CAPITAL B
ADVISORY SERVICES

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This brochure provides information about the qualifications and business practices of Capital B Advisory Services LLC. If you have any questions about the contents of this brochure, please contact us at 732-639-1440 and/or contact@capital-b-advisory.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Capital B Advisory Services LLC is available on the SEC’s website at www.adviserinfo.sec.gov.

Item #2 Material Changes

Item 5 – Fees and Compensation has been amended to reflect a change to the Firm’s hourly financial planning and consultation fee.

Item #3 Table of Contents

Item #4 Advisory Services

A. Firm Description and Ownership

Capital B Advisory Services is a state-registered investment adviser established in 2026. The firm is owned and operated by its sole owner, Dane DeBartolo.

B. Types of Advisory Services

Capital B Advisory Services provides investment advisory services, including portfolio management and financial planning services. The firm does not hold itself out as specializing in any particular type of advisory service. Investment advice is provided based on the individual goals and circumstances of each client.

C. Tailoring of Advisory Services

Capital B Advisory Services tailors its advisory services to the individual needs of clients based on their financial circumstances, investment objectives, and risk tolerance. Clients may impose reasonable restrictions on investing in certain securities or types of securities.

D. Wrap Fee Programs

Capital B Advisory Services does not participate in wrap fee programs.

E. Client Assets Under Management

As of January 1, 2026, Capital B Advisory Services manages $0 in client assets on a discretionary basis and $0 in client assets on a non-discretionary basis.

Item #5 Fees and Compensation

A. Fee Schedule

Capital B Advisory Services is compensated for its advisory services through advisory fees paid directly by clients. The firm offers the following fee arrangements:

Fee Type	Details
Fixed Fee	A one-time model portfolio setup service for a flat fee of $485 for accounts with balances between $0 and $49,999.
Percentage of Assets Under Management	Ongoing portfolio management services are only offered to accounts with balances of $50,000 or more at an annual fee of 1 percent of assets under management, billed quarterly in arrears.
Hourly Charges	Hourly financial planning or consultation services at a rate of $125 per hour, subject to a one-hour minimum.

Advisory fees may be negotiable in certain circumstances.

B. Billing Practices

Advisory fees for ongoing portfolio management services are generally billed quarterly in arrears based on the value of assets under management. Fees may be deducted directly from the client's assets within their custodial account with proper written authorization or billed directly to the client, as agreed upon.

Hourly financial planning or consulting services are billed at a rate of $125 per hour based on the actual time spent providing advisory services and are typically invoiced upon completion of services, unless otherwise agreed in writing.

C. Other Fees and Expenses

In addition to advisory fees paid to Capital B Advisory Services, clients may incur other fees and expenses charged by third parties, including but not limited to custodial fees, brokerage commissions, transaction fees, and internal expenses associated with mutual funds or exchange-traded funds. These fees are separate from and in addition to the advisory fees charged by the firm. Additional information regarding brokerage practices is disclosed in Item 12 of this brochure.

D. Prepayment of Fees

Capital B Advisory Services does not require prepayment of advisory fees exceeding $500 more than six months in advance. Clients may terminate advisory services at any time in accordance with the advisory agreement. Any unearned fees, if applicable, will be refunded on a pro-rata basis based on services rendered through the date of termination.

E. Sale of Securities and Other Compensation

Neither Capital B Advisory Services nor its supervised persons, including its Firm Principal, Dane DeBartolo, accepts compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Accordingly:

1. Capital B Advisory Services does not receive commissions, trails, markups, markdowns, or other compensation related to the recommendation or sale of investment products. Therefore, the Firm does not have a financial incentive to recommend investment products based on compensation received rather than a client's needs and objectives.
2. Clients are under no obligation to purchase investment products through Capital B Advisory Services or any affiliated person. Clients may purchase recommended investment products through unaffiliated brokers, dealers, custodians, or agents of their choosing.
3. More than 50% of the Firm's revenue from advisory clients does not result from commissions or other compensation for the sale of investment products because the Firm does not receive such compensation.
4. Capital B Advisory Services does not charge advisory fees in addition to commissions or markups related to the sale of securities or investment products because the Firm does not receive commissions or markups from such activities.

