

FORM CRS- A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH  
DESTINY CAPITAL CORPORATION- DBA: ENTREPRENEUR ALIGNED  
MARCH 12, 2024

## ITEM 1 – INTRODUCTION

Destiny Capital Corporation (“Destiny Capital” or “Entrepreneur Aligned”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## ITEM 2 - RELATIONSHIPS AND SERVICES

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Destiny Capital Corporation offers investment advisory services to clients on a discretionary basis and non-discretionary basis. In a discretionary account, you grant us the authority to execute purchase and sell orders in your investment account(s) without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. In a non-discretionary account, you have not granted written trading authority to your Financial Professional, and he or she will consult with you before executing trades in your account. As the retail client, you make the ultimate decision regarding the purchase or sale of your investments.

Our firm monitors your agreed upon asset allocation target and investments (that you have granted us discretion over within your advisory account(s), on an ongoing basis to align with your investment goals. This service is included as part of the Firm’s standard advisory services. Our Firm requires a minimum portfolio value of \$500,000 in order to provide advisory services to you. This minimum portfolio value requirement is negotiable. Pre-existing advisory clients are subject to Destiny Capital Corporation’s minimum account requirements and advisory fees in effect at the time the client entered into the advisory relationship. Therefore, our firm’s minimum account requirements will differ among clients.

Our Firm also offers financial planning and consulting services for our clients. These services can be provided on a stand- alone basis or in conjunction with our investment management services. These services usually include preparing long term financial projections for clients, and may also include advising on insurance policies, education funding, business consulting, real estate decisions, non-managed investments, financing options, and tax and estate planning matters.

### QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE - ITEM 4, 7, 8, 13 & 16

## ITEM 3 - FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

### WHAT FEES WILL I PAY?

Our firm charges an annual investment advisory fee based on a percentage of assets under our management or a minimum quarterly fee of \$2,500. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. Our investment management fees are based on a percentage of the total account value. Our fee billing is tiered with a maximum annual investment advisory fee is 1.5%, billed in advance on a quarterly basis based on market value. Our fees are negotiable based on the size and complexity of your account. You pay this fee even if you don’t buy or sell investments. The more assets in your advisory account(s), the more you will pay in fees, and therefore, our firm has an incentive to encourage you to increase the assets in your account(s). Your custodian will charge transaction costs, custodial fees, redemption fees, retirement plan, and administrative fees, or commissions. The mutual funds and/or ETFs held in your advisory account(s) will charge management fees and other expenses. Our other firm fees are billed as follows: For our Investment Management clients, financial planning services are included in the Investment Management services. For stand-alone financial planning arrangements, we will negotiate the planning fees with you. Fees may vary based on the extent and complexity of your individual or family circumstances and the amount of your assets under our management. Under our fixed fee arrangement, any fee will be agreed in advance of services being performed. The fee will be determined based on factors including the complexity of your financial situation, agreed upon deliverables, and whether or not you intend to implement any recommendations through Destiny Capital. Fixed fees for financial plans range from \$1,500 to \$50,000.

Business Consulting under our Entrepreneur Aligned Consulting agreement, are billed quarterly based on the client’s net worth with the maximum fee being \$6,250 per quarter.

Destiny Capital offers hourly consulting services for clients who need advice on a limited scope of work. Destiny Capital will negotiate consulting fees with you based on the extent and complexity of the consulting project. The hourly rate for limited-scope engagements ranges from \$200 to \$500 an hour. You will be billed as services are rendered.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

#### **QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- Help me understand how these fees and costs might affect my investments.
- If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5

#### **WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER?**

#### **HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?**

*When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means: 1) Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. 2) Asset-based fee compensation also poses a conflict when: a) Advising you to rollover a 401(k) balance when equivalent and less costly options are available if funds are left with the employer's fund manager. b) Advising you not to pay off a mortgage (thus diminishing assets), even when the mortgage carries a high-interest rate. 3) Our firm allows our Financial Professionals to invest in the same securities as you; therefore, our Financial Professionals may have an incentive to favor their personal accounts over your advisory account.*

If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.

#### **QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- How might your conflicts of interest affect me, and how will you address them?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 10, 11, 12, & 14

#### **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our firm's financial professionals receive a salary and an additional quarterly bonus. The compensation is not determined by the investment service fees. Quarterly bonuses may be earned on new account opening assets. We recognize our duty to place your interests first and have established policies in this regard to avoid any conflicts of interest.

While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals and are required to follow a Code of Conduct to mitigate any conflicts to you.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, 12 & 14

#### **ITEM 4 - DISCIPLINARY HISTORY**

#### **DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

#### **QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- As a Financial Professional, do you have any disciplinary history? For what type of conduct?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

#### **ADDITIONAL INFORMATION ABOUT OUR SERVICES OR AN UP-TO-DATE COPY OF THIS CLIENT RELATIONSHIP SUMMARY:**

For additional information about our investment advisory services visit the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our firm's IARD number is: 111196 You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: (720) 715-7570.

#### **QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- Who is my primary contact person?
- Is he or she an investment adviser or a representative of a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?

## MATERIAL CHANGES SINCE LAST FILING

The following changes were made since our last annual filing on February 1, 2023.

- As of November 1, 2023, language was added to clarify non-discretionary services offered by Destiny Capital Corporation.
- Business Consulting Services and fees under Entrepreneur Aligned has been added.
- Minimum recurring quarterly advisory fee of \$2,500.