

This brochure supplement provides information about Josh Eric Altman that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Josh Eric Altman is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Josh Eric Altman

Personal CRD Number: 6816080

Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Josh Eric Altman **Born:** 1992

Educational Background and Professional Designations:

Education:

Bachelor of Science, Exercise Science - Springfield College - 2015

Master's Degree, MBA - Springfield College - 2016

Designations:

CRPC® - Chartered Retirement Planning Counselor

The Chartered Retirement Planning Counselor (CRPC®) is a professional financial planning designation awarded by the College for Financial Planning. Individuals may earn the CRPC® designation by completing a study program and passing a final multiple-choice examination. Successful applicants earn the right to use the CRPC® designation with their names for two years. Every two years, CRPC® professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation.

Business Background:

08/2024 - Present	Investment Advisor Representative JB Capital, LLC
08/2024 - Present	Insurance Agent JN Financial, LLC
08/2023 - 07/2024	Financial Consultant Digital Investment Services, LPL Financial
11/2022 - 03/2023	Financial Advisor The Blanchette Financial Group, Inc.
01/2017 - 11/2022	Senior Financial Consultant TD Ameritrade, Inc / Charles Schwab

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Josh Eric Altman.

Item 4: Other Business Activities

Josh Eric Altman is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Altman may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Altman is subject to the Advisor's Code of Ethics which compels him to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Josh Eric Altman may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Josh Eric Altman with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by Josh Eric Altman from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Josh Eric Altman in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, Josh Eric Altman is supervised by Eric F. Hogarth, JB Capital's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible for monitoring the adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about Heather Nicole Atkins that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Heather Nicole Atkins is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Heather Nicole Atkins

Personal CRD Number: 6587673

Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Heather Nicole Atkins **Born:** 1993

Educational Background and Professional Designations:

Education:

Ohio State University - Bachelor of Science, Business Administration, May 2015

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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 (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) 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:

- Education – 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). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – 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 planning field; and
- ii. Ethics – 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.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CRPC® - Chartered Retirement Planning Counselor

The Chartered Retirement Planning Counselor (CRPC®) is a professional financial planning designation awarded by the College for Financial Planning. Individuals may earn the CRPC® designation by completing a study program and passing a final multiple-choice examination. Successful applicants earn the right to use the CRPC® designation with their names for two years. Every two years, CRPC® professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation.

CDFFA® - Certified Divorce Financial Analyst

A Certified Divorce Financial Analyst® is a financial consultant specially trained to help couples or individuals with the preparation of financial information and the analysis of settlement alternatives in connection with divorce or the dissolution of a marriage or a domestic partnership.

To attain the right to use the CDFFA® mark, an individual must satisfactorily fulfill the following requirements:

- Experience – Earned a bachelor’s degree and currently working in the financial services, accounting or family law profession with three years of experience. Or, if no bachelor's degree, five years of relevant experience.
- Examination – Pass the CDFFA® examination with 70% or higher on all exams.

Individuals who become certified must complete a minimum of 15 hours of divorce related Continuing Education hours every two years to continue to use the CDFFA® mark.

Business Background:

09/2019 – Present	JN Financial, LLC Insurance Agent
07/2019 - Present	JB Capital, LLC Investment Advisor Representative
11/2015 – 07/2019	Libertas Wealth Management Group, Inc. Financial Adviser

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Heather Nicole Atkins.

Item 4: Other Business Activities

Heather Nicole Atkins is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where she may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Ms. Atkins may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Ms. Atkins is subject to the Advisor's Code of Ethics which compels her to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Heather Nicole Atkins may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Heather Nicole Atkins with additional economic benefits because of her recommendation or sale of certain insurance products. The economic benefits received by Heather Nicole Atkins from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Heather Nicole Atkins in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, Heather Nicole Atkins is supervised by Eric F. Hogarth, JB Capital's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible to monitor adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about Nicholas Joseph Colantuono that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Nicholas Joseph Colantuono is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Nicholas Joseph Colantuono

Personal CRD Number: 5688482

Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Nicholas Joseph Colantuono **Born:** 1989

Educational Background and Professional Designations:

Education:

Bachelor of Arts Economics, Wheaton College (MA) - 2011

Bachelor of Arts Political Science, Wheaton College (MA) - 2011

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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 (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) 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:

- Education – 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). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education - 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 planning field; and
- ii. Ethics - 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.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

07/2022 - Present	Insurance Agent JN Financial, LLC
11/2018 - Present	Investment Adviser Representative JB Capital, LLC
11/2021 - 07/2022	Insurance Agent JN Financial Massachusetts, LLC
11/2018 - 11/2021	Insurance Agent JN Financial, LLC
10/2016 - 11/2018	Investment Advisor Representative LPL Financial

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Nicholas Joseph Colantuono.

