

Item 1 – Cover Page

Form ADV Part 2A Firm Brochure

B6 Capital, LLC

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This brochure provides information about the qualifications and business practices of B6 Capital, LLC also referred to as B6 Capital (the “Company”). If you have any questions about the contents of this brochure, please contact the Company by calling 435-512-2102, or you may send an email and contact us via our website www.b6capital.com. The information contained 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 B6 Capital, LLC is available on the SEC’s website located at www.adviserinfo.sec.gov. You may search the site for registered investment advisors by an identifying number known as a CRD Number. The CRD Number for B6 Capital, LLC is CRD No. 331004.

Please recognize that the language stated in this document as “registered investment advisor” or “registered” does not imply or guarantee that a registered advisor has achieved a certain level of skill, competency, sophistication, expertise, or training in providing advisory services to Clients.



Item 2 - Material Changes

No changes have been made since initial filing in May of 2024.



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Item 4 - Advisory Business

a. Description

B6 Capital, LLC (the “Company”) is a Utah Limited Liability Company (“LLC”) and was formed in December of 2022. From its initiation this entity offered insurance and business consulting activities until pursuing its Investment Advisor license in the 4th quarter of 2024. The principal owner of the Company is David Burnett, President, and Chief Compliance Officer. Mr. Burnett is licensed as an Investment Advisor Representative for the Company. B6 Capital, LLC does not have a parent company or intermediate subsidiaries. The Company’s principal business is to provide investment advice and services to its clients who are typically individuals.

b. Types of advisory services

B6 Capital, LLC provides include Financial Planning and investment advice to its Clients on a Non-Discretionary basis. David Burnett, one of the Company’s Investment Advisor Representatives (“IARs”) is also licensed to offer commissionable insurance products and may do so to its advisory clients.

B6 Capital, LLC analyzes, constructs, and manages customized investment plans based on the particular goals and needs of each Client in a manner which takes into consideration facts and information such as: income needs, liquidity requirements, investment time horizons, rate of return objectives, tax considerations, risk tolerance and existing investments. The Company utilizes an array of investment vehicles including, but not limited to: equity securities, warrants, debt securities, certificates of deposit, municipal securities, investment company securities, United States government securities, options contracts, partnerships, private placements, insurance contracts, endowments and separately managed accounts. Depending on the particular investment plan and/or investment strategy, B6 Capital, LLC employs a variety of security analysis methods including charting, fundamental, technical, and cyclical analysis. We also consult a wide range of information to analyze and execute investment strategies, such as: financial newspapers and magazines, various internet services, inspection of corporate activities, third-party research materials, corporate rating services, timing services, annual reports, prospectuses, regulatory filings, and press releases.

Financial Planning Services

B6 Capital, LLC provides financial planning services to its Clients. If a Client decides to engage us to provide financial planning services, the Client will be required to execute an agreement setting forth deliverables and fees. Upon execution of the agreement, the Investment Advisor Representative will provide investment advisory services to the Client in the form of written financial planning and/or consulting services. In providing Financial Planning Services, the Investment Advisor Representative will take into consideration information such as the Client’s investment objectives, overall financial situation and circumstances, personal and financial goals, risk tolerance and objectives, risks that the Client is willing to undertake, investment knowledge



