

2025 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/17/2026

General Information

Name: Hon Kristina Denise Lightel

CONFIDENTIAL

PID 213223

AGENCY INFORMATION

Organization	Suborganization	Title
Judicial Circuit (1St)	Elected Constitutional Officer	County Judge

Net Worth

My Net Worth as of December 31, 2025 was \$ 396,691.29.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use.

The aggregate value of my household goods and personal effect is \$ 87,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
{REDACTED}	\$ 365,000.00
AllIn Credit Union	\$ 44,128.71
PenAir Federal Credit Union	\$ 2,659.87
Nationwide TRowe Price Retirement 2045 Trust B (DC)	\$ 16,599.75
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Regions Mortgage	P.O. Box 2153, Dept 250, Birmingham, AL 35287	\$ 92,520.45
Pen Air Credit Union	1495 E. Nine Mile Rd., Pensacola, FL 32514	\$ 26,176.59

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2025 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2025 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
State of Florida	200 E. Gaines St., Tallahassee, FL 32399	\$ 188,101.52

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
N/A			

Interests in Specified Businesses**Business Entity # 1**

N/A

Training

Based on the office or position you hold, the certification of training required under Section 112.3142, F.S., is not applicable to you for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Kristina Denise Lightel

Digitally signed: 06/17/2026

Filed with COE: 06/17/2026

KRISTINA D LIGHTEL

Please review your statement carefully. Corrections may not be accepted more than 45 days after the closing date of the statement.

Account statement
Account number: [REDACTED] **Plan(s):** 457(b)
Dates: 10/1/2025 - 12/31/2025

Balance and performance

Total account balance **\$16,599.75**

Personal rate of return

	Quarterly	1-year
457(b) Plan	2.74%	16.94%

Personal rate of return is an estimate for your account. For the period shown, the calculation considers deposits, withdrawals and performance of the investments (net of fees) in your core account. Past performance is not a guarantee of future success.

Quarterly activity

Previous quarter ending balance **\$10,997.70**

Contributions	\$5,250.00
Rollovers/Transfers In	\$0.00
Dividends*	\$0.00
Investment gain/loss and Interest	\$355.12
Fees/Charges	-\$3.07
Withdrawals/Transfers Out	\$0.00

Current quarter ending balance **\$16,599.75**

* May include dividends, fund reimbursements and/or capital gains

Current investments by asset class

This chart shows how the money in your account is divided among different asset classes.



■ Asset allocation

100%

Note: Due to rounding, percentages may not equal 100%.

Retirement readiness

How much income will you need in retirement?



Want to find out?

Log in to www.nrsflorida.com to add more information & see your full retirement picture.

My Income & Retirement PlannerSM will help you:

Set your retirement goals

Track your progress

Review options for improving your retirement outlook



A New Way to Save for Your Future

Starting January 1, the State of Florida Retirement Plan will accept Roth contributions from all participants, giving you more flexibility in how you save for retirement.

A new year is the perfect time to check in on your retirement strategy.

Making small adjustments now can help keep you on track for the long term. Take a moment to review your account:

- Ensure your beneficiary information is up to date
- Confirm your investment mix aligns with your goals
- Consider using any recent pay increases to boost contributions.

Visit www.nrsflorida.com for tips on how often you should review your retirement account.

Contributions and withdrawals

	YTD contributions	Contributions		Withdrawals	
		Contributions this period*	Last paycheck amount*	YTD withdrawals	Last withdrawal amount
457(b) Plan	\$15,500.00	\$5,250.00	\$1,750.00	\$0.00	\$0.00

*Contributions are only shown if made during this statement period

Total gain/loss since joining

	Contributions/Transfers In/ Loan payments since joining	Withdrawals/Transfers Out/Loan disbursements since joining	Gain/Loss/Fees	Total balance as of 12/31/2025
457(b) Plan	\$15,500.00	\$0.00	\$1,099.75	\$16,599.75

"Since joining" refers to the period of time your account has been administered by Nationwide.

Investment election

Your **investment election** is how future contributions are distributed among different investments.

457(b) Plan	Salary Reduction	Roth Contribution
TRowePr 2045 Trust B	100%	100%
Total	100%	100%

Beneficiaries

	Primary	Contingent	
457(b)	[REDACTED]	[REDACTED]	100%

If no person, entity, or trust is listed as a beneficiary, a beneficiary designation may still exist on file. Please note that Nationwide does not guarantee the accuracy or completeness of any beneficiary designation(s).



Make sure your beneficiaries are the ones you want named. If you need to review and/or update, log into your account.

