



RCHRISTIAN FINANCIAL CONSULTANTS, LLC
"THE CLIENTS FIDUCIARY"

BROCHURE

RChristian Financial Consultants, LLC- The Client's Fiduciary

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March 31, 2018

This firm Brochure provides you with information about the qualifications and business practices of RChristian Financial Consultants LLC – The Client's Fiduciary. It contains information that you should consider before becoming a client of our firm.

The information contained herein has not been approved or verified by any governmental authority. Our firm is an investment adviser firm registered pursuant to the laws of the State of Georgia. Registration does not imply a certain level of skill or training, only that we have filed registration documents in the appropriate jurisdictions and with the respective governmental entities.

Additional information about RChristian Financial Consultants LLC - The Client's Fiduciary can be found on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by using our identification number referred to as a CRD/IARD number. Our firm's CRD/IARD No. is 154081.

The Brochure Supplement for the investment adviser representative of our firm begins after page 15 of this document. This document is not complete without the Brochure Supplement.

MATERIAL CHANGES (Item 2)

This version of our Brochure dated March 31, 2017 is the annual update. The following are the material changes to our advisory business since the last update in March of 2016:

Advisory Services (Item 4)

Assets under Management

We have updated our assets under management figure as required by regulations. We currently* manage \$4,980,168 in client assets on a discretionary basis. *Our assets under management calculations are as of December 31, 2017.

Fees and Compensation (Item 5)

***NEW FEE SCHEDULE** Asset Management Fees*

Our asset management fee assessment has change from 1.5% to 1% per annum and fees are negotiable. We now require a minimum account value of \$100,000. Additionally, our fee schedule is subject to a minimum annual fee of \$1,200 which is due in either monthly (\$100) or quarterly (\$300) increments (base on client's preference).

Full Brochure is Available

The foregoing is the summary of the material changes in our annual Brochure amendment dated March 31, 2017. If you would like a full copy of our Brochure, please contact us by phone at 706-546-5888 (Office) or by email to randy@rchristianfinancial.com

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ADVISORY SERVICES (Item 4)

About Our Business

RChristian Financial Consultants, LLC - The Client's Fiduciary (hereinafter, "RChristian Financial, "we", "our", or " the Firm"). We are a wealth management firm that provides asset management services, prepares comprehensive financial plans, advises retirement plan sponsors and participants, and selects other advisers. We have been responsible for managing the wealth of our clients since 2010. RChristian Financial is a Georgia Limited Liability Company formed in 2010. RChristian Financial's principal owner is Soon Christian. Mrs. Christian's involvement in the firm is limited to ownership interest. Randall (Randy) G. Christian is the Chief Compliance Officer and sole investment adviser representative of the firm. Mr. Christian is also charged with the operational management of our firm.

Types of Advisory Services

We are a wealth management firm that provides financial advisory services to individuals, including high net-worth individuals, corporate, institutions, and other business entities. Additional details regarding our services are as follows:

1. Asset Management Services

We offer discretionary asset management services, portfolio construction, and other products to meet your investment goals and objectives. Our advice regarding financial securities encompasses listed, over-the-counter equities, foreign issues, mutual funds, unit investment trusts (UITs), exchange traded funds (ETFs), real estate investment trusts (REITS), corporate debt securities, municipal and U.S. government securities.

2. Financial Planning Services

RChristian Financial also formulates comprehensive financial plans to assist clients in reaching their financial goals. Our plans are developed by evaluating data relative to the client's personal financial profile, investment objectives, and tax status. The financial plan may also include information regarding your retirement planning, advanced education planning, college planning, or plans for major purchases, life and disability insurance needs, long-term care needs, and estate planning issues. Our financial plans do not include information or analysis with respect to tax liabilities or risks.

3. Retirement Plan Advisory Services

We offer the following fiduciary and non-fiduciary services to plan sponsors and plan participants:

Fiduciary Advisory

Provide non-discretionary or discretionary investment advice to the plan sponsors and participants about asset classes and investment alternatives available for the Plan in accordance with the Plan's investment policies and objectives. If non-discretionary, the plan sponsor will make the final decision regarding the initial selection, retention, removal, and addition of investment options. When acting in a discretionary capacity, RChristian Financial will make the final decision regarding the initial selection, retention, removal, and addition of investment options in accordance with the Plan's investment policies and objectives.

