

Kyle A. Bain

INDIVIDUAL CRD # 6297369

JACOBI CAPITAL MANAGEMENT LLC

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PITTSTON PA 18640

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www.jacobicapital.com

CRD # 147663

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Form ADV, Part 2B; This Brochure Supplement, as required by the Investment Advisers Act of 1940, provides information about Kyle A. Bain, which supplements the Jacobi Capital Management LLC Form ADV, Part 2A Disclosure Brochure. You should have received a copy of the Brochure.

This brochure supplement provides information about the qualifications and business practices of Jacobi Capital Management LLC ("JCM"). If you have any questions about the contents of this brochure, please contact us at (570) 826-1801. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any State Securities Authority.

Additional information about Kyle A. Bain and Jacobi Capital Management is available on the SEC's website at www.adviserinfo.sec.gov (click on the link, select "investment advisor representative" and type in the associated person's name or select "investment adviser firm" and type in our firm name). Results will provide you both Part 1 and 2 of our Form ADV or background information on the associated person.

Educational Background and Business Experience

Kyle A. Bain, born 1989, graduated from the University of Delaware in Newark, Delaware, with a Bachelor of Science Degree in 2012. Kyle joined Jacobi Capital Management as an Investment Advisor Representative in June 2024. He is also licensed as a Registered Representative with LPL Financial Corp as of June 2024. Prior to June 2024, Kyle worked as a Registered Representative with Hornor, Townsend & Kent, Inc. from February 2014 until June 2024, as well as a Financial Advisor with Penn Mutual Life Insurance Company from January 2014 until August 2015, and as an Investment Advisor Representative with Pillar Wealth Advisors, LLC from September 2015 to the October 2024. Kyle holds the following designation – Retirement Income Certified Professional (RICP).

Disciplinary Information

Jacobi Capital Management LLC is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each associated person providing investment advice.

There are no disclosures to mention for Kyle.

Outside Business Activities

Aside from his work with Jacobi Capital Management, Kyle maintains status as a Registered Representative with LPL Financial Corp. Kyle is also licensed and approved as an independent insurance agent to sell whole life, term life, and universal life insurance, as well as long term care insurance, group annuities and fixed annuities. Kyle may conduct these insurance activities as an agent of Penn Mutual Life Insurance Co. or 1847 Financial. These activities generate additional compensation for Kyle. Any commissions or compensation from these activities are separate from investment advisory fees charged through JCM. These outside business activities account for less than 40% of his time per year.

Other than what is discussed above, Kyle is not actively engaged in any other investment-related business or occupation, nor does he have an application pending to register as a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA.

The receipt of additional compensation from LPL or any outside insurance sales may give Kyle incentive to recommend investment products based on the compensation received, rather than on your investment needs. To address this, disclosure is made to the client at the time a brokerage account is opened through LPL, an offer of investment advisory services is made, or an insurance application is made identifying the nature of the transaction or relationship, the role to be played by Kyle, and any compensation (e.g., commissions, 12b-1 fees) to be paid by the client and/or received by Kyle.

Additionally, other than what is discussed above, he is not actively engaged in any other business activity or activities that provide a substantial source of income or involve a substantial amount of time.

Additional Compensation

Kyle receives no economic benefit, including sales awards, other prizes, and any bonus that is based, even in part, on the number or amount of sales, client referrals, or new accounts, for providing advisory services.

In connection with the transition of JCM's clients to the LPL Financial custodial platform and Kyle's association as a Registered Representative of LPL Financial, Kyle will receive financial transition support from LPL Financial. LPL Financial will provide various benefits and payments to Kyle to assist with the costs associated with transitioning his business to the LPL Financial platform (collectively referred to as "Transition Assistance"). The proceeds of such Transition Assistance payments are to be used for a variety of purposes, including but not necessarily limited to, offsetting ACAT fees, technology set-up fees, marketing and mailing costs, stationery and licensure transfer fees associated with moving accounts.

Such payments are generally based on the size of his business established at his prior firm. His receipt of Transition Assistance creates conflicts of interest relating to his advisory business because it creates a financial incentive to recommend that his clients transfer to, or maintain their accounts with, LPL Financial. In certain instances, the receipt of such benefits is dependent on maintaining his clients' assets with LPL Financial for a certain period of time.

JCM attempts to mitigate these conflicts of interest by evaluating and recommending that clients use LPL Financial's services based on the benefits that such services provide to our clients, rather than the Transition Assistance earned by any particular associated person JCM considers. LPL Financial's quality execution services are provided to you at competitive prices. We also consider LPL Financial's reputation, execution capabilities, commission rates and responsiveness to our clients and our firm when recommending or requiring that clients maintain accounts with LPL Financial. In recognition of this, you may pay higher commissions and/or trading costs than those that may be available elsewhere. However, clients should be aware of this conflict and take it into consideration in making a decision whether to custody their assets in a brokerage account at LPL Financial.

Please refer to the Other Business Activities section above for disclosure of Kyle's receipt of additional compensation as a result of his activities as a registered representative of LPL Financial.

Other Business Names

Jacobi Capital Management LLC also conducts business under the name of Jacobi Wealth Advisors.

Other Office Locations

Jacobi Capital Management LLC and Jacobi Wealth Advisors also have an office located at 1055 Westlakes Drive, Ste 135, Berwyn, PA 19312 and 1201 N Market Street, Ste 1002, Wilmington, DE 19801. An additional Jacobi Capital Management LLC location is 662 Main Street Ste 3, Sugarloaf, PA 18249.

Other Websites

Jacobi Wealth Advisors also has a website which can be found at www.jacobiwealth.com.

Supervision

Jacobi Capital Management LLC has adopted and periodically updates their Policies & Procedures Manual, which outlines for each associated person or employee the various rules and regulations they are required to adhere to. JCM has appointed a Chief Compliance Officer who reviews and monitors associated persons and employee activity with respect to the rules and regulations. In addition, JCM has adopted a Code of Ethics that requires each employee to act in the best interest of clients at all times. Annually, each associated person and employee is asked to recertify their commitment to the Code of Ethics. Should you have any questions related to these activities, please contact Jena Stacey, Chief Compliance Officer at (570)826-1801.

Jacobi Capital Management also retains a third-party compliance consultant to assist in oversight and adherence to regulations.