Item 4: Other Business Activities

Nicholas Joseph Colantuono is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Colantuono may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Colantuono is subject to the Advisor's Code of Ethics which compels him to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Nicholas Joseph Colantuono may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Nicholas Joseph Colantuono with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by Nicholas Joseph Colantuono from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Nicholas Joseph Colantuono in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, Nicholas Joseph Colantuono is supervised by Eric F. Hogarth, JB Capital LLC's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible to monitor adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about Ian James Fergusson that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Ian James Fergusson is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Ian James Fergusson

Personal CRD Number: 7934227

Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Ian James Fergusson **Born:** 1988

Educational Background and Professional Designations:

Education:

Bachelor of Arts, Journalism - Keene State College - 2010

Bachelor of Fine Arts, Music - CCSU - 2018

Designations:

Retirement Income Certified Professional® (RICP®)

This designation is issued by The American College and may be used by individuals who have successfully completed the initial and ongoing certification requirements for this designation. RICP® is an advanced designation appropriate for individuals specializing in the retirement income planning field. It is designed for professionals with at least three years of financial service industry experience. In addition to passing a proctored exam, candidates for the RICP® credential must satisfactorily fulfill the following requirements:

Qualifications Required:

- Completion of three required college level classes that represent an average study time of 150 hours,
- Three years of full-time business experience,
- Adherence to a strict code of professional ethics created by The American College, and
- Completion of 15 hours of continuing education every two years.

Business Background:

07/2024 - Present	Investment Advisor Representative JB Capital, LLC
07/2024 - Present	Insurance Agent JN Financial, LLC
03/2023 - 07/2024	Client Relationship Coordinator Johnson Brunetti

11/2021 – 03/2023

George's Music Center
General Retail Manager

01/2014 – 11/2021

George's Music Center
Program Developer and Lead Instructor

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Ian James Fergusson.

Item 4: Other Business Activities

Ian James Fergusson is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Fergusson may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Fergusson is subject to the Advisor's Code of Ethics which compels him to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Ian James Fergusson may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Ian James Fergusson with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by Ian James Fergusson from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Ian James Fergusson in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, Ian James Fergusson is supervised by Eric F. Hogarth, JB Capital's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible to monitor adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about Heath Grossman that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Heath Grossman is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Heath Grossman

Personal CRD Number: 4018002
Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Heath Grossman **Born:** 1976

Educational Background and Professional Designations:

Education:

Bachelor of Science, Mass Communications; English from James Madison University, 1998.

Certificate in Financial Planning from New York University, 2004

Designations:

CFP® - Certified Financial Planner

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education - 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 planning field; and
- ii. Ethics - 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.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

01/2021 - Present	Member Financial Retirement Solutions, LLC (dba "Johnson Brunetti")
01/2021 - Present	Member JN Financial, LLC
01/2021 - Present	Member JB Capital, LLC
04/2014 - Present	Investment Advisor Representative JB Capital, LLC
01/2018 - Present	Insurance Agent JN Financial, LLC
11/2021 - 07/2022	Member JN Financial Massachusetts, LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Heath Grossman.

Item 4: Other Business Activities

Heath Grossman is an independently licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various

insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Grossman may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Grossman is subject to the Advisor's Code of Ethics which compels him to always act in the best interest of the client.

Item 5: Additional Compensation

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Item 6: Supervision

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This brochure supplement provides information about Eric Field Hogarth that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Eric Field Hogarth is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Eric Field Hogarth

Personal CRD Number: 4799191

Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Eric Field Hogarth **Born:** 1981

Educational Background and Professional Designations:

Education:

University of Connecticut, B.A.: Psychology: 2003

Designations:

CFP® - Certified Financial Planner

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
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Business Background:

04/2014 - Present	Member JB Capital, LLC
04/2014 - Present	Investment Advisor Representative JB Capital, LLC
01/2018 - Present	Member JN Financial, LLC
01/2018 - Present	Insurance Agent JN Financial, LLC
01/2013 - Present	Member Financial Retirement Solutions, LLC (dba "Johnson Brunetti")
12/2013 - 12/2022	Secretary American Security Insurance Company
01/2021 - 07/2022	Member JN Financial Massachusetts, LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Eric Field Hogarth.