Assist the plan sponsor with the selection of a broad range of investment options consistent with ERISA Section 404(c) and the regulations thereunder. We also assist the plan sponsor in the development of an investment policy statement ("IPS"). The IPS establishes the investment policies and objectives for the Plan. Client shall have the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the IPS.

Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain, remove, or replace investment options. Meet with plan sponsor on a periodic basis to discuss the reports and the investment recommendations.

Provide non-discretionary or discretionary investment advice to the plan sponsor with respect to the selection of a qualified default investment alternative for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The plan sponsor retains the sole responsibility to provide all notices to the plan participants required under ERISA Section 404(c)(5).

Non-fiduciary Advisory

Assist in the education of plan participants about general investment information and the investment alternatives available to them under the Plan. Plan sponsor understands RChristian Financial's assistance in education of the plan participants shall be consistent with and within the scope of the Department of Labor's definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, RChristian Financial is not providing fiduciary advice as defined by ERISA to the plan participants. We will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.

Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

We may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between the Firm and plan sponsor.

Excluded Assets

The Firm has no responsibility to provide services related to the following types of assets:

Employer securities;

Real estate (except for real estate funds or publicly traded REITs);

Stock brokerage accounts or mutual fund windows;

Participant loans;

Non-publicly traded partnership interests;

Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or Other hard-to-value or illiquid securities or property.

Excluded Assets will not be included in calculation of Fees paid to the Adviser

4. Separately Managed Account Services

We also analyze, select, and recommend other investment advisers, commonly referred to as third party money managers that offer managed account platforms. These advisory platforms offer suitable participants with specific portfolio construction and asset allocation strategies. The third party money manager is granted discretionary authority to manage client assets. RChristian Financial monitors the manager's strategies to ensure that its objectives remain aligned with the investment objectives and risk tolerance of our clients. We are responsible for providing ongoing re-balancing and continuous monitoring of our client's securities holdings contained by these platforms.

5. Emoney Services

We offer Emoney planning services to all advisory clients. Emoney is an electronic forum for comprehensive financial planning reports. We will assist clients in setting up the account at Emoney and in interpreting the needs analysis generated for clients' accounts. We also have the ability to include client assets that are not managed by the firm (e.g., insurance products, retirement accounts, and assets managed by third party managers) to provide holistic financial planning reports.

Tailored Services

All of our services at our firm are based on the individual needs of our clients, upon thorough assessment of their goals, objectives, investment horizon, and risk tolerance. Clients may impose restrictions on investing in certain asset classes or specific types of securities.

Wrap Fee Programs

RChristian Financial is not a sponsor of, or participant in, any Wrap Fee Program(s).

Assets under Management

We currently manage \$5,129,753 in client assets on a discretionary basis. Our Assets under Management calculations are as of December 31, 2016.

FEES AND COMPENSATION (Item 5)

Advisory Fees

RChristian Financial earns its fees and compensation by providing financial planning and consultation services, investment management services, and selecting and recommending separately managed programs. Our fees are negotiable and the final fee is outlined in the Firm's advisory agreement. A detailed explanation of our fees is as follows:

1. Asset Management Service Fees

Our asset management fees of up to 1.5% per annum are assessed in arrears on either a monthly or quarterly basis. The monthly assessment is based on the value of the account on the last day of the preceding month. Likewise, the quarterly assessment is based on the value of the account on the last day of the preceding quarter. The fee schedule is negotiable but is subject to a minimum annual fee of \$1,200 which is due in either monthly (\$100) or quarterly (\$300) increments (base on client's preference). Please also see Item 7 for additional details. The final fee assessment is outlined in our investment advisory agreement. Clients may choose to pay their fees directly, if so payments are due by the 5th day of the subsequent month or quarter.

2. Financial Planning Service Fees

The fees for construction of a comprehensive financial plan vary depending on degree of complexity of the client's financial situation. Fees typically range from \$500 to \$5000 per plan. The final fees are determined after the initial consultation. Upon the client's assent to services, a 50% deposit is due in advance and the balance is due upon completion of the plan. Plans will be completed and delivered within ninety (90) days.

a. Hourly Fees

We earn fees for financial planning services by charging an hourly rate. Our hourly fees for financial planning services are \$200 per hour. Upon the client's assent to services, a 50% deposit is payable in advance and the balance is due upon completion of the plan.

b. Fixed Fees

We also offer a fixed fee retainer for financial planning services. Depending on the complexity of the financial situation and the needs of the client, our fixed fee retainer may be more beneficial for clients that need ongoing financial planning services. The annual fee is \$5,000 and is payable in advance quarterly intervals.

