

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

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

- i. Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

Business Background:

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

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

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

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

Item 5: Additional Compensation

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

Certain product sponsors 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.