Item 4: Other Business Activities

Eric Field Hogarth is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Hogarth may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Hogarth is subject to the Advisor's Code of Ethics which compels him to always act in the best interest of the client.

Eric Field Hogarth is an Author and receives royalties from his book sales.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Eric Field Hogarth may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Eric Field Hogarth with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by Eric Field Hogarth from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Eric Field Hogarth in providing various services to clients.

Item 6: Supervision

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This brochure supplement provides information about Alex Roger Hubbard that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Alex Roger Hubbard is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Alex Roger Hubbard

Personal CRD Number: 6747946
Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Alex Roger Hubbard **Born:** 1981

Educational Background and Professional Designations:

Education:

Associate of Science Liberal Arts, Gateway Community College - 2012

Designations:

Retirement Income Certified Professional® (RICP®)

This designation is issued by The American College and may be used by individuals who have successfully completed the initial and ongoing certification requirements for this designation. RICP® is an advanced designation appropriate for individuals specializing in the retirement income planning field. It is designed for professionals with at least three years of financial service industry experience. In addition to passing a proctored exam, candidates for the RICP® credential must satisfactorily fulfill the following requirements:

Qualifications Required:

- Completion of three required college level classes that represent an average study time of 150 hours,
- Three years of full-time business experience,
- Adherence to a strict code of professional ethics created by The American College, and
- Completion of 15 hours of continuing education every two years.

Business Background:

06/2017 - Present	Investment Advisor Representative JB Capital, LLC
01/2018 - Present	Insurance Agent JN Financial, LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Alex Roger Hubbard.

Item 4: Other Business Activities

Alex Roger Hubbard is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Hubbard may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Hubbard is subject to the Advisor's Code of Ethics which compels him to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Alex Roger Hubbard may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Alex Roger Hubbard with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by Alex Roger Hubbard from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Alex Roger Hubbard in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, Alex Roger Hubbard is supervised by Eric F. Hogarth, JB Capital's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible to monitor adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about Jakob Hudanish that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jakob Hudanish is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Jakob Hudanish

Personal CRD Number: 7984930

Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Jakob Hudanish **Born:** 1999

Educational Background and Professional Designations:

Education:

Bachelor of Science in Management, University of Florida - 2022
Master's Degree - International Business, University of Florida - 2023

Business Background:

10/2024 - Present	Insurance Agent JN Financial, LLC
10/2024 - Present	Investment Adviser Representative JB Capital, LLC
06/2024 - 09/2024	Client Service Specialist Johnson Brunetti
06/2023 - 05/2024	Employee Benefits Advisor Brown and Brown Insurance
09/2019 - 05/2023	Student University of Florida

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Jakob Hudanish.

Item 4: Other Business Activities

Jakob Hudanish is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Hudanish may earn insurance commissions for the sale of those products, which may create an

incentive to recommend such products. Mr. Hudanish is subject to the Advisor's Code of Ethics, which compels him to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Jakob Hudanish may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Jakob Hudanish with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by Jakob Hudanish from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Jakob Hudanish in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, Jakob Hudanish is supervised by Eric F. Hogarth, JB Capital's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible for monitoring the adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about Joel Johnson that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joel Johnson is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Joel Johnson

Personal CRD Number: 1941908

Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Joel Johnson **Born:** 1962

Educational Background and Professional Designations:

Education:

Pierce College, Studied General Studies, Dates Attended: 09/1979 to 01/1981 (no degree conferred).

College for Financial Planning, CFP: 2002

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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 (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) 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:

- Education – 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). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education - 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 planning field; and
- ii. Ethics - 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.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

03/2014 - Present	Managing Member JB Capital, LLC
04/2014 - Present	Investment Advisor Representative JB Capital, LLC
01/2006 - Present	Managing Member JN Financial, LLC
01/2018 - Present	Insurance Agent JN Financial, LLC
10/2005 - Present	Managing Member Financial Retirement Solutions, LLC (dba "Johnson Brunetti")
12/2013 - 12/2022	Chief Executive Officer American Security Insurance Company
11/2021 - 07/2022	Managing Member JN Financial Massachusetts, LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Joel Johnson.