3. Retirement Plan Advisory Service Fees

The annual fees for retirement plan advisory services range from .25% to 1.00% of the plan assets. Depending on the plan specifications, the fee is either billed monthly or quarterly and paid by the Plan Sponsor or deducted from the plan assets. It is customary for the fees to be deducted from the plan assets and most employers prefer the plan assets to pay this fee. The final fee is determined by the size of the plan and the scope of duties required for establishing the retirement plan. Start up plans usually incur a higher advisory fee and may require an initial deposit. Retirement plans with assets up to \$10 million are usually charged .5% per annum. Plans with assets greater than \$10 million are usually charged .25% per annum.

4. Fees for Separately Managed Accounts

We select and recommend managed account programs for our clients. We have access to other advisers or third party money managers that provide managed portfolios solutions. The fees for managed accounts range from .25% to .70% per annum. These fees are in addition to the management fee assessed by RChristian Financial. The final fee will be outlined in the third party money manager's agreement and disclosure documents.

5. Fees for Emoney Services

We charge a one-time negotiable set-up fee of \$250 to \$500. The set-up fee will depend on the number of accounts the client is entering and is due upon executing the agreement. Client may cancel within five (5) business days for a full refund. The initial set-up fee is non-refundable after five (5) business days. After the initial set-up fee, there will be a monthly fee of \$49.95/ \$600 per year payable at the beginning of each month. Either party may cancel with 30 days written notice.

Billing Procedures

1. Asset Management Fees

Our asset management fees are payable monthly or quarterly in advance at a rate up to 1.5% per annum. It is customary practice for RChristian Financial to receive written authorization to deduct advisory fees directly from clients account(s). Clients can also pay these fees by check to the Firm no later than the 5th day of the month or quarter in which the fee is due.

2. Financial Planning Fees

Our fixed and hourly Financial Planning fees are payable by check upon completion of the plan. Depending on the complexity of the plan, a deposit or interval payment plan may also be required.

3. Retirement Plan Advisory Fees

The annual fees for retirement plan advisory services are either billed monthly or quarterly and paid by the Plan Sponsor or deducted from the plan assets. It is customary for the fees to be deducted from the plan assets. Most employers prefer the plan assets to pay this fee.

4. Separately Managed Accounts

The fees for managed accounts are usually deducted directly from client's accounts pursuant to written authorization incorporated into the third party money manager's management agreement. It is customary for the third party money manager to deduct the total management fee and pay RChristian Financial its portion.

5. Emoney Services

Clients pay initial set-up fees and monthly service charges for Emoney services by check to the Firm no later than the 5th day of the month in which the fee is due.

Other Fees & Expenses

Clients will also incur additional fees and expenses related to management of investments and advisory service provisions. These fees may include, but are not limited to, custodian fees, brokerage transaction costs, deferred sales charges on previously purchased mutual funds, IRA maintenance fees and other legal or transfer fees. The broker-dealers, mutual fund companies, and other custodians who provide account services will charge these fees ("third party fees") and clients are responsible for payment of all third party fees and expenses. It is important to note that the advisory fees paid to our firm are separate and distinct from the maintenance fees and transaction expenses charged by these third parties. Please refer to Item 12, Brokerage Practices for more information regarding our brokerage custodian.

Refund Policy

Clients who do not receive this Brochure at least 48 hours in advance of signing our advisory agreement are afforded the right to terminate their agreement within five (5) days, without penalty. Upon expiration of the five (5) day period, either party may terminate the advisory agreement at any time by providing thirty (30) days advance written notice to the other party. Upon receipt of the termination request, RChristian Financial will assess fees pro rata, if applicable, to the date of termination and any unearned portion of prepaid fees paid to the Firm will be refunded within fourteen (14) days. Earned, but unpaid fees due to the Firm will be collected prior to disbursement of funds, if any. In the event the Firm is unable to deduct final fees from account (in the case of transfer), the Firm will transmit an invoice to client, which is due upon receipt.

Other Compensation

Neither the Firm nor its investment adviser representative earns compensation for the sale of securities or

other investment products, including asset-based sales charges or services fees from the sale of mutual funds. The investment adviser representative of the Firm is not registered in any investment sales capacities.

