

*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](http://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**

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.

### **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.