of the Client, net worth, income, age, projected retirement, unusual or material funding requirements, inheritance possibilities, pensions, social security, children/relative funding issues, estate issues, and living expenses expressed in today's dollars requested for retirement. When a Client elects to have Financial Planning Services provided, the Investment Advisor Representative will schedule additional time at the initial meeting to discuss the creation of the plan, how involved and complex the plan will be, and any particular issues or circumstances not included during the typical information gathering session discussed above. During the Client and Investment Advisor's conversation regarding how extensive of a plan they need, the Client may choose for the Company to consult on an individual security, a specific topic or obtain a comprehensive written plan containing their goals and objectives. A formal plan will better enable the Company to understand the complete financial picture of the Client. Should a Client choose to have the Company prepare a comprehensive written financial plan, a meeting will be scheduled to review all aspects of the Client's financial objectives, goals, priorities, risk tolerance, and finances. During the meeting, topics such as retirement, college education, gifting, purchases, paying down debt, travel, minimizing risk, lowering tax exposure, estate planning, personal goals, and time horizons may be discussed, and an inventory of current and future finances will be obtained. Upon completion of this process, the Investment Advisor Representative will review the Client's strengths and weaknesses, as well as the financial opportunities available to the Client, and prepare a written plan containing recommendations to the Client. If face-to-face appointments are not possible due to location or other circumstances, we can hold meetings by video chat, or by telephone. During the second meeting, the Company's written plan, recommendations and strategy to accomplish the client's goals will be discussed, as well as making sure the client understands the necessary steps to accomplish their goals successfully. One of the Company's Investment Advisor Representatives may sell insurance products and earn a commission on these sales. This presents a conflict of interest, as it gives the Registered Representative an incentive to recommend insurance products based on the compensation received, rather than on the Clients' needs.

c. Tailored Services

B6 Capital, LLC will advise and offer financial planning services as mentioned above and will tailor the services to the client's financial needs. However, B6 Capital does not invest nor has discretionary authority to invest client's money. It is the sole discretion of our client to make investments in certain securities or types of securities.

d. Wrap Fee Programs

B6 Capital, LLC does not engage in a wrap fee program. By definition, a wrap-fee program bundles or wraps investment advice, custody and execution services under one contract for a single fee. Generally, these programs involve one or more investment advisors and a broker-dealer that provides the Client with investment plan management and asset-allocation services, maintains custody of the Client's funds and securities and executes the Client's securities transactions. The fee is a flat annual sum based on the amount of assets under management (in contrast to separate fees for each transaction), and the price includes brokerage commissions based on the amount or type of securities transactions executed for a given account.



e. Amount of Assets Under Management

B6 Capital, LLC does not invest directly or indirectly on behalf of the Client. All services provided by the Company including financial planning, consulting and recommendations end there. All additional actions to invest and follow such guidance is left to the Clients own responsibility.

Item 5 - Fees and Compensation

- a. B6 Capital, LLC charges a Client fees for the above outlined services, which may be charged hourly for consulting and educational services or as a flat fee, for a Comprehensive Written Financial Plan.

Fee Schedule (Fees are non-negotiable)

Consulting and educational services:

Hourly Rate: \$195 Per Hour (Consulting and educational services only)

Comprehensive Written Financial Plan:

Flat Fee: \$1,500 - \$3,500

The Company charges its fee amount for Comprehensive Written Financial Plans based on the complexity of the Client's financial plan. The Comprehensive Written Financial Plans include time and processes to gather data, prepare the plan and present the plan. Depending on how many of the following topics are determined to be applicable and analyzed in length and depth with each client may add significant time and resources thus resulting in a higher flat fee: Topics such as retirement products, future estate planning, inheritance possibilities, wills, trusts, college education, gifting, paying down debt, minimizing risk, lowering tax exposure, pensions, social security, repositioning current real estate holdings, business ownership and exit or succession plans of such businesses, and other topics related to the individual client.

b. Payment of Fees

Fees described above are charged directly to the Client. Client to pay upon issuance of the bill from the Company.

Any fees that are pre-paid by Client for a Comprehensive Written Financial Plan, Client may obtain a refund if contract is terminated prior to the Client receiving a Comprehensive Written Financial Plan. The amount of the refund will be determined by subtracting (at the rate of \$195 per hour) the amount of hours the Advisor spent preparing the Comprehensive Written Financial Plan from the total billed to the Client and the difference mailed by check to Client within 30 days of notice of cancelation of contract. *Consulting and Educational services are non-refundable.*



c. Other types of Fees & Expenses

No additional fees or expenses are assessed to our clients from B6 Capital, LLC. Clients may incur brokerage and other transactional costs with their brokerages. See Item 12 Titled “Brokerage Practices” in this brochure. B6 Capital, LLC may have licensed individuals who sell annuities and other life insurance products whereby they collect a commission from the insurance company. Such conditions create a conflict of interest as receipt of commissions from such sales activities may occur while receiving advisory fees for recommending those products.

