

**FORM CRS - A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH
DESTINY CAPITAL CORPORATION
JUNE 13, 2025**

ITEM 1 – INTRODUCTION

Destiny Capital Corporation (“Firm”) 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, 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. 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. As the retail client, you make the ultimate decision regarding the purchase or sale of your investments. Financial Planning services are included with our investment management services. If deemed suitable, our firm will recommend utilizing the services of a platform provider and their associated model managers. The determination to use a particular model or models is based on our advisor’s recommendation considering each client’s individual investment goals, objectives and mandates. The Platform Provider is an SEC registered investment advisor and provides asset management services that include: model money managers, portfolio managers, strategists. As the retail client, you make the ultimate decision regarding the purchase or sale of your investments. Our Firm monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your investment goals. Our Firm offers different service levels. The firm offers combined investment advisory and financial planning services, as well as stand-alone investment advisory and stand-alone financial planning. Stand-alone services will be offered under a separate agreement and separate fee. The specific services and deliverables will be defined in the Agreement. Business planning consulting services are included through the Destiny for Entrepreneurs service offering. Stand-alone consulting services are also available to clients who need advice on a limited scope of work. Our Firm requires a minimum portfolio value of \$500,000 in order to provide advisory services to you. In certain instances, at the discretion of our Firm, this minimum may be waived.

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?

Fees for investment management services are either a flat fee or are a percentage of assets under management. The relevant fee and billing method is defined and agreed to by the firm and the client in the executed Investment Advisory Agreement. Fees for Destiny for Entrepreneur Services are a combination of a flat fee and an asset-based fee percentage that is determined by the total assets under management. Flat fees are \$16,000 per year. Flat fees can be payable as a 1-time payment or quarterly at \$4,000/ quarter. This flat fee is in addition to the firm’s asset management fee which is based on a percentage of total assets being managed by Destiny Capital. The first \$5,000,000 of assets under management will be charged an annual fee of 0.90%. Assets that exceed \$5,000,000 will be billed 0.50%. For combined portfolio management and financial planning services, Flat fees range from \$2,500 to \$20,000. Asset based fees will not exceed 1.50%. For clients who engage Destiny Capital for stand-alone individual portfolio management services, the first \$5,000,000 under management will be charged a 0.90% fee. Clients with assets above \$5,000,000 will be charged a 0.50%. Fees are billed in advance, on a quarterly basis, based on market value. Stand-alone financial planning fees are \$395/ hour. Our fees are negotiable based on the size and complexity of your account. You pay fees 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. For clients utilizing a third-party Platform Provider, clients will pay an additional platform fee directly to the platform provider. Platform fees will not exceed 0.15% of assets under management. The mutual funds and/or ETFs held in your advisory account(s) will charge management fees and other expenses. Financial planning services are included as part of our Investment Management services. Standard consulting services are an hourly fee between \$200- \$500 per hour. 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. Our Firm receives services at no cost or at a discounted cost from the custodians where our Firm's client assets are held. These services range from receiving data on our clients' accounts to business consulting services. This incentivizes us to work with custodian firms that provide the most attractive services to us, even if they do not benefit you directly.

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 financial professionals are compensated based on the revenue our firm earns from our investment advisory fees. Compensation is based in part on the amount of client assets they service, in part on the client assets they have helped bring to our Firm and in part on the other duties they perform for our Firm. 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?

Yes. Visit 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. 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 26, 2024.

- Non-discretionary services are no longer offered by Destiny Capital Corporation.
- If deemed suitable, our firm will recommend utilizing the services of a platform provider and their associated model managers. The Firm has entered into an agreement with an unaffiliated investment management platform provider. For clients utilizing the platform provider, clients will pay an additional platform fee directly to the platform provider. Platform fees will not exceed 0.15% of assets under management.
- Fees for investment management services are either a flat fee or are a percentage of assets under management. The relevant fee and billing method is defined and agreed to by the firm and the client in the executed Investment Advisory Agreement. Flat fees range from \$2,500 to \$20,000. Asset based fees will not exceed 1.50%. Fees are billed in advance, on a quarterly basis, based on market value. Entrepreneur Aligned services are available for fixed fees. These fees are separate from advisory fees and billed quarterly in advance, starting at \$5,000 per quarter.

On June 13, 2025, the firm updated Item 4 to reflect “yes”. The firm has certain financial professionals that have disciplinary history. In addition, the Firm added new service fee descriptions in Item 3.