

This brochure supplement provides information about Massimo Lantieri 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 Massimo Lantieri is also available on the SEC's website at www.adviserinfo.sec.gov.

JB Capital, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Massimo Lantieri

Personal CRD Number: 6481807
Investment Adviser Representative

October 31, 2025

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

Item 2: Educational Background and Business Experience

Name: Massimo Lantieri

Born: 1976

Education:

Keene State College, General Studies, Dates Attended: 01/1997 to 12/1998 (no degree conferred).

Central Connecticut State University, Declared Major in Sociology, Dates Attended: 08/1999 to 05/2000 (no degree conferred).

Business Background:

10/2025 - Present	Insurance Agent JN Financial, LLC
09/2025 - Present	Investment Advisor Representative JB Capital, LLC
08/2018 - 09/2025	Registered Representative Foreside Financial Services, LLC
11/2014 - 09/2025	Regional Director Symmetry Partners, 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 Massimo Lantieri.

Item 4: Other Business Activities

Massimo Lantieri 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. Lantieri may earn insurance commissions for the sale of those products, which may create an

incentive to recommend such products. Mr. Lantieri 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, Massimo Lantieri may receive additional benefits. From time to time the Advisor may provide nominal incentives to its Investment Advisor Representatives for achieving the Advisor's business goals. These incentives may include gift cards and donations to a charity of their choice.

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

In connection with Alera Group, Inc.'s purchase of Johnson Brunetti, Alera agreed to make certain post-closing payments to the sellers based on performance of JB Capital, LLC and JN Financial LLC for a three-year period beginning February 1, 2023, a portion of which will likely be shared with insurance agents. This creates an economic incentive to recommend insurance products, which typically yield commissions and other compensation discussed above at the time of purchase that is likely greater than would be earned through advisory fees if the premium was instead invested in an advisory account over the three-year period. This represents a conflict of interest.

Item 6: Supervision

As a representative of JB Capital, LLC, Massimo Lantieri 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.