

J.V.B. Financial Group, LLC

Form CRS Customer Relationship Summary

December 6, 2023

J.V.B. Financial Group, LLC is registered with the Securities and Exchange Commission (SEC) and as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

We specialize in securities financing and the sales and trading of fixed income securities. We offer brokerage services on a limited basis to retail investors, including buying and selling securities. We do not offer investment advisory services to individuals.

- Recommendations to buy or sell may be made.
- We may buy investments from you and sell investments to you from our own accounts (called “acting as principal”), but only with your specific approval on each transaction.
- We offer a limited selection of investments. Other firms could offer a wider range of choices.
- We can earn a profit on these trades.
- We do not require an account minimum to establish an account.

Additional Information: Visit our website at www.jvbfinancial.com/regulationbestinterest

Conversation Starters. Ask your financial professional –

- **Given my financial situation, should I choose a brokerage service? Why or why not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

What Fees will I pay?

- The fee you pay is based on each specific transaction and not the value of your account.
- With stocks or exchange-traded funds, the fee is usually a de minimis commission to cover the firm’s trade related costs.
- A transaction fee will be charged on certain securities transactions which are subject to fees assessed by a self-regulatory organization, securities exchange and/or government agency. The fee is based on the value of the “covered” securities transaction. To determine the exact amount of the fee with respect to any transaction, please contact your registered professional.
- With fixed income securities, the fee is part of the price you pay or receive for the bond (called markup or mark down). This fee is typically de minimis to cover the firm’s trade related costs.
- We charge you additional fees, such as IRA custodian fees, wire fees, account closing and account transfer fees.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Please visit www.jvbfinancial.com/regulationbestinterest for more information on fees and costs

Conversation Starters. Ask your financial professional –

- Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

<p>What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?</p>	<p>When we provide you with a recommendation, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations we provide you. Here are some examples to help you understand what this means.</p> <ul style="list-style-type: none"> • We can buy investments from you, and sell investments to you, from our own accounts (called “<i>acting as principal</i>”). We can earn a profit on these trades, so we have an incentive to encourage you to trade with us. • A registered professional may have conflicts of interest beyond those disclosed, should that be the case the Registered Professional will disclose, where appropriate, any additional material conflicts of interest no later than the time of a recommendation. Any such disclosures will be made orally. <p>Additional information, please visit our website at www.jvbfinancial.com/regulationbestinterest</p> <p>Conversation Starter – Ask your financial professional -</p> <ul style="list-style-type: none"> • <i>How might your conflicts of interest affect me, and how will you address them?</i>
<p>How do your your financial professions make money?</p>	<p>Registered professionals are compensated based off the markup/markdown of a particular security.</p>
<p>Do you or your financial professional have legal or disciplinary history?</p>	<p>Yes.</p> <p>Visit Investors.gov/CRS for a free and simple search tool to research our Firm and our financial professionals.</p> <p>Conversation Starter – Ask your financial professional -</p> <ul style="list-style-type: none"> ○ As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	<p>For additional information about J.V.B. Financial Group, LLC and services offered, visit our website at www.jvbfinancial.com. If you would like additional, up-to-date information or a copy of this disclosure, please call (561)939-1202.</p> <p>Conversation Starter – Ask your financial professional -</p> <ul style="list-style-type: none"> • Who is my primary contact person? • Is he or she a representative of an investment adviser or a broker-dealer? • Who can I talk to if I have concerns about how this person is treating me?

3 Columbus Circle
24th Floor
New York, NY 10019
T 646 792 5600 F 212 489 1310

1825 NW Corporate Blvd.
Suite 100
Boca Raton, FL 33431
T 561 416 5876 F 561 416 9429

www.jvbfinancial.com



JVB FINANCIAL GROUP, LLC
MEMBER FINRA - SIPC