Item 4: Other Business Activities

Joel Johnson is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Johnson may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Johnson is subject to the Advisor's Code of Ethics which compels him to always act in the best interest of the client.

Joel Johnson has an ownership interest in EQIS, which is a third-party money manager. Joel Johnson estimates that his ownership interest totals less than approximately 1% ownership. In addition to the solicitor fee received by JB Capital from EQIS, EQIS also pays JB Capital a marketing and servicing reimbursement in the amount of five basis points (5/100 of one percent) of the value of client's Account. This ownership and the additional marketing/servicing reimbursement may present an incentive for Joel Johnson to recommend the services of EQIS. Therefore, Clients are advised that this ownership and marketing/servicing reimbursement create a conflict of interest when Joel Johnson recommends the third-party investment advisor services of EQIS. There may be other third-party managed programs that may be suitable to the client that may be more or less costly than EQIS. As a result, JB Capital will not exercise discretionary authority with respect to the initial hiring of EQIS

Joel Johnson is an Author and receives Royalties from all book sales.

Joel Johnson is the CEO of Big Man Technologies, a firm which provides digital marketing services for investment advisors.

Additionally, Joel Johnson is the owner and provides teaching, coaching and training through Rainmaker Evolution, LLC (fka "Rainmaker Consulting, LLC").

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Joel Johnson may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Joel Johnson with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by Joel Johnson from product sponsors or

insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Joel Johnson in providing various services to clients.

Joel Johnson receives incentives from Advisors Excel, LLC (“Advisors Excel”), an insurance marketing organization, in the form of units, which are awarded based on the sale of certain insurance products by JN Financial through Advisors Excel. Mr. Johnson may elect to receive cash for his units in the future. This is a conflict of interest because Mr. Johnson earns additional incentives in connection with the sale of certain insurance products through Advisors Excel.

Item 6: Supervision

JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor’s Chief Compliance Officer, is responsible to monitor adherence of the Advisor’s Supervised Persons to the Advisor’s compliance program. Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about Jennifer Killilea that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jennifer Killilea is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Jennifer Killilea

Personal CRD Number: 1852910

Investment Advisor Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Jennifer Killilea **Born:** 1965

Educational Background and Professional Designations:

Education:

Saint Anselm College - Bachelor of Arts in Psychology, 1987

Business Background:

10/2023 – Present	JN Financial, LLC Insurance Agent
10/2023 - Present	JB Capital, LLC Investment Advisor Representative
09/2017 – 09/2023	Radius Financial Group Loan Officer

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Jennifer Killilea.

Item 4: Other Business Activities

Jennifer Killilea is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where she may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Ms. Killilea may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Ms. Killilea is subject to the Advisor's Code of Ethics which compels her to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Jennifer Killilea may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Jennifer Killilea with additional economic benefits because of her recommendation or sale of certain insurance products. The economic benefits received by Jennifer Killilea from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Jennifer Killilea in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, Jennifer Killilea is supervised by Eric F. Hogarth, JB Capital's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible to monitor adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about Brett Patrick Larocque that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Brett Patrick Larocque is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Brett Patrick Larocque

Personal CRD Number: 7438476

Investment Advisor Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Brett Patrick Larocque

Born: 1994

Educational Background and Professional Designations:

Education:

Bryant University - Bachelor of Science, Business Administration, May 2016

Business Background:

01/2022 – Present	JN Financial, LLC Insurance Agent
01/2022 - Present	JB Capital, LLC Investment Advisor Representative
04/2020 – 12/2021	Key Bank Personal Banker

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Brett Patrick Larocque.

Item 4: Other Business Activities

Brett Patrick Larocque is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Larocque may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Larocque is subject to the Advisor's Code of Ethics which compels him to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Brett Patrick Larocque may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Brett Patrick Larocque with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by Brett Patrick Larocque from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Brett Patrick Larocque in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, Brett Patrick Larocque is supervised by Eric F. Hogarth, JB Capital's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible to monitor adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about Douglas W. Miller that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Douglas W. Miller is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Douglas W. Miller

Personal CRD Number: 1969971

Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Douglas W. Miller **Born:** 1966

Educational Background and Professional Designations:

Education:

Bachelor of Science in Business Administration, Washington & Lee University,
1988

Business Background:

06/2015 - Present Investment Advisor Representative
JB Capital, LLC

01/2018 - Present Insurance Agent
JN Financial, LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Douglas W. Miller.

