

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.