner and Principal of Capital Planning Group, LLC and has direct supervisory responsibility over Ms. Zaat-Wright. Mr. Seaman regularly reviews the activities of Ms. Zaat-Wright for compliance with applicable requirements. He may be reached through the contact information on the front of this brochure.

Item 7 – Requirements for State-Registered Advisers

Jennifer Zaat-Wright has no additional disclosures.