Investment activity

457(b) Roth Contribution

Investment option	Previous quarter balance	Contributions/Transfers In	Exchanges	Dividends*	Investment gain/loss & Interest [§]	Fees/Charges	Withdrawals/Transfers Out	Shares	Shares price	Current quarter balance
Asset allocation										
TRowePr 2045 Trust B ^l	\$10,997.70	\$5,250.00	\$0.00	\$0.00	\$355.12	-\$3.07	\$0.00	374.5432	44.3200	\$16,599.75

Investment activity (continued)

457(b) Roth Contribution (continued)

Total	\$10,997.70	\$5,250.00	\$0.00	\$0.00	\$355.12	-\$3.07	\$0.00			\$16,599.75
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* May consist of dividends, fund reimbursements and/or capital gains

[§] Gain/loss is the difference between the account balance on the first and last day of the period, after allowing for the effects of transactions

^{||} Fund is valued in shares rather than units

Transaction details

Pay date	Effective date	Total amount	Transaction type	Money source	Investment option	Price	Units/ Shares	Amount per fund
	10/31/2025	-\$0.90	Explicit Asset Fee	457(b) Roth Contribution	TRowePr 2045 Trust B	43.6200	-0.0207	-\$0.90
10/31/2025	10/31/2025	\$1,750.00	Deferral	457(b) Roth Contribution	TRowePr 2045 Trust B	43.6200	40.1192	\$1,750.00
	11/28/2025	-\$1.00	Explicit Asset Fee	457(b) Roth Contribution	TRowePr 2045 Trust B	43.9900	-0.0227	-\$1.00
11/26/2025	11/28/2025	\$1,750.00	Deferral	457(b) Roth Contribution	TRowePr 2045 Trust B	43.9900	39.7818	\$1,750.00
	12/31/2025	-\$1.17	Explicit Asset Fee	457(b) Roth Contribution	TRowePr 2045 Trust B	44.3200	-0.0262	-\$1.17
12/31/2025	12/31/2025	\$1,750.00	Deferral	457(b) Roth Contribution	TRowePr 2045 Trust B	44.3200	39.4856	\$1,750.00

Important disclosures

Distributions of contributions and earnings from the Roth account are tax free if contributions have been in the Roth elective deferral account for a period of at least five (5) tax years and the participant is at least 59½ years old at the time of the distribution.

NRS Florida Fixed fund 1st qtr yield = 3.25%; contract floor through 2026 = 2.50%.

Performance

The following are percentage changes in Net Assets (with capital gains and income dividends reinvested) for the funds under the Plan, for the respective periods ended 12/31/2025. The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. Performance data current to the most recent month-end may be obtained by visiting: www.nrsflorida.com.

Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling 1-800-949-4457. Read the prospectus carefully before investing.

✓ Checkmarked items indicate which funds you are invested in as of 12/31/2025

				Total Return (%)	Average Annual Return (%)					
	Ticker Symbol	Fund	Morningstar Category	3 Month	1 YR	5 YR	10 YR	Since Inception	Inception Date	Gross Expense (%)
Asset allocation										
	XX212	TRowePr 2005 Trust B (b)	Target-Date 2000-2010	1.66	11.40	4.77	6.39	6.23	1/13/2012	0.360
	XX213	TRowePr 2010 Trust B (b)	Target-Date 2000-2010	1.71	11.89	5.10	6.81	6.76	1/13/2012	0.360
	XX214	TRowePr 2015 Trust B (b)	Target-Date 2015	1.79	12.28	5.43	7.30	7.47	1/13/2012	0.360
	XX215	TRowePr 2020 Trust B (b)	Target-Date 2020	1.84	12.68	5.72	7.83	8.15	1/13/2012	0.360
	XX216	TRowePr 2025 Trust B (b)	Target-Date 2025	1.93	13.16	6.17	8.46	8.87	1/13/2012	0.360
	XX217	TRowePr 2030 Trust B (b)	Target-Date 2030	2.17	14.60	6.96	9.23	9.64	1/13/2012	0.360
	XX218	TRowePr 2035 Trust B (b)	Target-Date 2035	2.51	16.40	7.92	10.02	10.37	1/13/2012	0.360
	XX219	TRowePr 2040 Trust B (b)	Target-Date 2040	2.70	17.72	8.71	10.66	10.93	1/13/2012	0.360
✓	XX220	TRowePr 2045 Trust B (b)	Target-Date 2045	2.85	18.82	9.35	11.11	11.25	1/13/2012	0.360
	XX221	TRowePr 2050 Trust B (b)	Target-Date 2050	2.93	19.17	9.52	11.19	11.31	1/13/2012	0.360

Performance (continued)