Item 4: Other Business Activities

Douglas W. Miller is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Miller may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Miller is subject to the Advisor's Code of Ethics which compels him to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Douglas W. Miller may receive additional benefits. From time to time the Advisor may provide nominal incentives

to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Douglas W. Miller with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by Douglas W. Miller from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Douglas W. Miller in providing various services to clients.

Item 6: Supervision

As an investment advisor representative of JB Capital, LLC, Douglas W. Miller is supervised by Eric F. Hogarth, JB Capital's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible to monitor adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about Maxwell Alexander Miller that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Maxwell Alexander Miller is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Maxwell Alexander Miller

Personal CRD Number: 7557853

Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Maxwell Alexander Miller **Born:** 2001

Educational Background and Professional Designations:

Education:

Bachelor of Science Economics & Finance, Bentley University - 2023

Business Background:

11/2023 - Present	Insurance Agent JN Financial, LLC
11/2023 - Present	Investment Adviser Representative JB Capital, LLC
06/2023 - 10/2023	Financial Advisor Keenan Financial
09/2019 - 05/2023	Student, Bentley University
06/2022 - 08/2022	Financial Representative Intern The Bulfinch Group

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Maxwell Alexander Miller.

Item 4: Other Business Activities

Maxwell Alexander Miller is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Miller may earn insurance commissions for the sale of those products, which

may create an incentive to recommend such products. Mr. Miller is subject to the Advisor's Code of Ethics, which compels him to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Maxwell Alexander Miller may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Maxwell Alexander Miller with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by Maxwell Alexander Miller from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Maxwell Alexander Miller in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, Maxwell Alexander Miller is supervised by Eric F. Hogarth, JB Capital's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible for monitoring the adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about John Robert Mulligan that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about John Robert Mulligan is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

John Robert Mulligan

Personal CRD Number: 7402560

Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: John Robert Mulligan **Born:** 1998

Educational Background and Professional Designations:

Education:

Bachelor of Science Finance, Providence College - 2021

Business Background:

08/2025 - Present	Insurance Agent JN Financial, LLC
08/2025 - Present	Investment Adviser Representative JB Capital, LLC
06/2021 - 07/2025	Financial Representative Fidelity Investments
08/2017 - 05/2021	Student, Providence College

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of John Robert Mulligan.

Item 4: Other Business Activities

John Robert Mulligan is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Mulligan may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Mulligan is subject to the Advisor's Code of Ethics, which compels him to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, John Robert Mulligan may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide John Robert Mulligan with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by John Robert Mulligan from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist John Robert Mulligan in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, John Robert Mulligan is supervised by Eric F. Hogarth, JB Capital's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible for monitoring the adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about Matthew Kenneth Pastor that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Kenneth Pastor is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Matthew Kenneth Pastor

Personal CRD Number: 6478926

Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Matthew Kenneth Pastor.

Item 4: Other Business Activities

Matthew Kenneth Pastor is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital, LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Pastor may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Pastor is subject to the Advisor's Code of Ethics which compels him to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Matthew Kenneth Pastor may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Matthew Kenneth Pastor with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by Matthew Kenneth Pastor from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Matthew Kenneth Pastor in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, Matthew Kenneth Pastor is supervised by Eric F. Hogarth, JB Capital LLC's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible to monitor adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about Raymond Paul Radikas that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Raymond Paul Radikas is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Raymond Paul Radikas

Personal CRD Number: 2479542

Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Raymond Paul Radikas **Born:** 1968

Educational Background and Professional Designations:

Education:

Bachelor of Arts Economics, Central Connecticut State University - 1994

Business Background:

03/2018 - Present Investment Advisor Representative
JB Capital, LLC

03/2018 - Present Insurance Agent
JN Financial, LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Raymond Paul Radikas.