d. Timing of Client Payments

Payments are collected at the time a bill is sent to the client. A bill is sent to the client upon the signing of the Client Advisory Agreement and payment of such bills are due before advisory services are performed.

e. Compensation for the sale of Securities or other Investment Products

B6 Capital, LLC does not accept compensation for the sale of securities or mutual funds. We do however, receive commissions for sales of life insurance products and annuities. This practice presents a conflict of interest if or when our advisor representative recommends such products. In order to protect the client, the client is advised of this conflict and is given the option to purchase such related insurance products from other insurance agents licensed to sell such products. Commissions do not make up 50% of the compensation to Adviser. No discount is given to clients if commissions are paid to the adviser’s representative.

When a conflict of interest exists, the client is advised on such conflict and made aware of their options to purchase insurance related products from other professionals.

No advisory fees are discounted due to the receipt of commissioned sales.

Item 6 - Performance-Based Fees and Side-by-Side Management

B6 Capital, LLC does not accept nor charge performance-based fees, which are fees based on a share of capital gains or capital appreciation of the assets in a Client’s account or any portion thereof. All fees charged by the Company are flat or hourly.



Item 7 - Types of Clients

B6 Capital, LLC provides Financial Planning & Investment advice.

B6 Capital, LLC does not invest on behalf of clients and does not offer any type of accounts or conditions for accounts.

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

a. Investment Policy and Implementation Procedures and Methods

While each Client situation is different, wherever possible Investment Advisor Representatives (IARs) will take certain steps to ensure a uniform process for creating investment recommendations. B6 Capital, LLC believes that Clients should have a diverse investment strategy. Each situation is unique, and requires special attention to the creation of each Client's investment plan. Before creating a Client's investment plan, careful consideration is given to the asset allocation. Factors that determine a Client's asset allocation include the following variables:

The Client's time horizon; The Client's investment objectives; The Client's liquidity needs; The Client's risk tolerance and capacity to take risk; and The tax treatment of the account that the investments will be held.

b. Process and Investment Strategy

The investment process begins by gathering data from the Client. Data gathering is generally documented on a B6 Capital, LLC Personal Information Form. Ancillary documents may include tax returns, investment statements for current investments, estate planning documents, life insurance contracts and bank statements. The purpose of this data gathering is to assess the Client's current financial situation. In addition to assessing the Client's current financial situation, it is important to understand the goals or intent for a particular investment. Identifying the purpose, time horizon and liquidity needs of a particular investment plan are of utmost importance. Once the purpose and time horizon are identified, it is important to understand the Client's investment experience and attitude towards risk.

This can be accomplished in a number of ways, including the Client completing a risk tolerance questionnaire or by the Client completing a suitability or investment experience form. Conversations with the Client can also be used to gather qualitative information that can be considered when providing recommendations to the Client. Factors to consider include:

Age, Investment Objectives, Investment Knowledge and Experience, Risk Tolerance, Income, Net Worth, Tax Rate, Annual Expenses, Liquidity Needs

Once this information is gathered, the Company will provide recommendations to the Client. The IAR will explain the risk factors of the investment plan, any liquidity limitations, fees and



expenses, and the overall allocation to cash and investment vehicles. Risk factors may include beta, standard deviation, Sharpe ratio and interest-rate risk. With respect to investment rate of return, it is important that the IAR stress that past performance is no guarantee of future results and that investment returns reflected on various reports are historical in nature and not implied to continue in the future.