RChristian Financial does however, have arrangements with other third party money managers whereby it receives compensation for solicitation activities on behalf of the managers. RChristian Financial' compensation is based on the contractual arrangements that may include a cash referral fee or a percentage of the client's assets under management. RChristian Financial solicitation agreements comply with Rule 206(4)-3 and applicable state rules.

PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT (Item 6)

We do not charge performance-based fees and does not conduct side-by-side investment product management.

TYPES OF CLIENTS (Item 7)

RChristian Financial manages wealth portfolios for many different types of clients. We generally provide advice to Individuals, High Net-Worth Individuals, Corporations, and Other Business Entities.

There is a minimum value of \$100,000 for establishing an account. This minimum account value may vary depending on the type of services or advisory program selected. RChristian Financial reserves the right to waive the minimum based on the complexity of the situation, the needs of the client, and based on other criteria at its sole discretion.

METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS (Item 8)

Methods of Analysis, Investment Strategies, and Risk of Loss

We utilize a variety of methods to analyze securities including charting, fundamental, technical, and cyclical analyses. Our main sources of information include but are not limited to financial newspapers and magazines, inspection of corporate activities, research materials prepared by others, and annual reports, prospectuses, and corporate filings with the SEC.

We employ fundamental analysis as our primary method in analyzing securities and investment products to achieve the objectives and goals of our clients. Fundamental analysis consists of analyzing financial statements of companies, calculating financial ratios, and reviewing cyclical trends of industries in conjunction with monetary policy indicators to assess the overall performance and profitability of companies.

The investment strategies of RChristian Financial consist of capital preservation strategies as well as income and growth strategies. Our general recommendations consist of long-term, buy-hold strategies coupled with short-term purchases and moderate trading. The practice of trading frequently, can affect investment performance, particularly through greater brokerage costs and underlying tax implications. Our firm does not make a practice of recommending short sales, margin transactions, or options writing strategies but will employ these strategies upon the request of our clients. Short-term trading, short sales, margin transactions, and options writing generally hold greater risk and clients should be aware that utilizing these strategies increases the risk of loss of the principal investment.

Material Risks of Methods of Analysis and Investment Strategies

RChristian Financial utilizes common analysis methods and investment strategies and even so, there remains some level of material risk. We primarily utilize fundamental analysis methods to measure the risks of companies by formulating assumptions based on historical financial representations. Although we use valid data sources, examine financial ratios extensively, refer to economic indicators, and review the implications of monetary policy, our strategies are implemented as a result of the assumptions derived from the analysis of historical data. This is a material risk of utilizing the fundamental analysis method. Accordingly, we

want you to be aware that the results of investment strategies derived from this method of analysis are not guaranteed and past performance of investment is not indicative of future financial returns.

Analogous risks also exist with respect to analyzing securities and implementing advice and strategies based on technical analysis. Although technical analysis is not our primary method of analysis, we may at times, utilize it to evaluate the future profitability of holdings. Technical analysis relies on appraisal of trends in current market conditions to make interpretations about future price trends of a company's securities or stock market composites. We may use charts, moving averages and trading volumes to formulate and implement investment strategies. Due to the unique trends in the market, technical analysis may not always yield a productive investment strategy. Furthermore, the results of investment strategies derived from this method of analysis are not guaranteed and the material risk involves inaccuracy in future performance predictions.

Notwithstanding the method of analysis or investment strategy employed by our firm, the assets within client portfolios are subject to risk of devaluation or loss. We want clients to be aware that there are many different events that can affect the value of assets or portfolio including, but not limited to, changes in financial status of companies, market fluctuations, changes in exchange rates, trading suspensions and delays, economic reports, and natural disasters. While this information provides a synopsis of the events that may affect investments, this listing is not exhaustive. **We want clients to understand that there are inherent risks associated with investing and depending on the risk occurrence, clients may suffer LOSS OF ALL OR PART OF THE PRINCIPAL INVESTMENT.**

Recommendation of Specific Types of Securities

We do not focus its advice on, or make recommendations relative to, any specific type of security. As described in Item 4.B. our advisory services encompass an array of securities and investment vehicles.

DISCIPLINARY INFORMATION (Item 9)

Neither RChristian Financial nor its management has been involved in legal or disciplinary events related to our advisory business.

OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS (Item 10)

Financial Industry Activities

RChristian Financial is not a registered broker-dealer and does not have an application pending to register as a broker-dealer. Additionally, neither the Firm's management nor investment adviser representative has dual registrations as or an application pending to register as a securities salesperson.

