

BROCHURE SUPPLEMENT
(Part 2B of Form ADV)

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Becki Sutton

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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. Thank you.

ITEM 1: COVER PAGE

Please refer to previous page.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Becki K. Sutton, CFA, CFP

Year of Birth: 1962

Educational Background

Bachelor of Science Business Administration (Finance), San Diego State University (1985)

Master of Business Administration (Finance), University of San Diego (1996)

Chartered Financial Analyst (CFA®) (2000)

Certified Financial Planner (CFP®) (2018)

Business Background

John B. Lattarulo: Wealth Advisor & Registered Investment Advisor (11/2021 – Present)

WFA San Diego, LLC: Chief Investment Officer (01/2021 – 11/2021)

Financial Sense: Portfolio Manager (07/2015 – 03/2020)

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.

The Chartered Financial Analyst (“CFA®”) Designation:

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 138,000 CFA charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charter holders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in over 30 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth

management skills to reflect the dynamic and complex nature of the profession.

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. Ms. Sutton has no applicable legal or disciplinary events required to be disclosed under this Item.

ITEM 4: OTHER BUSINESS ACTIVITIES

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

ITEM 5: ADDITIONAL COMPENSATION

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

ITEM 6: SUPERVISION

Becki Sutton is supervised by John B. Lattarulo, who is the sole proprietor registered investment advisor and ultimately responsible for all activities and services (referrals) of 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.