

**BROCHURE SUPPLEMENT**  
(Part 2B of Form ADV)

March 18, 2021

**John B. Lattarulo**

**John B. Lattarulo**  
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**This brochure supplement provides information about John B. Lattarulo that supplements JBL Wealth Strategies' brochure. You should have received a copy of that brochure. Please contact us at (619) 218-2734 if you did not receive JBL Wealth Strategies' brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Lattarulo is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Thank you.**

## ITEM 1: COVER PAGE

Please refer to previous page.

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**John B. Lattarulo, CFP**

**Year of Birth:** 1972

### **Educational Background**

Cuyamaca Junior College: General Education, 9/90 - 5/93  
University of Arizona: BS Business Administration (Finance), 1996  
UCLA: Certification in Personal Financial Planning, 2011

### **Business Background**

John B. Lattarulo: Sole Proprietor, (1/11- Present); Registered Investment Advisor, (1/13 – Present)  
Green Envy Ink, LLC dba Alpha Global Investments: Investment Advisor Representative, (1/11 – 1/13)  
TD Ameritrade: Investment Consultant, (3/08 - 9/10)  
Sagemark Consulting: Financial Planner, (8/06 - 3/08)

### **Explanation of Professional Designation**

#### *Certified Financial Planner™ (CFP®)*

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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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, administered in 10 hours over a two-day period, 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:

- 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
- 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.

### **ITEM 3: DISCIPLINARY INFORMATION**

JBL Wealth Strategies ("Advisor") is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of each investment person providing advice to you. Mr. Lattarulo has no applicable legal or disciplinary events required to be disclosed under this Item.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

Outside of his activities at JBL Wealth Strategies, Mr. Lattarulo is not actively engaged in any investment-related business or occupation. Additionally, Mr. Lattarulo does not engage in other business activities outside of his position at JBL Wealth Strategies which represent a substantial source (i.e., more than 10%) of his time or income.

### **ITEM 5: ADDITIONAL COMPENSATION**

Outside of the ordinary compensation earned from his position with JBL Wealth Strategies, Mr. Lattarulo does not receive an economic benefit for providing advisory services from someone who is not a client.

### **ITEM 6: SUPERVISION**

John B. Lattarulo is a sole proprietor registered investment advisor and ultimately responsible for all activities and services (referrals) provided by him and JBL Wealth Strategies.

### **ITEM 7: REQUIREMENTS FOR STATE REGISTERED ADVISERS**

In addition to the events listed in Item 3 of Part 2B, state-registered investment advisers such as JBL Wealth Strategies are required to disclose all material facts regarding certain arbitration, civil, self-regulatory organization, or administrative proceedings involving its supervised persons. There is no such legal or disciplinary information to be disclosed under this Item.