CHRISTY
CAPITAL MANAGEMENT, INC.
2939 McManus Rd Macon, Georgia 31220
(478) 314 -2160 www.christycapital.com



OWEN MICHAEL FREEL

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

This brochure supplement provides information about Owen Michael Freel 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 Owen Michael Freel 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:
10/19/2026

ITEM 2: Educational Background and Business Experience
Owen Michael Freel

Year of Birth: 1997

Formal Education after High School:
University of North Georgia - Bachelor of Business Administration – Major: Finance

Business Background:
Retirement Benefits Institute –4/2018-4/2021
Planner Assistant, Christy Capital Management, Inc. – 05/2021-03/2022
Associate Financial Planner, Christy Capital Management, Inc. – 04/2022-07/2025
Financial Planner, Christy Capital Management, Inc. – 07/2025-Present

Professional Designations:
CERTIFIED FINANCIAL PLANNER® professional I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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.

ITEM 3: Disciplinary Information

Owen Michael Freel has had no legal or disciplinary event against him.

ITEM 4: Other Business Activities

Owen Michael Freel holds an insurance license but does not receive commissions from the sale of life (non-variable) insurance products.

ITEM 5: Additional Compensation

Owen Michael Freel does not receive an economic benefit for providing advisory services to anyone other than clients of Christy Capital. He 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.