

This brochure supplement provides information about Benjamin Drew Jacobs that supplements the Jacobs Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Benjamin Drew Jacobs if you did not receive Jacobs Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Benjamin Drew Jacobs is also available on the SEC's website at www.adviserinfo.sec.gov.

Jacobs Wealth Management, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Benjamin Drew Jacobs

Personal CRD Number: 6285250

Investment Adviser Representative

Jacobs Wealth Management, LLC
5775 Mount Vernon Dr
Milford, OH 45150
(513) 722-7200
bdj@jacobswealthmgmt.com

UPDATED: 04/06/2022

Item 2: Educational Background and Business Experience

Name: Benjamen Drew Jacobs

Born: 1975

Educational Background and Professional Designations:

Education:

Master of Science Finance, University of Cincinnati - 2013

Bachelor of Business Administration Finance, University of Cincinnati - 2012

Business Background:

01/2022 - Present	Managing Member and Chief Compliance Officer Jacobs Wealth Management, LLC
05/2016 - Present	Financial Advisor WaterStone Investment Counsel, LLC
01/2014 - 04/2016	Financial Advisor Edward Jones
06/2009 - 12/2013	Student University of Cincinnati

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Benjamen Drew Jacobs is an independent licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of JWML are not made in their capacity as a fiduciary, and products are limited to only those offered by certain

insurance providers. JWML addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. JWML periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. JWML will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by JWML's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

Benjamin Drew Jacobs is an investment adviser representative with another investment advisory firm. He will leave this employment prior to the registration of Jacobs Wealth Management, LLC.

Item 5: Additional Compensation

Benjamin Drew Jacobs does not receive any economic benefit from any person, company, or organization, other than Jacobs Wealth Management, LLC in exchange for providing clients advisory services through Jacobs Wealth Management, LLC.

Item 6: Supervision

As the Chief Compliance Officer of Jacobs Wealth Management, LLC, Benjamin Drew Jacobs supervises all activities of the firm. Benjamin Drew Jacobs's contact information is on the cover page of this disclosure document. Benjamin Drew Jacobs adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Benjamin Drew Jacobs has not been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, 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.
 2. An award or otherwise being 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.
- B. Benjamin Drew Jacobs has NOT been the subject of a bankruptcy.