B6 Capital, LLC may advise a client to invest in stocks, bonds, real estate, businesses, and or private equity funds. Such recommendations are made to clients only after a review of the client's investment objectives and who are seeking capital appreciation. Clients who chose to follow such advice may experience large changes in the value of his/her investments and the risk of losing all of the invested capital is possible. B6 Capital, LLC will never recommend a client invest capital in such investments as stocks, bonds, real estate, businesses, and or private equity funds without the clients understanding of complete loss of such investments. B6 Capital, LLC may advise a client to invest in annuities or other life insurance products. By doing so a client will not have access to the capital invested without a large fee or loss of capital for early access to such investments. Such investments carry risk associated with complete loss of all capital. B6 Capital, LLC will never recommend a client invest capital in annuities or other life insurance products without the clients understanding of such fees and loss of capital by committing funds to such products. Annuities and other life insurance products are recommended to clients only after a review of the client's investment objectives and who are considering strategies and investment vehicles for retirement and or desire to insure against future loss and understand the risks of such investments.

Monitoring

B6 Capital, LLC reviews the investments it recommends to Clients on a regular basis. While changes to Client's investment plan typically occur in face-to-face meetings, the Company may make changes to investment recommendations between meetings. B6 Capital, LLC meets with Clients regularly. The frequency depends on the needs of the Client. Telephone conversations can take the place of in-person meetings. The Company will contact Clients to schedule a review of their financial plan and any changes in goals, objectives, time frame, risk tolerance and the Client's personal situation. Financial planning issues such as investments, income taxes, retirement or education planning, estate planning and others are ongoing. From time to time, however, Clients may not feel the need to have a meeting to review their financial plan. For those Clients that do not feel the need to come in for a review, the Company can handle a review by phone or internet. If a Client is unresponsive to our telephone calls to review their account, the Company will do an in-house review to determine if any changes need to be made to the Client's financial plan and will communicate those via email. While it is the Client's responsibility to schedule an appointment, B6 Capital, LLC cannot force clients to meet. If Clients are persistently unavailable to communicate with us about their planning, the Company may review the nature of the relationship to determine if the relationship should be terminated.

Please refer to Item 13 for more information.



c. Material Risks Investment Strategies and Risk of Loss

Risk of Loss

All investments have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks related to investment advice provided by B6 Capital, LLC:

B6 Capital, LLC may advise a client to invest in stocks, bonds, annuities, life insurance, real estate, businesses, and or private equity funds. Such recommendations may cause the client to lose all invested capital as well as limited or restricted access to invested capital. Clients may experience higher trading costs and fees if they chose to increase their transactions to buy and sell their investments. Also, clients may incur additional tax consequences from the sale of their investments.

Additional investment risks related to investment advice provided by B6 Capital, LLC includes:

Interest-Rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

Currency Risk: Companies typically have substantial foreign investments which are subject to fluctuations in the value of the dollar against the currency of the investment's originating country causing exchange rate risk.

Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.



Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

As with most products, there are risks associated with investing.

Real Estate Pooled Instruments

Any real estate or real property purchased and owned by a pooled investment vehicle is subject to certain market forces in the local, regional and macro areas where such properties are located. While there has been a generally positive trend since 2009, continued price stabilization and appreciation could easily be reversed. The financial and demand metrics could easily be interrupted or reversed by such events as a national or international financial crisis such as that which began in 2007 – 2008, runaway inflation or other unforeseen economic circumstances. If any of these were to occur, the value of the properties may be significantly diminished, with negative results for us and the Debenture Holders. These investment vehicles are generally considered illiquid. Cash flow and liquidity needs should be considered before investing.

2) Equity Securities: The price of an equity security may drop in reaction to tangible and intangible events and conditions. This type of risk can be caused by external factors independent of a security's particular underlying circumstances.

3) Debt Securities: Debt securities are subject to a number of risks, including the credit worthiness of the issuer, the interest rate (which can fluctuate in the marketplace), the price of the security (which is impacted by interest rate fluctuations), and liquidity risk (which could occur when the security cannot be resold without incurring a loss).

4) Certificates of Deposit: Certificates of Deposit are guaranteed by the issuing bank. In the case of federally chartered banks, they are protected up to \$250,000 by the FDIC.

5) Investment Company Securities: Investment company securities, commonly referred to as mutual funds, are not guaranteed or insured by the FDIC or any other government agency. Clients can lose money investing in mutual funds because they fluctuate with the general market. All mutual funds have internal costs that reduce investment returns. Investment companies are subject to the same risks as equity and debt investments since investment companies invest in those types of securities.