Item #6 Performance-Based Fees and Side-By-Side Management

Capital B Advisory Services does not charge performance-based fees and does not receive compensation based on a share of capital gains or capital appreciation of client assets. The firm does not engage in side-by-side management of accounts that are charged performance-based fees and accounts that are charged other types of fees.

Item #7 Types of Clients

Capital B Advisory Services generally provides investment advisory services to individuals and high-net-worth individuals.

The firm does not impose a minimum account size to engage its advisory services. Certain services and fee arrangements may apply based on the size of a client's account, as disclosed in Item 5 of this brochure.

Item #8 Methods of Analysis, Investment Strategies, and Risk of Loss

A. Methods of Analysis and Investment Strategies

Capital B Advisory Services uses a variety of methods of analysis and investment strategies in providing investment advice, including asset allocation, risk profiling, and long-term investment strategies designed to align with a client's investment objectives, financial circumstances, and risk tolerance. The firm primarily recommends investments in publicly traded securities, such as mutual funds, exchange-traded funds, and individual securities.

Investing in securities involves risk of loss that clients should be prepared to bear. There is no guarantee that any investment strategy will be successful or that investment objectives will be achieved.

B. Material Risks Involved

The primary risks associated with the firm's investment strategies include market risk, which is the risk that the value of investments may decline due to changes in market conditions; interest rate risk, which affects fixed-income investments; and inflation risk, which may reduce purchasing power over time. Economic conditions, political events, and other factors may adversely affect investment performance.

Long-term investment strategies are subject to the risk that market conditions may not perform as expected over extended periods of time, and clients may experience losses.

C. Security-Specific Risks

Capital B Advisory Services does not primarily recommend investments that involve significant or unusual risks. However, all securities carry some degree of risk, and clients should be aware that investments in mutual funds and exchange-traded funds involve management fees and expenses and may be subject to market fluctuations.

Item #9 Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of our advisory business or the integrity of our management.

A. Criminal or Civil Actions

Neither Capital B Advisory Services nor its Firm Principal, Dane DeBartolo:

1. has been convicted of, or pled guilty or nolo contendere ("no contest") to:
   (a) any felony;
   (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or
   (c) a conspiracy to commit any of these offenses;
2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. has been found to have been involved in a violation of an investment-related statute or regulation; or
4. has been the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, Capital B Advisory Services or Dane DeBartolo from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

B. Administrative Proceedings

Neither Capital B Advisory Services nor its Firm Principal, Dane DeBartolo:

1. has been found to have caused an investment-related business to lose its authorization to do business; or
2. has been found to have been involved in a violation of an investment-related statute or regulation and been the subject of an order by the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority:
   (a) denying, suspending, or revoking the authorization of Capital B Advisory Services or Dane DeBartolo to act in an investment-related business;
   (b) barring or suspending Capital B Advisory Services' or Dane DeBartolo's association with an investment-related business;
   (c) otherwise significantly limiting Capital B Advisory Services' or Dane DeBartolo's investment-related activities; or
   (d) imposing a civil money penalty of more than $2,500 on Capital B Advisory Services or Dane DeBartolo.

C. Self-Regulatory Organization (SRO) Proceedings

Neither Capital B Advisory Services nor its Firm Principal, Dane DeBartolo:

1. has been found to have caused an investment-related business to lose its authorization to do business; or
2. has been found to have been involved in a violation of an SRO's rules and been:
    - (i) barred or suspended from membership or from association with other members, or expelled from membership;
    - (ii) otherwise significantly limited from investment-related activities; or
    - (iii) fined more than $2,500.