Financial Industry Affiliations

RChristian Financial' management and investment adviser representative are not registered as and does not have applications pending to register as a Futures Commission Merchant, Commodity Pool Operator, Commodity Trading Advisor, or associated persons thereof.

Other Material Affiliations

RChristian Financial is affiliated through common ownership with related person Christian Financial, an insurance agency. RChristian Financial through Christian Financial offers and sells insurance products to clients for risk management, income protection, and wealth preservation. Insurance offerings through Christian Financial include life insurance, disability insurance, long-term care, group life and health, and fixed annuities. Many of our insurance products are sold through separate and distinct vendors. Our investment adviser representative, Randy Christian is also the licensed insurance agent for Christian Financial. The Firm by and through our investment adviser representative may devote at up to 55% of our workweek to Christian Financial activities such as selling insurance products.

By and through business through affiliate and non-affiliate insurance agencies, RChristian Financial will indirectly receive separate, yet customary compensation for insurance product sales. Receiving direct or indirect

compensation in dual capacities may create conflicts of interest or may give the perception of conflicts of interest. Insurance products may be available through more cost effective channels. Clients are not obligated to purchase insurance products recommended by our investment adviser representative or affiliates.

Acting in dual capacities (insurance agent and investment adviser representative) and receiving compensation as such, creates a conflict of interest. This is our notification of the aforementioned conflict of interest; additional conflicts will be disclosed in writing prior to providing other services.

Nonetheless, RChristian Financial nor its management has any arrangement or relationship that is material to its business or clients with a related person that is a broker-dealer, municipal securities dealer, government securities dealer or broker, investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or “hedge fund,” and offshore fund), other investment advisor or financial planner, futures commission merchant, commodity pool operator, commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, pension consultant, real estate broker or dealer, sponsor or syndicate of limited partnerships not already disclosed herein. (Please also review Item 4 of Brochure Supplement - Other Business Activities)

Other Investment Advisers

We select and recommend other investment advisers for our clients. Please review Items 4 and 5 of Brochure – Separately Managed Accounts. Due to the nature of these arrangements, the compensation derived from advisory products and services of other investment advisers can result in a substantial concentration of products and services that benefit our firm. To mitigate or remedy any conflicts of interest, these arrangements are fully disclosed to clients before effecting transactions. Additionally, our Chief Compliance Officer will periodically review transactions to assess over concentration with respect to any product and service offering by a particular investment advisor, evaluate client suitability to ensure compatibility with advisory programs and assess fee structures for compensation that appears to extend beyond customary thresholds.

CODE OF ETHICS, PARTICIPATION, OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING (Item 11)

Code of Ethics

RChristian Financial, its management, and supervised persons (collectively, “personnel”) subscribe to a strict code of ethics. Our Code of Ethics is constructed to comply with the investment advisory laws and regulations that require firms to act as fiduciaries in transactions with their clients. Our inherent fiduciary duty requires that we act solely in your best interest and adhere to standards of utmost integrity in our communications and transactions. These standards ensure that your interests are given precedence.

Accordingly, we have implemented extensive policies, guidelines, and procedures that promote ethical practices and conduct by all of our firm’s personnel. The foregoing has been compiled and is collectively referred to as our Code of Ethics. We adopted our Code of Ethics to specify and prohibit certain types of transactions deemed to create conflicts of interest (or perceived conflicts of interest), as well as to establish reporting requirements and enforcement procedures relating to personal transactions by our personnel. Our Code of Ethics, which specifically deals with professional standards, insider trading, personal trading, gifts and entertainment, and fiduciary duties, establishes our ideals for ethical conduct based upon fundamental principles of openness, integrity, honesty, and trust. We will provide a copy of our complete Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

RChristian Financial does not recommend that clients buy or sell for their accounts, securities in which a related person may have material financial interest.

Proprietary Trading

We may at times, buy or sell securities for our own account that we have also recommended to clients.

RChristian Financial will always document any transactions that could be construed as conflicts of interest. To mitigate or remedy any conflicts of interest or perceived conflicts of interest, we will monitor trading reports for adherence to our Code of Ethics.

Simultaneous Trading

From time to time, the Firm and its representatives may buy or sell advisory products for their own accounts at or around the same time as clients. In any instance where similar securities are being bought or sold, we will uphold our fiduciary duty by ensuring that transactions are more beneficial for our client's interest than for our own.

