



HELENA M. ERMAN

INDIVIDUAL CRD # 5026651

JACOBI CAPITAL MANAGEMENT LLC

154 ENTERPRISE WAY

PITTSTON PA 18640

(570) 826-1801

[www.jacobicapital.com](http://www.jacobicapital.com)

CRD # 147663

March 30, 2025

**Form ADV, Part 2B;** This Brochure Supplement, as required by the Investment Advisers Act of 1940, provides information about Helena M. Erman, 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 Helena M. Erman and Jacobi Capital Management is available on the SEC’s website at [www.adviserinfo.sec.gov](http://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**

Helena M. Erman was born in 1970. She has no formal education after high school. Helena joined Jacobi Capital Management as an Investment Adviser Representative in June 2024. Prior to June 2024, Helena worked as an Independent Insurance Agent from October 2019 to the present. She was also employed with NorthStar Financial & Retirement Planning as a Director of Operations from June 2019 to March 2024 and with Koch Insurance Brokers as an Office Manager from October 2017 to June 2018.

## **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 Helena.

## **Outside Business Activities**

Aside from her work with Jacobi Capital Management, Helena is licensed and approved as an independent insurance agent to sell whole life, term life, and universal life insurances, as well as long term care insurance, fixed annuities and disability insurance. This activity generates additional compensation for Helena. Any commissions or compensation from these activities are separate from investment advisory fees charged through JCM. These outside business activities account for less than 15% of her time per year.

Other than what is discussed above, Helena is not actively engaged in any other investment-related business or occupation, nor does she 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 any outside insurance sales may give Helena 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 an insurance application is made, identifying the nature of the transaction or relationship, the role to be played by Helena, and any compensation (e.g., commissions, 12b-1 fees) to be paid by the client and/or received by Helena.

Additionally, other than what is discussed above, she 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**

Helena 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.

## **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](http://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 April L. Vinciarelli, 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.