Item #10 Other Financial Activities, and Affiliations

A. Capital B Advisory Services and its management persons are not registered, and do not have an application pending to register, as a broker-dealer or as a registered representative of a broker-dealer.

B. Capital B Advisory Services and its management persons are not registered, and do not have an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor, or associated person of any such entity.

C. Capital B Advisory Services and its management persons do not have any relationships or arrangements with any related persons that are material to the firm’s advisory business or to its clients.

D. Capital B Advisory Services does not recommend or select other investment advisers for its clients for which it receives compensation, nor does it have any business relationships with other advisers that create a material conflict of interest.

Item #11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Capital B Advisory Services has adopted a Code of Ethics in accordance with applicable federal and state securities laws. The Code of Ethics establishes standards of conduct and addresses conflicts of interest, including personal trading by the firm's associated persons. Clients and prospective clients may obtain a copy of the Code of Ethics upon request.

The firm does not engage in principal transactions and does not recommend or trade securities in which the firm or its related persons have a material financial interest, other than through personal investment accounts.

Associated persons of Capital B Advisory Services may buy or sell securities for their own accounts that are also recommended to clients. This practice presents a potential conflict of interest because personal trading may create an incentive to favor the associated person's account over client accounts. The firm addresses this conflict by requiring that personal trading activity be conducted in a manner that does not disadvantage clients, including adherence to the firm's Code of Ethics and applicable trading restrictions.

The firm seeks to ensure that all client transactions receive priority over personal transactions and that personal trading does not conflict with the firm's fiduciary duty to its clients.

Item #12 Brokerage Practices

A. Selection of Broker-Dealers and Custodians

Capital B Advisory Services recommends broker-dealers and custodians based on a number of factors, including the broker-dealer's reputation, financial strength, execution capability, custodial services, technology, and the overall reasonableness of commissions and transaction costs charged to clients.

Clients are free to select a broker-dealer or custodian of their choosing, provided the broker-dealer is a qualified custodian. However, the firm's ability to provide discretionary asset management and ongoing portfolio management services is dependent upon the custodian's ability to grant Capital B Advisory Services appropriate access and trading authorization.

If a client elects to maintain assets at a custodian that does not permit adviser access, Capital B Advisory Services will be limited to providing non-discretionary, advice-only services, and the client will be responsible for implementing any recommended transactions.

For clients seeking ongoing asset management services, Capital B Advisory Services may recommend custodians that support adviser access and the operational capabilities necessary to deliver such services efficiently. Clients are under no obligation to select any recommended custodian and may change custodians at any time, subject to the policies of the applicable broker-dealer or custodian.

1. Research and Other Soft Dollar Benefits

Capital B Advisory Services does not receive research or other products or services other than execution from broker-dealers or third parties in connection with client securities transactions. The firm does not use client brokerage commissions to obtain research or other products or services.

2. Brokerage for Client Referrals

Capital B Advisory Services does not receive client referrals from broker-dealers or third parties in exchange for directing client transactions to any broker-dealer.

3. Directed Brokerage

Capital B Advisory Services does not require clients to direct brokerage transactions to a particular broker-dealer. Clients may choose their own broker-dealer or custodian. In instances where clients direct brokerage, Capital B Advisory may be unable to achieve the most favorable execution of client transactions.

Item #13 Review of Accounts

A. Capital B Advisory Services periodically reviews client accounts and financial plans. Client accounts are reviewed on a quarterly basis. Reviews are conducted by the firm's Investment Adviser Representative.

B. Client accounts may also be reviewed on a non-periodic, event-driven basis in response to significant market movements or other material changes that may impact a client's portfolio or financial situation.

C. Clients receive written account statements and trade confirmations directly from their custodians, typically on a quarterly basis. These reports provide information regarding account holdings, transactions, and account value. Capital B Advisory does not prepare separate written performance reports unless otherwise agreed.

The firm seeks to ensure that all client transactions receive priority over personal transactions and that personal trading does not conflict with the firm's fiduciary duty to its clients.

