

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

January 2, 2024

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.

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 may provide Heather Nicole Atkins with other economic benefits because of her recommendation or sale of the product sponsors' investments. The economic benefits received by Ms. Atkins from product sponsors 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 Ms. 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 John M. Breard 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 M. Breard 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 M. Breard

Personal CRD Number: 6251966

Investment Advisor Representative

January 2, 2024

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

Item 2: Educational Background and Business Experience

Name: John M. Breard **Born:** 1972

Educational Background and Professional Designations:

Education:

Covenant College - Bachelor of Science, Organizational Management, Dec. 1998

Designations:

CFP® - Certified Financial Planner

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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.

RICP® - Retirement Income Certified Professional®

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.

BFA™ - Behavioral Financial Advisor™

The Behavioral Financial Advisor™, BFA™ is currently offered and recognized by Kaplan Financial Education. To obtain the designation, there are no prerequisites. Educational requirements include the completion of 2 courses related to behavioral finance as well as a certification exam. 20 hours of continuing education is required, every two years.

Business Background:

08/2022 – Present	JN Financial, LLC Insurance Agent
08/2022 - Present	JB Capital, LLC Investment Advisor Representative
10/2013 – 08/2022	VALIC Financial Advisors, Inc. Registered Representative

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 M. Breard.

Item 4: Other Business Activities

John M. Breard 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. Breard may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Breard 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 M. Breard 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 may provide John M. Breard with other economic benefits because of his recommendation or sale of the product sponsors' investments. The economic benefits received by Mr. Breard from product sponsors 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 Mr. Breard in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, John M. Breard 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

January 2, 2024

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

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- 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 may provide Nicholas Joseph Colantuono with other economic benefits because of his recommendation or sale of the product sponsors' investments. The economic benefits received by Nicholas Joseph Colantuono from product sponsors 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 Jacob Oliver Doser 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 Jacob Oliver Doser is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Jacob Oliver Doser

Personal CRD Number: 7087394
Investment Adviser Representative

January 2, 2024

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

Item 2: Educational Background and Business Experience

Name: Jacob Oliver Doser **Born:** 1992

Educational Background and Professional Designations:

Education:

Golden State Baptist College - Bachelor of Science, Bible, Assistant Pastoral Theology,
May 2015

Professional Designation:

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
- 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.

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- 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:

07/2021 - Present	JN Financial, LLC Insurance Agent
07/2021 - Present	JB Capital, LLC Investment Advisor Representative
05/2019 - 07/2021	Key Bank and Key Investment Services LLC Relationship Manager
12/2018 - 05/2020	Key Bank Personal Banker
08/2017 - 12/2018	Citizens Bank Relationship 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 Jacob Oliver Doser.

Item 4: Other Business Activities

Jacob Oliver Doser 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. Doser may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Doser 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, Jacob Oliver Doser 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.

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Item 6: Supervision

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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

January 2, 2024

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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- 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.

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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.

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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

January 2, 2024

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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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 owner of an insurance company, American Security Insurance Company, which is formed under the laws of North Carolina for the purposes of self-insuring certain business risks of Financial Retirement Solutions LLC. Eric Field Hogarth does not devote a significant amount of time to this entity. Neither JB Capital nor its clients will conduct business with American Security Insurance Company.

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 may provide Eric Field Hogarth with other economic benefits because of his recommendation or sale of the product sponsors' investments. The economic benefits received by Eric Field Hogarth from product sponsors 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

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 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

January 2, 2024

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 may provide Alex Roger Hubbard with other economic benefits because of his recommendation or sale of the product sponsors' investments. The economic benefits received by Alex Roger Hubbard from product sponsors 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 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

January 2, 2024

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”)
01/2010 – Present	Johnson Brunetti Tax Services, LLC
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 is the Chief Executive Officer and majority owner of an insurance company, American Security Insurance Company, which is formed under the laws of North Carolina for the purposes of self-insuring certain business risks of Financial Retirement Solutions LLC. Joel Johnson does not devote a significant amount of time to this entity. Neither JB Capital nor its clients will conduct business with American Security Insurance Company.

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 may provide Joel Johnson with other economic benefits because of his recommendation or sale of the product sponsors' investments. The economic benefits received by Joel Johnson from product sponsors 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.