6) U.S. Government Securities: U.S. Government securities are considered to have low credit risk; they are affected by other types of risk, mainly interest-rate risk and inflation risk. While investors are effectively guaranteed to receive interest and principal payments as promised, the underlying value of the bond itself may change depending on the direction of interest rates.



Item 9 - Disciplinary Information

- a. Criminal or Civil Actions There are no criminal actions, or civil actions against B6 Capital LLC, its management or any of the Company's employees or Investment Adviser Representatives to report.
- b. Administrative Proceedings There are no administrative proceedings against b6 Capital LLC, its management, or any of the Company's employees or Investment Adviser Representatives to report.
- c. Self-Regulatory Organization (SRO) Proceedings There are no self-regulatory organization proceedings against B6 Capital LLC, its management or any of the Company's employees or Investment Adviser Representatives to report.

Item 10 - Other Financial Industry Activities and Affiliations

- a. Registration as a Broker-Dealer or Broker-Dealer Representative. B6 Capital, LLC is not a registered Broker-Dealer, nor does it have a pending application to become a broker-dealer. Neither the Company's management, its Investment Adviser Representatives nor its employees are registered as a broker-dealer nor do they have a pending application to become a broker-dealer.
- b. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor. Neither B6 Capital LLC, its management, employees, nor its Investment Adviser Representatives are registered as or have pending applications to become a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor.
- c. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interest. B6 Capital, LLC has principal executive officers, and Investment Adviser Representatives that have relationships and arrangements and may enter into future relationships and arrangements where they will personally benefit from clients' investments in the following:

Private equity, publicly traded companies, privately held companies, bonds, real estate and life insurance products. Due to such, this causes a conflict of interest when recommendations are given from B6 Capital, LLC to invest in any of the above-mentioned investment vehicles.

B6 Capital, LLC principal executive officers, and Investment Adviser Representatives have no material relationships or arrangements with any related person listed below:

A "hedge fund," offshore fund, futures commission merchant, commodity pool operator, or commodity trading advisor, banking or thrift institution, accountant or accounting firm; pension consultant, real estate broker, securities exchange, securities association, or alternative trading system, broker-dealer, municipal securities dealer, or government securities dealer or broker, and other investment advisor or financial planners.



B6 Capital, LLC has principal executive officers, and Investment Advisor Representatives that are also in their individual capacities licensed as insurance agents for various insurance companies. As such, these individuals will receive separate, yet customary commission compensation resulting from implementing product transactions on behalf of the Company's advisory Clients. Offering such insurance products creates a conflict of interest. To avoid such conflicts of interest, Clients are offered and may at their choice select to work with other licensed insurance professionals not associated with B6 Capital, LLC to buy the recommended insurance products.

- d. B6 Capital, LLC principal executive officers, and Investment Advisor Representatives have no material relationships or arrangements and receives no compensation directly or indirectly from other investment advisors.

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

a. Code of Ethics

B6 Capital, LLC has adopted a Code of Ethics, a copy of which is provided to all Clients or prospective Clients upon request free of charge. B6 Capital, LLC has a duty to exercise its authority and responsibility for the benefit of its Clients, to place the interest of its Clients first, and to refrain from having outside interests that conflict with the interests of its Clients and to disclose any conflicts that may exist. The Company will disclose to each Client any material conflict of interest regarding the Company, any representative or employees of the Company in writing before entering or renewing a Client Advisory Agreement. The Company may maintain its own accounts and may buy and sell securities for its own account or the accounts of its principals. The advice given and the actions taken with respect to a Client and the Company's own account may differ from advice given or the timing and nature of actions taken with respect to other Client accounts.

b. Recommendations Involving Material Financial Interests

An Investment Advisor Representative or management of B6 Capital, LLC may have a financial interest in those recommended transactions that involve the purchase of securities. The Company, its management and Investment Advisor Representatives may personally invest in the same securities recommended to advisory Clients. These transactions involve a conflict of interest. The following are examples of recommended investments that pose a conflict of interest: Private equity, publicly traded companies, privately held companies, bonds, real estate and life insurance products.