Item #14 Client Referrals and Other Compensation

A. Capital B Advisory Services does not receive any economic benefits, including sales awards or other prizes, from any non-client for providing investment advice or other advisory services to its clients.

B. Capital B Advisory Services does not directly or indirectly compensate any person who is not a supervised person for client referrals.

Item #15 Custody

Capital B Advisory Services is deemed to have custody of client funds solely as a result of its authority to deduct advisory fees directly from client custodial accounts. Client assets are maintained with a qualified custodian selected by the client.

Clients will receive account statements directly from the qualified custodian at least quarterly. Clients are encouraged to carefully review those statements for accuracy and to compare them with any advisory invoices or fee calculations provided by Capital B Advisory Services.

Item #16 Investment Discretion

Capital B Advisory Services primarily provides investment advice on a non-discretionary basis. Clients must approve all investment recommendations prior to implementation.

However, the firm may accept discretionary authority to manage client securities accounts when such authority is expressly granted by the client in writing.

Any discretionary authority granted is subject to the terms and limitations set forth in the applicable advisory agreement.

Item #17 Voting Client Securities

Capital B Advisory Services does not accept the authority to vote client securities.

Clients receive proxy statements and other solicitations directly from their custodians or transfer agents. Clients may contact the firm with questions regarding a particular solicitation, but the firm does not vote proxies on behalf of clients.

Item #18 Financial Information

Capital B Advisory Services does not require or solicit prepayment of advisory fees exceeding $500 per client more than six months in advance.

The firm does not have any financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients.

Capital B Advisory Services has not been the subject of a bankruptcy petition within the past ten years.

Item #19 Requirements for State-Registered Advisers

A. The firm, Capital B Advisory Services LLC's principal executive officer and management persons are Dane DeBartolo. Mr. DeBartolo has a diploma from Middletown High School South. Mr. DeBartolo's business background is as the CEO of Jersey Junkers Limited Liability Company, a junk removal and hauling company founded in 2012. He has performed this role since its founding.

B. The firm Capital B Advisory Services LLC is not actively engaged in any business other than providing investment advisory services. The firm's principal, Dane DeBartolo, is actively engaged in Jersey Junkers LLC. Information regarding this is disclosed in Form ADV Part 2B.

C. The firm Capital B Advisory Services LLC is not compensated for advisory services with performance-based fees. The firm's principal, Dane DeBartolo, is not compensated for advisory services with performance-based fees.

D. The firm Capital B Advisory Services has not been involved in any arbitration, civil, self-regulatory organization, or administrative proceedings involving investment-related activities, fraud, or other misconduct. The firm's principal, Dane DeBartolo, has not been involved in any arbitration, civil, self-regulatory organization, or administrative proceedings involving investment-related activities, fraud, or other misconduct.

1. The firm Capital B Advisory Services, nor its management persons, Dane Debartolo, have been involved in any arbitration claim alleging damages in excess of $2,500 involving:
    (a)an investment or investment-related business or activity;
    (b)fraud, false statements, or omissions;
    (c)theft, embezzlement, or other wrongful taking of property;
    (d)bribery, forgery, counterfeiting, or extortion; or
    (e)dishonest, unfair, or unethical practices.

2. The firm Capital B Advisory Services, nor its management persons, Dane Debartolo, has been involved in or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    (a)an investment or an investment-related business or activity;
    (b)fraud, false statement(s), or omissions;
    (c)theft, embezzlement, or other wrongful taking of property;
    (d)bribery, forgery, counterfeiting, or extortion; or
    (e)dishonest, unfair, or unethical practices.

E. The firm Capital B Advisory Services LLC does not have any relationships or arrangements with any issuer of securities other than those disclosed in Item 10. C of this brochure. The firm's principal, Dane DeBartolo, does not have any relationships or arrangements with any issuer of securities other than those disclosed in Item 10. C of this brochure.