



CAPITAL MANAGEMENT, INC.

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AMANDA REYNOLDS HOWELL
CHRISTY CAPITAL MANAGEMENT, INC.
BROCHURE SUPPLEMENT
ADV Form 2B

This brochure supplement provides information about Amanda Reynolds Howell 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 Amanda Reynolds Howell 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:
06/30/2026

ITEM 2: Educational Background and Business Experience

Amanda Reynolds Howell

Year of Birth: 1972

Formal Education after High School:

Georgia College -Criminal Justice

Business Background:

Paralegal, Sell & Melton, LLP – 01/1993-03/2012

Planner Assistant, Christy Capital Management, Inc. – 04/2012-06/2018

Financial Planner, Christy Capital Management, Inc. –06/2018-Present

Professional Designation:

Certified Kingdom Advisor® (CKA®) Certified Kingdom Advisor® is a professional designation granted by Kingdom Advisors, Inc., a not-for-profit organization established in 2003, to individuals who have satisfied the following requirements. Candidates must sign a Statement of Faith, obtain a letter of reference from a pastor or member of pastoral staff, pass a regulatory review, complete a signed statement of personal stewardship, and submit two client references. Candidates must either hold one of the following industry approved designations: CFP®, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU®, JD or hold 10 years of experience in the professional discipline in which they applied for the CKA® designation. Disciplines include insurance, investments, accounting, law, and financial planning. The CKA® must complete the 60-hour CKA® Educational Program, a 3-credit hour equivalent certificate program offered by Indiana Wesleyan University, take a national proctored exam, and complete 10 hours of continuing education each year. Kingdom Advisors (KA) requires all Certified Kingdom Advisor® designees to remain in substantial compliance with a set of ethical principles, rules, and standards in order to use or to continue to use the Certified Kingdom Advisor® designation. In order to oversee such compliance, KA has established procedures for reporting ethical violation, as well as a set of public disciplinary procedures to oversee the investigation of potential violations of such principles.

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

Amanda Reynolds Howell has had no legal or disciplinary event to report.

ITEM 4: Other Business Activities

Amanda Reynolds Howell holds an insurance license and receives commission from the sale of life (non-variable) insurance products. The receipt of commission gives Ms. Howell 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

Amanda Reynolds Howell 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.