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

January 2, 2024

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
06/2017 - 09/2017	Unemployed
10/2016 - 06/2017	Armstrong Advisory Group Financial Advisor
03/2015 - 10/2016	Outsourced for Success Owner / Partner
08/2003 - 02/2015	CNL Financial Group, Inc. VP, Wholesaler Northeast Region

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 may provide Jennifer Killilea with other economic benefits because of her recommendation or sale of the product sponsors' investments. The economic benefits received by Ms. Killilea from product sponsors 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 Ms. 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

January 2, 2024

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
10/2019 - 04/2020	Unemployed
06/2018 - 10/2019	TD Canada Trust Financial Services Representative and Financial Advisor
04/2017 - 05/2018	Royal Bank of Canada Bank Teller

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 may provide Brett Patrick Larocque with other economic benefits because of his recommendation or sale of the product sponsors' investments. The economic benefits received by Mr. Larocque from product sponsors 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 Mr. 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 Michael Locke 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 Michael Locke is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Michael Locke

Personal CRD Number: 7563428
Investment Advisor Representative

January 2, 2024

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

Item 2: Educational Background and Business Experience

Name: Michael Locke **Born:** 2000

Educational Background and Professional Designations:

Education:

Colorado State University Global - Bachelor of Science in Finance, October 2021

Business Background:

02/2023 - Present	JN Financial, LLC Insurance Agent
02/2023 - Present	JB Capital, LLC Investment Advisor Representative
05/2022 - 01/2023	Darwin Wealth Management Financial Advisor
02/2022 - 04/2022	Spyrnl Financial Group Financial Advisor Support
09/2021 - 01/2022	AdviceOne LLC Financial Advisor in Training
11/2020 - 04/2021	Agemy Financial Strategies Financial Advisor's Assistant
01/2018 - 10/2021	Student

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Michael Locke 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. Locke may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Mr. Locke 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, Michael Locke 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 may provide Michael Locke with other economic benefits because of his recommendation or sale of the product sponsors' investments. The economic benefits received by Mr. Locke from product sponsors 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 Mr. Locke in providing various services to clients.

Item 6: Supervision

As a representative of JB Capital, LLC, Michael Locke 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

January 2, 2024

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 may provide Douglas W. Miller with other economic benefits because of his recommendation or sale of the product sponsors' investments. The economic benefits received by Douglas W. Miller from product sponsors 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

January 2, 2024

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
09/2013 - 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 may provide Maxwell Alexander Miller with other economic benefits because of his recommendation or sale of the product sponsors' investments. The economic benefits received by Maxwell Alexander Miller from product sponsors 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 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

January 2, 2024

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 may provide Matthew Kenneth Pastor with other economic benefits because of his recommendation or sale of the product sponsors' investments. The economic benefits received by Matthew Kenneth Pastor from product sponsors 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

January 2, 2024

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
08/2017 - 03/2018	Unemployed
06/2017 - 08/2017	Financial Advisor Independent Financial Group
01/2017 - 06/2017	Unemployed
08/2010 - 01/2017	AVP, Retirement Solutions Lincoln Financial Advisors Corporation

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 may provide Raymond Paul Radikas with other economic benefits because of his recommendation or sale of the product sponsors' investments. The economic benefits received by Raymond Paul Radikas from product sponsors 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 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

January 2, 2024

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
10/2019 - 02/2020	Unemployed
05/2017 - 09/2019	Archdiocese of Hartford Development 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 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 may provide Sjaun Sanderson with other economic benefits because of her recommendation or sale of the product sponsors' investments. The economic benefits received by Ms. Sanderson from product sponsors 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 Ms. 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

January 2, 2024

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).

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
06/2014 - 04/2020	Assurance Investigations Group Owner

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 may provide Matthew Douglas Scott with other economic benefits because of his recommendation or sale of the product sponsors' investments. The economic benefits received by Mr. Scott from product sponsors 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 Mr. 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

January 2, 2024

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
02/2004 - 05/2018	VP of Sales CNL Securities

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 may provide David Scott Shapiro with other economic benefits because of his recommendation or sale of the product sponsors' investments. The economic benefits received by David Scott Shapiro from product sponsors 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.