Item 4: Other Business Activities

Raymond Paul Radikas is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Radikas may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Radikas is subject to the Advisor's Code of Ethics which compels him to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Raymond Paul Radikas may receive additional benefits. From time to time the Advisor may provide nominal

incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Raymond Paul Radikas with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by Raymond Paul Radikas from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Raymond Paul Radikas in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, Raymond Paul Radikas is supervised by Eric F. Hogarth, JB Capital LLC's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible to monitor adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about Matthew Salem that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Salem is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Matthew Salem

Personal CRD Number: 7682647

Investment Advisor Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Matthew Salem **Born:** 1998

Educational Background and Professional Designations:

Education:

Holberton School of Software Engineering - Dates attended: 01/2020 to 03/2022 (no degree conferred).

Gateway Community College - Dates attended: 10/2017 to 01/2020 (no degree conferred).

Designations:

Retirement Income Certified Professional® (RICP®)

This designation is issued by The American College and may be used by individuals who have successfully completed the initial and ongoing certification requirements for this designation. RICP® is an advanced designation appropriate for individuals specializing in the retirement income planning field. It is designed for professionals with at least three years of financial service industry experience. In addition to passing a proctored exam, candidates for the RICP® credential must satisfactorily fulfill the following requirements:

Qualifications Required:

- Completion of three required college level classes that represent an average study time of 150 hours,
- Three years of full-time business experience,
- Adherence to a strict code of professional ethics created by The American College, and
- Completion of 15 hours of continuing education every two years.

Business Background:

12/2024 - Present JN Financial, LLC
Insurance Agent

12/2024 - Present	JB Capital, LLC Investment Advisor Representative
10/2022 - 11/2024	Sentinel Asset Management Associate Financial Advisor and Head of Marketing
03/2022 - 10/2022	Bankers Life Life and Health Insurance Agent
01/2020 - 03/2022	Self Employed Computer Programmer

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Matthew Salem.

Item 4: Other Business Activities

Matthew Salem is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Salem may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Salem is subject to the Advisor's Code of Ethics which compels him to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Matthew Salem may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Matthew Salem with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by Matthew Salem from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Matthew Salem in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, Matthew Salem is supervised by Eric F. Hogarth, JB Capital's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible to monitor adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about Sjaun Sanderson that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Sjaun Sanderson is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Sjaun Sanderson

Personal CRD Number: 7326935

Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Sjaun Sanderson **Born:** 1995

Educational Background and Professional Designations:

Education:

University of Connecticut, Bachelor of Science, Finance, May 2017

University of Connecticut, Master of Business Administration, May 2021

Business Background:

06/2022 - Present	JB Capital, LLC Investment Advisor Representative
11/2020 - Present	JN Financial, LLC Insurance Agent
02/2020 - Present	JB Capital, LLC Financial Planning Specialist

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Sjaun Sanderson.

Item 4: Other Business Activities

Sjaun Sanderson is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where she may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Ms. Sanderson may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Ms. Sanderson is subject to the Advisor's Code of Ethics which compels her to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Sjaun Sanderson may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Sjaun Sanderson with additional economic benefits because of her recommendation or sale of certain insurance products. The economic benefits received by Sjaun Sanderson from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Sjaun Sanderson in providing various services to clients.

Item 6: Supervision

As an investment advisor representative of JB Capital, LLC, Sjaun Sanderson is supervised by Eric F. Hogarth, JB Capital's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible to monitor adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about Matthew Douglas Scott that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Douglas Scott is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Matthew Douglas Scott

Personal CRD Number: 7639297

Investment Advisor Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Matthew Douglas Scott

Born: 1979

Educational Background and Professional Designations:

Education:

Three Rivers Community College - Associate of Science, Nuclear Engineering Tech,
May 2000.

Central Connecticut State University - Dates attended: 09/2000 to 05/2006 (no degree
conferred).

Designations:

Retirement Income Certified Professional® (RICP®)

This designation is issued by The American College and may be used by individuals who have successfully completed the initial and ongoing certification requirements for this designation. RICP® is an advanced designation appropriate for individuals specializing in the retirement income planning field. It is designed for professionals with at least three years of financial service industry experience. In addition to passing a proctored exam, candidates for the RICP® credential must satisfactorily fulfill the following requirements:

Qualifications Required:

- Completion of three required college level classes that represent an average study time of 150 hours,
- Three years of full-time business experience,
- Adherence to a strict code of professional ethics created by The American College, and
- Completion of 15 hours of continuing education every two years.