To address this conflict of interest, should this occur, the Company's Investment Advisor Representatives, and Management, will advise the client of the conflicts of interest that personal gains may be made by client buying such investments and will suggest that any such insurance products may be purchased through a licensed insurance agent not affiliated with B6 Capital, LLC. Also, the Company's Investment Advisor Representatives, and Management, will adhere to the following procedures regarding their personal trading: 1. The Company will maintain a list of



its Access/Related Persons; 2. Access persons are required to submit Initial and Annual holdings reports to the Chief Compliance Officer; 3. Access persons are required to submit quarterly transaction reports; 4. Personnel must receive approval from the Chief Compliance Officer regarding the purchase of IPOs and Limited Offerings; 5. Neither Advisory Clients, Investment Advisor Representatives nor the management of B6 Capital, LLC will have enough funds invested in any given security to move the market in that particular security.

c. Investing Personal Money in the Same Securities as Clients

B6 Capital, LLC invests in the same security as those that are recommended to its Clients. This causes a conflict of interest. To address this conflict of interest, the Company's Investment Advisor Representatives, and Management, will advise the client of the conflicts of interest that personal gains may be made when the client purchases such investments. Also, the Company's Investment Advisor Representatives, and Management, will adhere to the following procedures regarding their personal trading: 1. The Company will maintain a list of its Access/Related Persons; 2. Access persons are required to submit Initial and Annual holdings reports to the Chief Compliance Officer; 3. Access persons are required to submit quarterly transaction reports; 4. Personnel must receive approval from the Chief Compliance Officer regarding the purchase of IPOs and Limited Offerings; 5. Neither Advisory Clients, Investment Advisor Representatives nor the management of B6 Capital, LLC will have enough funds invested in any given security to move the market in that particular security.

d. Trading Securities At or Around the Same Time as Clients' Securities

If Company's Investment Advisor Representatives, and Management recommend securities to Clients at or about the same time that the Investment Advisor Representative (or another supervised person associated with the Investment Advisor Representative) buys or sells the same securities for their own account(s), client will be advised of such transaction and the conflict of interest. In addition, B6 Capital, LLC and its Investment Advisor Representatives will not have discretionary authority to make investments on behalf of clients.

Item 12 - Brokerage Practices

- A. B6 Capital, LLC and Investment Advisor Representatives make no recommendations as to which brokerages a client wishes to use.
1.
 - a. No compensation (commissions) is received by B6 Capital, LLC nor its Investment Advisor Representatives from broker dealers.
 - b. B6 Capital, LLC and Investment Advisor Representatives do not have any incentive to recommend a broker dealer to our clients.
 - c. No soft dollar benefits are received by B6 Capital, LLC from broker dealers.
 2. B6 Capital, LLC and Investment Advisor Representatives do not receive client referrals from broker dealers or third parties.



3.

- a. B6 Capital, LLC and its Investment Advisor Representatives do not execute transactions on behalf of clients to any broker-dealer.
- b. Clients may pay higher brokerage commissions because B6 Capital, LLC does not aggregate client orders to reduce transaction costs, or the client may receive less favorable prices.

Item 13 - Review of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes those Reviews.

B6 Capital, LLC reviews Client investment plan periodically throughout the calendar year, upon request of the Client, in response to a material change in the Client's investment situation and/or when specific investment recommendations change for a given asset class. These reviews are completed by one or more of the Investment Advisor Representatives familiar with the Client's situation.

B. Factors That Will Trigger a Non-Periodic Review of Client Investment Plan.

Factors that will trigger a non-periodic review of a Client's investment plan would be a material market, economic or political event, or if there is a change in the Client's financial circumstances.

C. Content and Frequency of Regular Reports Provided to Clients.

B6 Capital, LLC does not issue regular reports to Clients. Only when changes have been made with client will there then be an updated investment plan delivered via email or postal mail to client. The Custodian issues periodic statements and reports of accounts activity directly to Clients.