				Total Return (%)	Average Annual Return (%)					
	Ticker Symbol	Fund	Morningstar Category	3 Month	1 YR	5 YR	10 YR	Since Inception	Inception Date	Gross Expense (%)
Asset allocation										
	XX222	TRowePr 2055 Trust B (b)	Target-Date 2055	2.93	19.27	9.56	11.21	11.31	1/13/2012	0.360
	XX223	TRowePr 2060 Trust B (b)	Target-Date 2060	2.91	19.25	9.55	11.20	9.98	12/5/2014	0.360
	XX318	TRowePr 2065 Trust B (b)	Target-Date 2065+	2.92	19.26	9.73	N/A	11.92	10/19/2020	0.360
	XX732	TRowePrRtrmt Bal B (b)	Target-Date Retirement	1.61	11.29	4.81	6.36	6.04	1/13/2012	0.360
Specialty										
	TTMIX	TRowePr Comm Tech I	Communications	-6.32	7.16	6.16	14.63	14.44	10/13/1993	0.670
	THISX	TRowePr Hlth Scnc I	Health	15.48	17.89	4.34	9.26	13.33	12/29/1995	0.670
	VGSNX	Vngrd RealEst Indx Inst	Real Estate	-2.41	3.23	4.66	5.16	7.70	12/2/2003	0.110
	TSNIX	TRowePr Scnc Tech I	Technology	3.58	24.60	13.05	19.04	12.50	9/30/1987	0.670
International										
	RNWGX	AmFds New Wld R6	Diversified Emerging Mkts	4.25	28.60	5.62	9.92	8.54	6/17/1999	0.570
	VTSNX	Vngrd Ttl IntlStkIndx Inst	Foreign Large Blend	4.51	32.23	7.97	8.54	6.53	11/29/2010	0.060
	TROIX	TRowePr Ovrseas Stk I	Foreign Large Blend	5.38	31.95	8.54	8.50	4.91	12/29/2006	0.670
Small cap										
	PRJIX	TRowePr New Hrizns I	Mid-Cap Growth	1.78	3.29	-2.00	11.29	11.36	6/3/1960	0.660
	VSCIX	Vngrd SmCap Indx Inst	Small Blend	1.82	8.85	7.36	10.44	9.06	7/7/1997	0.040
	VSENX	JPM SmCap Eq R6	Small Blend	0.19	-2.41	3.39	8.86	11.82	12/20/1994	0.750
	XX436	SmCap Val Eq D	Small Blend	2.39	8.72	6.71	9.77	9.77	1/13/2012	0.640
	WIAEX	Wasatch SmCap Gr Inst	Small Growth	-2.11	-8.72	-3.65	9.11	11.10	12/8/1986	1.070
	XX435	SmCap Cor Eq D	Small Growth	1.35	8.48	4.91	10.90	11.64	1/13/2012	0.740
	DVZRX	DE SmCap Val R6	Small Value	3.02	8.10	9.31	N/A	8.86	5/2/2016	0.700
Mid cap										
	VSPMX	Vngrd SPMdCap400 Indx Inst	Mid-Cap Blend	1.64	7.47	9.05	10.65	10.33	3/28/2011	0.030
	XX201	TRowePr US MdCap Gr Eq D	Mid-Cap Growth	0.76	3.69	4.00	10.03	11.81	1/13/2012	0.610
	JMVYX	JPM MdCap Val R6	Mid-Cap Value	0.86	5.09	9.89	8.90	11.36	11/13/1997	0.690
	XX437	MdCap Val D	Mid-Cap Value	1.61	6.39	11.94	11.16	11.77	1/13/2012	0.640
Large cap										
	VIIIIX	Vngrd Inst Indx Inst Pls	Large Blend	2.65	17.86	14.40	14.80	9.33	7/7/1997	0.020
	PDGIX	TRowePr Divd Gr I	Large Blend	2.50	14.83	11.00	12.80	10.38	12/30/1992	0.500
	FLCNX	Fid Contra K6	Large Growth	2.04	22.21	15.57	N/A	17.25	5/25/2017	0.450
	FBCGX	Fid Blue Chip Gr K6	Large Growth	3.07	21.33	14.81	N/A	20.38	5/25/2017	0.450
	XX465	TRowePr Eq Inc B	Large Value	3.88	14.69	11.49	10.87	8.22	9/8/2006	0.450
Balanced										
	XX200	TRowePr Cap App A	Moderate Allocation	1.76	12.71	9.63	11.44	9.95	3/31/2006	0.570
	FPKFX	Fid Puritan K6	Moderate Allocation	2.09	11.41	9.49	N/A	11.74	6/14/2019	0.330
Bonds										
	REGGX	AmFds Emrg Mkt Bd R6	Emerging Markets Bond	2.46	16.33	2.52	N/A	4.51	4/22/2016	0.540
	DODIX	DodgeCox Inc I	Intermediate Core-Plus Bond	1.28	8.32	1.05	3.35	5.96	12/30/1988	0.410

Performance (continued)

				Total Return (%)	Average Annual Return (%)					
	Ticker Symbol	Fund	Morningstar Category	3 Month	1 YR	5 YR	10 YR	Since Inception	Inception Date	Gross Expense (%)
Bonds										
	TSPNX	TRowePr Spctrm Inc I	Multisector Bond	1.39	7.99	2.27	4.08	6.00	6/29/1990	0.470

Fixed investment option

VRU#	Fixed investment option	Annualized current quarter yield (%)	Current year guaranteed minimum yield (%)
365	NRS Florida Fixed Fund	3.250	N/A