



MICHELLE LUCIA DYKES
CHRISTY CAPITAL MANAGEMENT, INC.
BROCHURE SUPPLEMENT
ADV Form 2B

This brochure supplement provides information about Michelle Lucia Dykes that supplements the Christy Capital Management, Inc. brochure, Form ADV Part 2A. You should have received a copy of that brochure. Please contact Abby Puckett abby@christycapital.com if you did not receive Christy Capital Management’s brochure or if you have any questions about the contents of this supplement.

Additional information about Michelle Lucia Dykes is available on the SEC’s website at www.adviserinfo.sec.gov.

Registration does not imply a certain level of skill or training.

Version Date:
03/27/2026

ITEM 2: Educational Background and Business Experience

Michelle Lucia Dykes

Year of Birth: 1980

Formal Education after High School:

Brevard College -Education

Business Background:

Retirement Benefits Institute – 11/2014-11/2018

Planner Assistant, Christy Capital Management, Inc. – 11/2018-08/2020

Financial Planner, Christy Capital Management, Inc. –08/2020-Present

Professional Designation:

Retirement Income Certified Professional® (RICP®) The Retirement Income Certified Professional® (RICP®) designation is issued by The American College. To qualify for the designation, an individual must have 3 years of relevant professional experience. The program is designed as a self-study and consist of three online college-level courses: Retirement Income Process, Strategies, and Solutions; Sources of Retirement Income; and Managing a Retirement Income Plan. The expected study time for each course is 45-60 hours and students must pass a two-hour proctored exam to complete each course. Designees must complete 30 hours of continuing education every two years to maintain their designation.

ITEM 3: Disciplinary Information

Michelle Lucia Dykes has had no legal or disciplinary event against her.

ITEM 4: Other Business Activities

Michelle Lucia Dykes holds an insurance license and receives commission from the sale of life (non-variable) insurance products. The receipt of commission gives Mrs. Dykes an incentive to recommend insurance products based upon her compensation rather than the client's needs. She discloses this conflict of interest to the client and emphasizes the client's ability to purchase insurance products elsewhere, purchase products other than those recommended, or not purchase insurance at all. Less than 25% of her time is spent on these activities.

ITEM 5: Additional Compensation

Michelle Lucia Dykes does not receive an economic benefit, for providing advisory services to anyone other than clients of Christy Capital. She also does not receive any bonus based upon the number or amount of sales, client referrals or new accounts.

ITEM 6: Supervision

Abby Puckett is the Chief Compliance Officer of Christy Capital Management, Inc. She is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. Abby Puckett can be contacted at 478-314-2160.