BROKERAGE PRACTICES (Item 12)

Selection and Recommendation

RChristian Financial maintains a custodial services agreement with Trade PMR, a FINRA registered broker-dealer, to provide its brokerage and custodial services and we are participants of Trade PMR's Institutional Advisory Services platform for independent investment advisers. Trade PMR provides brokerage, operational support, and other custodial services to our firm. We are independently owned and operated and Trade PMR is not affiliated with our firm.

This choice of qualified custodian is based on its relatively low fees and expenses, execution capabilities, reputation, access to securities markets and expertise in handling brokerage support processes. As a result of our established service agreement, cost implications, operational support, and custodial services, Trade PMR receives preferential status in selection and recommendation of custodians for our advisory transactions. We reserve the right to use other or additional firms for brokerage and custodial services.

1. Soft Dollar Benefits

We do not receive research or other products or services (i.e., soft dollar benefits) from broker-dealers in exchange for placing trades or processing other securities related transactions for clients.

2. Brokerage for Client Referrals

When recommending broker-dealers to clients, the Firm does not consider whether it receives client referrals from broker-dealers or third parties.

3. Directed Brokerage

As previously stated, we recommend that clients utilize Trade PMR. Our service agreement with Trade PMR is designed to maximize efficiency and cost effectiveness on behalf of our clients. By recommending that clients to use Trade PMR as a custodian, we seek to achieve the most favorable results relative to trading costs, allocation of funds, and rebalancing of client investments.

We also permit clients to direct brokerage. If clients have a preferred broker-dealer, we will notify the broker-dealer of our advisor-client relationship. Please be aware, however, when clients direct brokerage, we cannot negotiate commission rates. Nonetheless, we will use its best efforts to negotiate the most favorable rates based on the size and anticipation of activity in the account. As a result of such directed brokerage, clients may pay higher brokerage commissions than might otherwise be paid if we were granted discretion to select a broker or custodian to handle the account. In addition, clients might lose the benefits of potentially better executions available through aggregate transactions of the recommended broker-dealer or custodian.

Order Aggregation

In the regular course of business, we may at times aggregate multiple orders for advisory accounts in order to obtain the best pricing averages and minimize trading costs for our clients. Accordingly, our policies and procedures mandate allocating the orders to clients' accounts expeditiously and equitably. The Chief Compliance Officer will review transactions periodically to prevent and detect excessive costs related to non-compliance with order aggregation procedures.

REVIEW OF ACCOUNTS (Item 13)

Periodic Reviews

Our criteria for reviewing clients' accounts area as follows:

1. Portfolio Reviews

We perform a detailed review of client account activity on a quarterly basis. Randy Christian is responsible for conducting such reviews. These reviews are conducted in-person or by telephone. Our reviews consist of determining whether client's portfolios are aligned with investment goals and objectives. If reallocation of investments is necessary, we may sell underperforming investments or buy new investments that are more appropriate for the client's stated investment goals and objectives.

2. Review of Financial Plans

We prepare financial plans based on the financial data provide by our clients. Financial plans are updated at the client's request and election to do so. Once a client elects to revise a financial plan, a summary of the services to be rendered, and the fees associated will be agreed upon and a new financial planning agreement will be prepared at that time. In the case of a fixed fee retainer, the new or revised information will be incorporated into the plan as requested by client at no additional costs.

3. Retirement Plan Advisory Account Reviews

The accounts for retirement plan sponsors and participants are reviewed quarterly for alignment with the investment policy of the retirement plan. Randy Christian conducts such reviews. We provide ongoing monitoring of plan participant investment allocations and advise of necessary allocation adjustments.

4. Review of Separately ManagedAccounts

Managed accounts are reviewed quarterly for adherence to the client goals, objectives, investment horizon, and risk tolerance. Randy Christian conducts such reviews. Clients are advised to notify the Firm promptly if they wish to implement or adjust any restrictions to managed account services.

Intermittent Review Factors

Intermittent reviews may be triggered by substantial market fluctuation, economic, business, or political events, or by changes in a client's financial status (such as retirement, termination of employment, relocation, or inheritance). Clients should contact the Firm to initiate an intermittent review upon the occurrence of any of the foregoing events.

Client Reports

We do not issue separate account reports to clients. Clients will receive statements at least quarterly from the account custodian, detailing the account activity, holdings, and performance.