Item 14 - Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients.

B6 Capital, LLC has executive management and Advisor Representatives that are currently or will be licensed and may earn commissions for any insurance products purchased from clients. This creates a conflict of interest. To address this conflict of interest, should this occur, the Company's Investment Advisor Representatives, and or Management, will advise the client of the conflicts of interest that personal gains may be made by client buying such insurance products and that such insurance products may be purchased through a licensed insurance agent not affiliated with B6 Capital, LLC.

B. Compensation to Non-Advisory Personnel for Client Referrals.

B6 Capital, LLC does not offer remuneration to individuals or organizations that make referrals of potential Clients.



Item 15 - Custody

B6 Capital, LLC does not take or have custody of client's securities or funds. Each Client appoints, or will appoint, a separate custodian (the "Custodian") to take possession of the cash, securities, and other assets in the Client's account(s). As a result, B6 Capital, LLC does not have access to the assets in the account or to the income produced and will not be responsible for any acts or omissions of the custodian. The custodian sends to the Client, at least quarterly, a statement indicating all amounts disbursed from the account, all transactions occurring in the account during the period covered by the statement, and a summary of the account positions and investment plan values at the end of the period. The custodian may be directed to send copies of the account statements to B6 Capital, LLC along with an indication that the statements have been sent to the Client. In the event that the Client uses a particular custodian or broker-dealer, the Client will be responsible for all costs associated with this relationship. B6 Capital, LLC may not be authorized under those circumstances to negotiate commission and may not be able to obtain volume discounts or best execution.

Item 16 - Investment Discretion

B6 Capital, LLC does not have discretion over clients' assets, cash or cash equivalents.

Item 17 - Voting Client Securities (Proxy Voting)

B6 Capital, LLC does not have and will not accept authority to vote for client securities. The Client expressly retains the authority and responsibility for the voting.

Client will receive their proxies or other solicitations directly from their custodian or a transfer agent. B6 Capital, LLC will not be able to assist in any questions related to a particular solicitation. All questions about a particular solicitation must be directed to their custodian or transfer agent.

Item 18 - Financial Information

A. Balance Sheet. No disclosure of financial information (a balance sheet) is required because B6 Capital, LLC does not have custody of Client funds and does not require prepayment of more than \$1,200 in fees per Client, six months or more in advance. Therefore, no balance sheet is included with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients. Neither B6 Capital, LLC nor its management have any financial conditions that is likely to reasonably impair the ability to meet contractual commitments to Clients.

C. Bankruptcy Petitions in Previous Ten Years. Neither B6 Capital, LLC, its management, nor its personnel have been the subject of a bankruptcy petition at any time during the past ten (10) years.



Item 19 – Requirements for State-Registered Advisors

A. Information related to the principal executive officers and management persons. Mr. David Burnett is the executive officer of B6 Capital, LLC. Mr. Burnett has had business management roles for over 20 years and has over 25 years investment experience. He has completed his financial securities series 65 examination. In addition to his role with B6 Capital, LLC, as executive officer, David Burnett also receives compensation from personally owned private businesses, investments in public companies, private equity investments and other real estate investments. He is also an independently licensed insurance agent.

B. Details surrounding any business in which B6 Capital, LLC is actively engaged in (other than giving investment advice) is as follows:

B6 Capital, LLC employs licensed insurance agent(s) who help clients apply for and update life insurance products and policies. The amount of time spent by licensed agent(s) is approximately 2-3 hours per week per licensed agent.

C. B6 Capital, LLC and its Investment Advisor Representatives do not receive performance-based fees.

D. B6 Capital, LLC management has not been involved with any fraud, false statements, theft, embezzlement or wrongful taking of property, bribery, forgery, counterfeiting, extortion, or any dishonest, unfair or unethical practices.

E. B6 Capital, LLC executive principals and management do not have any relationship or arrangements that have not been disclosed outside of Item 10. C of this document.

