



Client Relationship Summary

INTRODUCTION

Destiny Capital Corporation (DCC) is an investment adviser, registered with the Securities and Exchange Commission (SEC). Entrepreneur Aligned (EA) is a DBA (doing business as) of DCC. Destiny Capital Securities Corporation (DCSC) is a broker-dealer registered with the Financial Industry Regulatory Authority (FINRA). Both entities are under common control of Destiny Holdings, Inc, a Colorado Corporation. Investment advisory and brokerage fees and services differ, and it is important to understand the differences. This document has been created to assist you in understanding the differences and choosing the service that is best for you. Free and simple tools are available to research our firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS); this website also provides educational materials about broker-dealers, investment advisers and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

DCC/EA offers investment advisory services to retail investors; DCSC offers brokerage services to retail investors. The principal services of each company are summarized in this table:

Destiny Capital Corp (DCC) and Entrepreneur Aligned (EA) Registered Investment Adviser	Destiny Capital Securities Corp (DCSC) Broker-Dealer
Account monitoring on an annual basis or greater frequency, depending on the needs of the client.	Account monitoring not offered to broker-dealer customers
Investment Authority: DCC/EA is generally granted Discretionary Investment Authority as part of the client contract.	Discretionary Investment Authority is not offered to broker-dealer customers
No account minimum	No account minimum
Other requirements: DCC/EA also engages clients who pay a comprehensive planning fee based on their net worth.	Other requirements: none
Limitations on investment offerings: DCC/EA and DCSC are able to offer any securities traded on a US exchange, fixed income products, and a number of mutual funds. DCC/EA and DCSC do not sell proprietary products.	Limitations on investment offerings: DCC/EA and DCSC are able to offer any securities traded on a US exchange, fixed income products, and a number of mutual funds. DCC/EA and DCSC do not sell proprietary products.

Additional information on Destiny Capital Corporation's services and fees is in our ADV Part 2A Firm Brochure, available at www.destinycapital.com or <https://adviserinfo.sec.gov/firm/summary/111196>



CONVERSATION STARTERS

1. "Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?"
2. "How will you choose investments to recommend to me/us?"
3. "What is your relevant experience, including your licenses, education and other qualifications? What do the qualifications mean?"

WHAT FEES WILL I PAY?

Destiny Capital Corp (DCC) and Entrepreneur Aligned (EA) Registered Investment Adviser	Destiny Capital Securities Corp (DCSC) Broker-Dealer
<ul style="list-style-type: none"> • Transaction fees are paid by DCC. • Advisory clients may incur charges from the custodian depending on services provided; for example, IRA account maintenance fees. 	<ul style="list-style-type: none"> • Customer pays commissions on transactions, including sales charges on mutual funds. • Customer may incur charges from the custodian depending on services provided; for example, IRA account maintenance fees.
<p>For Classic Clients, DCC charges asset-based "AUM" fees based on the schedule found in Item 5 of our ADV Part 2A Firm Brochure, found at www.destinycapital.com. Charging AUM fees creates a conflict of interest in that the more assets in a retail investor's advisory account, the more the investor will pay in fees. Therefore the firm has an incentive to encourage the investor to increase the assets in the account.</p>	<p>No asset-based fees</p>
<p>For Entrepreneur Aligned and Private Clients, DCC charges a flat quarterly fee that is based on the client's net worth. The minimum quarterly fee for EA and Private Clients is \$5,000</p>	<p>The commission schedule for trades in a brokerage account is available upon request by calling 303.277.9977 or emailing communications@destinycapital.com</p>
<p>Initial Financial Planning fee: if DCC/EA is engaged for financial planning, clients will pay an initial fee between \$2,500 and \$20,000, depending on complexity.</p>	<p>Financial planning is not offered to brokerage clients.</p>

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 investment over time. Please make sure you understand what fees and costs you are paying. Details of Destiny Capital Corporation's services and fees can be found in Item 5 of our ADV Part 2A Firm Brochure, available at www.destinycapital.com or <https://adviserinfo.sec.gov/firm/summary/111196>



CONVERSATION STARTERS

“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?”

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER OR WHEN PROVIDING RECOMMENDATIONS AS MY BROKER-DEALER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?”

When we provide you with a recommendation as your broker-dealer, or 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means:

- Our firms have an incentive to make a profit. Destiny Capital Corporation and Entrepreneur Aligned are committed to our fiduciary responsibility to put clients’ interests ahead of our own. We regularly educate our advisors on the responsibilities of being a fiduciary, including the responsibility to put our clients’ interests ahead of our own.
- Our firms allow our advisors and staff to participate in certain outside business activities. We require all outside business activities to be pre-approved so that we can ensure that they will not negatively impact the advice or service our clients receive.
- DCSC participates in revenue sharing for certain cash sweep options. We review the options available to customers and help them choose the most suitable option for their circumstances.

CONVERSATION STARTERS

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our primary business is as Registered Investment Adviser, and the majority of our income is in the form of fees from our investment advisory clients. We pay our financial professionals a set salary and a bonus as a percentage of their salary. Although some of our Investment Advisor Representatives and Leadership team are also Registered Representatives of the broker-dealer, none of them is paid commissions on the sales of stocks or mutual funds, nor are they paid based on the amount of client’s assets they bring to the firm or manage for the firm. However, bonuses are dependent on the firm making a profit, and therefore our advisors have a financial incentive to increase revenue to the firm.

If the client directs the adviser to secure insurance coverage for the client the firm may receive an insurance commission; if this is the case the client will be notified in writing in advance of obtaining coverage that the insurance commission will be paid.

DO YOU OR YOUR PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Please visit investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

Additional information about Destiny Capital Corp’s conflicts of interest can be found in our Part 2A Firm Brochure, available at www.destinycapital.com or <https://adviserinfo.sec.gov/firm/summary/111196>



CONVERSATION STARTERS

“As a financial professional, do you have any disciplinary history? For what type of conduct?”

ADDITIONAL INFORMATION

You can find more information on our firm at investor.gov/CRS. The search tool allows you to input the firm’s name or CRD number:

- Destiny Capital Corporation, Registered Investment Adviser: **111196**.
Entrepreneur Aligned, as a DBA of Destiny Capital Corporation, is included in this same CRD number
- Destiny Capital Securities Corporation, Broker-Dealer: 107942

You can also search by the name of your financial professional or any registered person at the firm.

To receive a current copy of the Client Relationship Summary in electronic or paper form, please call 303-277-9977 or email communications@destinycapital.com

The current copy of our Client Relationship Summary, additional information and disclosures are available at our website, destinycapital.com

CONVERSATION STARTERS

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



DESTINYCAPITAL

Summary of material changes since June 23, 2020

- Destiny Capital Corp. created an advisory service offering: Entrepreneur Aligned
- Destiny Capital Corp. has streamlined its fee schedule, reducing the number of fee tiers.

January 05, 2021