CLIENT REFERRALS AND OTHER COMPENSATION (Item 14)

Economic Benefits for Advisory Services Rendered

We do not receive an economic benefit (such as sales awards or other prizes) from any third party for providing investment advice or other advisory services to its clients.

Compensation for Client Referrals

We do not does not compensate any person for client referrals.

CUSTODY (Item 15)

Custodian of Assets

We do not hold physical custody of client funds or securities. We require that qualified custodians hold client assets. For more information regarding the broker-dealer custodian that services our accounts, please review

the Brokerage Practices section (Item 12). Our firm has indirect custody of client funds and securities because of our authorization and ability to deduct advisory fees directly from clients' accounts; nonetheless, we have implemented the safeguard requirements of state regulations by requiring safekeeping of your funds and securities by a qualified custodian.

Account Statements

Client statements are mailed or made available electronically by the account custodian. Please review the account statements carefully by comparing asset values, holdings, and advisory fees on the statements, to that in previously received statements, confirmations, and fee invoices.

INVESTMENT DISCRETION (Item 16)

Discretionary Authority

It is customary for RChristian Financial to exercise discretionary authority in order to manage and direct the investments of clients' accounts. This authority is granted upon execution of our advisory agreement. Discretionary authority is for the purpose of making and implementing investment decisions without prior consultation with clients. Investment decisions are made in accordance with a client's stated investment objectives and clients may at any time during our engagement, advise our firm in writing of limitations on our authority. For example, clients may impose limitations on securities in specific industries or countries, etc., and dollar amounts or percentage of, investments in the foregoing.

Standard Limitations

Our discretionary authority **does not** give authority to take or have possession of any assets in a client's account or to direct delivery of any securities or payment of any funds held in the account. Furthermore, our authority by agreement does not allow us to direct the disposition of such securities or funds to anyone except the account owner.

VOTING CLIENT SECURITIES (Item 17)

Our firm does not participate in proxy voting on behalf of clients. We may provide information for clarification of the issues presented in proxy solicitation materials; however, our clients are responsible for casting their own proxy votes. Clients are also responsible for directing other shareholder action items relative to mergers, acquisitions, tender offers, bankruptcy proceedings and other type events pertaining to the securities in your account. Clients will receive proxy solicitation and information regarding other shareholder action items, by mail or electronically, from the account custodian. Clients must follow the instructions for voting that is included with the mailing or electronic delivery.

FINANCIAL INFORMATION (Item 18)

Balance Sheet Requirement

RChristian Financial does not require or solicit prepayment of advisory fees of more than \$500 per client, six (6) months or more in advance.

Discretionary Authority, Custody of Client Funds or Securities and Financial Condition

It is customary for RChristian Financial to exercise discretionary authority with respect to supervising and directing the investments in client accounts. Additionally, we have indirect custody of client's funds or securities because of our authorization to withdraw advisory fees directly from clients' accounts. More importantly, we do not have any financial condition that will impair our ability to meet contractual commitments to our clients.

Bankruptcy Petition Filings

Neither RChristian Financial nor its management has been the subject of a bankruptcy petition at any time during the past ten (10) years.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS (Item 19)

Firm Management

RChristian Financial Consultants, LLC is owned by Mrs. Soon Christian and Mrs. Christian's involvement in the firm is limited to ownership interest. Mr. Randall (Randy) G. Christian is the Firm's Chief Compliance Officer and Investment Adviser Representative. Mr. Christian is charged with management of the Firm's advisory operations. Mr. Christian's education and business background information is outlined the attached Brochure Supplement.

Other Business Activities

Please see Item 10 for other business activities of the Firm. RChristian Financial is affiliated with Christian Financial, an insurance agency by and through common ownership and control.

Performance-Based Fees

We do not assess performance-based fees. In addition, neither the Firm's management nor investment adviser representative receives performance-based compensation from advisory clients.

Disciplinary Disclosure Reporting

1. Arbitration Claims. NONE
2. Civil Litigation, Self-Regulatory Organization Proceeding, or Administrative Action. NONE

Relationships or Arrangements with Securities Issuers

Neither RChristian Financial nor its management has additional relationships or arrangements with any issuers of securities.

This brochure supplement provides information about Investment Adviser Representative, Randall G. Christian, CRD No. 1293153 that supplements the firm Brochure of RChristian Financial Consultants, LLC - The Client's Fiduciary IARD/CRD No. 15480. You should have received a copy of that brochure. Please contact Randall G. Christian (contact information below), if you did not receive a copy of the firm Brochure or if you have any questions about the contents of this supplement.

