KAREN R. DARBY

INDIVIDUAL CRD #6071432

JACOBI CAPITAL MANAGEMENT LLC

154 ENTERPRISE WAY

PITTSTON PA 18640

(570) 826-1801

www.jacobicapital.com

CRD # 147663

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Form ADV, Part 2B; This Brochure Supplement, as required by the Investment Advisers Act of 1940, provides information about Karen R. Darby, which supplements the Jacobi Capital Management LLC Form ADV, Part 2A Disclosure Brochure. You should have received a copy of the Brochure.

This brochure supplement provides information about the qualifications and business practices of Jacobi Capital Management LLC ("JCM"). If you have any questions about the contents of this brochure, please contact us at (570) 826-1801. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any State Securities Authority.

Additional information about Karen R. Darby and Jacobi Capital Management is available on the SEC's website at www.adviserinfo.sec.gov (click on the link, select "investment advisor representative" and type in the associated person's name or select "investment adviser firm" and type in our firm name). Results will provide you both Part 1 and 2 of our Form ADV or background information on the associated person.

Educational Background and Business Experience

Karen R. Darby, was born in 1988. She has no formal degree from coursework taken after high school. Karen joined Jacobi Capital Management in January, 2021 as a Wealth Management Advisor. She is also licensed as a Registered Representative with LPL Financial Corp since January, 2021. Prior thereto, Karen worked as a Registered Representative at MML Investor Services.

Disciplinary Information

Jacobi Capital Management LLC is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each associated person providing investment advice.

There are no disclosures to mention for Karen.

Outside Business Activities

Aside from her work with Jacobi Capital Management, Karen maintains status as a Registered Representative with LPL Financial Corp. Karen is also licensed and approved as an independent insurance agent to sell whole life, term life, and universal life insurances, as well as long term care insurance, group annuities, fixed annuities and disability insurance. Karen may also sell these insurance offerings through her continued Agency affiliation with Mass Mutual Life Insurance Company. Any commissions or compensation from these activities are separate from any investment advisory fees charged through JCM. These outside business activities consist not more than 50% of her time per year. These activities may generate additional compensation for Karen. Any commissions or compensation from these activities is separate from any investment advisory fees charged through JCM.

Other than what is discussed above, Karen is not actively engaged in any other investment-related business or occupation, nor does she have an application pending to register as a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA.

The receipt of additional compensation from LPL or any outside insurance sales may give Karen incentive to recommend investment products based on the compensation received, rather than on your investment needs. To address this, disclosure is made to the client at the time a brokerage account is opened through LPL or an insurance application is made, identifying the nature of the transaction or relationship, the role to be played by Karen, and any compensation (e.g., commissions, 12b-1 fees) to be paid by the client and/or received by Karen.

Additionally, other than what is discussed above, she is not actively engaged in any other business activity or activities that provide a substantial source of income or involve a substantial amount of time.

Additional Compensation

Karen receives no economic benefit, including sales awards, other prizes, and any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts, for providing advisory services.

Other Business Names

Jacobi Capital Management LLC also conducts business under the name of Jacobi Wealth Advisors.

Other Office Locations

Jacobi Capital Management LLC and Jacobi Wealth Advisors also have an office located at 1055 Westlakes Drive, Ste 135, Berwyn, PA 19312 and 1201 N Market Street, Ste 1002, Wilmington, DE 19801. An additional Jacobi Capital Management LLC location is 662 Main Street Ste 3, Sugarloaf, PA 18249.

Other Websites

Jacobi Wealth Advisors also has a website, which can be found at www.jacobiwealth.com.

Supervision

Jacobi Capital Management LLC has adopted and periodically updates their Policies & Procedures Manual, which outlines for each associated person or employee the various rules and regulations they are required to adhere to. JCM has appointed a Chief Compliance Officer who reviews and monitors associated persons and employee activity with respect to the rules and regulations. In addition, JCM has adopted a Code of Ethics that requires each employee to act in the best interest of clients at all times. Annually, each associated person and employee are asked to recertify their commitment to this Code of Ethics. Should you have any questions related to these activities, please contact Jena Stacey, Chief Compliance Officer, or Michael Hirthler, Managing Partner, at (570)826-1801.

Jacobi Capital Management also retains a third party compliance consultant to assist in oversight and adherence to regulations.