Business Background:

10/2022 - Present

JN Financial, LLC
Insurance Agent

09/2022 - Present

JB Capital, LLC
Investment Advisor Representative

04/2020 - 09/2022

Key Bank
Branch Manager

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Matthew Douglas Scott.

Item 4: Other Business Activities

Matthew Douglas Scott is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Scott may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Scott is subject to the Advisor's Code of Ethics which compels him to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Matthew Douglas Scott may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Matthew Douglas Scott with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by Matthew Douglas Scott from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Matthew Douglas Scott in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, Matthew Douglas Scott is supervised by Eric F. Hogarth, JB Capital's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible to monitor adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about David Scott Shapiro that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about David Scott Shapiro is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

David Scott Shapiro

Personal CRD Number: 2857195

Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: David Scott Shapiro **Born:** 1974

Educational Background and Professional Designations:

Education:

Masters Business, Rollins University - 2006

BA Economics, University of Central Florida - 1997

Business Background:

07/2022 - Present Insurance Agent
JN Financial, LLC

05/2018 - Present Investment Adviser Representative
JB Capital, LLC

11/2021 - 07/2022 Insurance Agent
JN Financial Massachusetts, LLC

05/2018 - 11/2021 Insurance Agent
JN Financial, LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of David Scott Shapiro.

Item 4: Other Business Activities

David Scott Shapiro is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Shapiro may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Shapiro is subject to the Advisor's Code of Ethics which compels him to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, David Scott Shapiro may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide David Scott Shapiro with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by David Scott Shapiro from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist David Scott Shapiro in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, David Scott Shapiro is supervised by Eric F. Hogarth, JB Capital's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible to monitor adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.

This brochure supplement provides information about Jeffrey Francis Woodcock that supplements the JB Capital, LLC brochure. You should have received a copy of that brochure. Please contact Kevin B. Crawford at (860) 372-4800 if you did not receive JB Capital, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey Francis Woodcock is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Jeffrey Francis Woodcock

Personal CRD Number: 7990548

Investment Adviser Representative

February 26, 2026

JB Capital, LLC
100 Great Meadow Road Suite 502
Wethersfield, CT 06109
(860) 372-4800

Item 2: Educational Background and Business Experience

Name: Jeffrey Francis Woodcock **Born:** 1996

Educational Background and Professional Designations:

Education:

Bachelor of Science in Psychology and Sociology, University of CT - 2019
Masters of Science in Organizational Leadership, Goodwin University - 2022

Business Background:

10/2024 - Present	Insurance Agent JN Financial, LLC
10/2024 - Present	Investment Adviser Representative JB Capital, LLC
02/2023 - 09/2024	Client Service Specialist Johnson Brunetti
07/2022 - 01/2023	Client Relationship Coordinator Johnson Brunetti
07/2017 - Present	Bartender Two Pour Guys
07/2021 - 07/2022	Applicant Advisor Goodwin University
03/2020 - 07/2021	Admissions Representative Goodwin University

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Jeffrey Francis Woodcock.

Item 4: Other Business Activities

Jeffrey Francis Woodcock is a licensed insurance agent of JN Financial, LLC, an affiliate of JB Capital LLC where he may recommend insurance and annuity products through various insurance companies to clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Woodcock may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Woodcock is subject to the Advisor's Code of Ethics, which compels him to always act in the best interest of the client.

Item 5: Additional Compensation

In addition to the description of additional compensation provided in Item 4, Jeffrey Francis Woodcock may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

Certain product sponsors or insurance marketing organizations do and may in the future provide Jeffrey Francis Woodcock with additional economic benefits because of his recommendation or sale of certain insurance products. The economic benefits received by Jeffrey Francis Woodcock from product sponsors or insurance marketing organizations can include but are not limited to, the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Jeffrey Francis Woodcock in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, Jeffrey Francis Woodcock is supervised by Eric F. Hogarth, JB Capital's Sales Manager. JB Capital, LLC has implemented a Compliance Manual including a Code of Ethics which guides each employee in meeting their fiduciary obligations to clients of JB Capital, LLC. Kevin B. Crawford, the Advisor's Chief Compliance Officer, is responsible for monitoring the adherence of the Advisor's Supervised Persons to the Advisor's compliance program. Mr. Hogarth and Mr. Crawford may be reached at (860) 372-4800.