Additional information about Investment Adviser Representative, Randall G. Christian, CRD No. 1293153 can be found on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. This website can be searched by using the investment adviser representative's CRD number (shown above).



RCHRISTIAN FINANCIAL CONSULTANTS, LLC
"THE CLIENTS FIDUCIARY"

BROCHURE SUPPLEMENT

for

Randall (Randy) G. Christian, ChFC

**RChristian Financial Consultants, LLC –
The Client's Fiduciary**

480 Cedar Creek Drive, Suite 2

Athens, Georgia 30605

Phone: 706-546-5888

Firm Contact: Randy G. Christian, ChFC

Email: Randy@RChristianFinancial.com

March 31, 2018

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE (Item 2)

Firm requirements for Representative Employment

We require that employees who provide advice on behalf of the firm have at least at least two (2) years relevant work experience in the securities industry and have taken and passed the appropriate state advisory exams).

Investment Adviser Representative's Information

Randy G. Christian, ChFC

Year of Birth: 1954

Educational Background

Randall (Randy) G. Christian, ChFC* has no formal education.

Professional Designation

Chartered Financial Consultant (ChFC) Designation, American College (2009)

The ChFC is a professional designation conferred by the American College that measures the competency of financial planners. The ChFC designation is awarded upon completion of nine (9) self-study courses covering key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning and at least three (3) years of full time industry experience.

Business Experience

Chief Compliance Officer, Investment Adviser Representative *2010 - Present*
RChristian Financial Consultants, LLC - The Client's Fiduciary
Athens, Georgia

President and Insurance Agent *2005 - Present*
Christian Financial, LLC, Athens, Georgia

Registered Representative *2006 - 2010*
Allstate Financial Services, LLC, Athens, Georgia

Registered Representative *1998 - 2006*
Intersecurities, Inc., Athens, Georgia

DISCIPLINARY INFORMATION (Item 3)

Criminal or Civil Actions

Randy Christian has not been and is not currently involved in any criminal or civil actions.

Administrative Actions or Proceedings

Randy Christian has not been and is not currently involved in any administrative actions or proceedings.

Self-Regulatory Organization (SRO) Proceedings

Randy Christian has not been and is not currently involved in any SRO proceedings.

Professional Standards Violations

Randy Christian has not been and is not currently the subject of any proceeding related to Professional Standards violations.

OTHER BUSINESS ACTIVITIES (Item 4)

Investment Related

Randy Christian is not currently engaged in any investment activities other than giving investment advice.

Non-Investment Related

Randy Christian is a licensed insurance agent who conducts business under Christian Financial, an insurance agency and affiliate by common ownership through Mr. Christian. The insurance products of several different vendors are available and may include life insurance, disability insurance, long-term care, group life, and health, and fixed annuities offerings. Mr. Christian will earn separate, yet customary compensation for insurance product sales and devotes at least 50% of his workweek to selling insurance products.

Acting in and receiving compensation as a result of dual capacities (investment adviser representative and insurance agent), may create conflicts of interest or may give the perception of conflicts of interest. Any conflicts of interest (or perceived conflicts of interest) will be fully disclosed to clients in writing and in advance of effecting such insurance product sales.

Insurance products may be available through more cost effective channels and advisory clients are not obligated to purchase insurance products recommended by Mr. Christian.

ADDITIONAL COMPENSATION (Item 5)

Mr. Christian does not receive any advisory compensation individually however, as indicated in Item 10 of the Brochure (Other Investment Advisers), the Firm receives solicitor's fees for offering third party money management services (i.e., Separately Managed Accounts).

SUPERVISION (Item 6)

Randy Christian is Chief Compliance Officer and an Investment Adviser Representative of the Firm. Mr. Christian is responsible for the providing advice to clients, administration of operations and supervision of the firm's investment adviser representatives. The Firm administers supervision through application of its written supervisory policies and procedures.

REQUIREMENTS FOR STATE REGISTERED INVESTMENT ADVISERS (Item 7)

Additional IAR Disciplinary Events

1. Arbitration Claims

None. (See Item 3)

2. Self-Regulatory Organization or Administrative Proceedings

None. (See Item 3)

IAR Bankruptcy Petition Filings

Randy Christian has not been the subject of a bankruptcy petition at any time during the last ten (10) years.