

FORM ADV

**Item 1**

**Cover Page**

**Destiny Money Management**

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**FORM ADV Part 2A – Disclosure Brochure**

This brochure provides information about the qualifications and business practices of Destiny Money Management (“Destiny”). If you have any questions about the contents of this brochure, please contact us at 571.338.2101 or email kharris@destinym2.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Destiny also is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**NOTE:**

While Destiny may refer to itself as a “registered investment advisor” or “RIA”

Clients should be aware that registration itself does not imply any level of skill or training.

## **Item 2 Material Changes**

No updates were made to the 2025 brochure

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## Item 4      Advisory Business

### ***Introduction:***

**Destiny Money Management** (hereafter “Destiny”), is a fee-based investment adviser that offers two types of advisory services: *Financial Planning Services and Investment Advisory Services*. We also conduct financial literacy webinars, seminars and workshops. Destiny is an investment advisory firm which was registered in the Commonwealth of Virginia in 2018, and is currently under the leadership of Kylisa Denise Harris, its principal and investment adviser representative. Ms. Harris holds an undergraduate degree from Georgetown University, School of Foreign Service in Washington D.C, and attended and completed Kaplan University’s Personal Financial Planning program in 2007. Ms. Harris has held her Series 65 (Investment Advisor Representative) since December of 2013 and subsequently joined the Investment Advisory firm Freedom Ring Financial until 2016.

### ***Initial Consultation:***

Destiny will begin by providing the Client a free initial consultation. The initial consultation is used to:

- Introduce the Client to Destiny’s firm and its services;
- Gather information about the Client’s investment objectives, financial condition, and risk tolerance, which Destiny uses in forming its investment advice; and
- Reach an agreement on the terms of service and compensation arrangements.

The consultation must be completed before Destiny will make any specific recommendations about the Client’s asset allocation or assets to buy or sell.

At the conclusion of the initial consultation, the Client will sign Destiny’s *Non-Discretionary Investment Advisory Agreement*, which serves as the contract between the Client and Destiny, specifying the precise nature of services to be rendered by Destiny and fees to be paid by the Client.

### **FINANCIAL PLANNING SERVICES:**

If the Client elects *Financial Planning Services*, Destiny may extend the initial consultation to include discussions necessary to begin creating a financial plan or may arrange a follow-up meeting to review additional information about the Client’s finances. In any case, the Client will have the choice to:

- (a) Consult with Destiny on the Client’s overall financial situation and obtain a comprehensive, written financial plan; or
- (b) Consult with Destiny on a specific topic or an individual security.

As the *Comprehensive Financial Plan* option would include the opportunity to discuss any specific topic or any individual security, Destiny recommends this option for all new Clients. For returning Clients that need to consult with Destiny on a specific topic or individual security, they can do so during an *Annual Financial Plan Review* or engage Destiny for a separate financial planning consultation.

## **Comprehensive Financial Plan**

Destiny will review all aspects of the Client's finances to prepare a written financial plan that makes comprehensive recommendations to help the Client meet their financial objectives. These areas of analysis include: overall asset allocation, securities recommendations, insurance needs, mortgage planning, consumer debt, retirement planning, college planning, trust & estate planning, savings & budgeting, and tax planning.

Destiny will compile this financial information and use it to construct a *Comprehensive Financial Plan* tailored to the Client's specific financial situation. The written financial plan will typically be constructed within a month, but will never take longer than six months. Clients can execute the *Comprehensive Financial Plan* on their own or Destiny can assist in implementation. Since Destiny does not specialize in all areas of financial planning, third party providers may be utilized during the preparation of the plan. Destiny will disclose in writing any third party that is to be utilized, as well as the nature of the relationship (if any) and the compensation (if any) Destiny may receive.

## **Annual Financial Plan Review**

As financial conditions or objectives change over time, Clients should engage Destiny to review their financial plan annually. Largely, this review merely confirms the Client's financial information is accurate, evaluates whether the financial plan is reaching its goals, and makes any revisions needed. However, at this annual review, Clients may also raise new objectives or discuss other financial topics of their choice. Also, if Clients experience life-changing events, they may initiate an Annual Financial Plan Review earlier than the typical annual time frame.

## **Separate Financial Planning Consultation**

If Clients need to consult with Destiny outside of the initial consultation(s) that led to their Comprehensive Financial Plan and before their Annual Financial Plan Review, Clients may engage Destiny on a limited basis. Destiny is available through a separate financial planning consultation to make changes to a Comprehensive Financial Plan, discuss a specific financial topic, or evaluate a specific securities investment.

## **Investment Advisory Services**

If the client elects Investment Advisory Services, Destiny provides non-discretionary services only. Destiny will prepare, in writing, securities recommendations based upon Clients objectives, financial condition, and risk tolerance. Since Destiny merely recommends securities transactions, Clients should take measure to ensure that recommendations are executed in a timely fashion and should review their account(s) to ensure that transactions were entered properly. Destiny will be prepared to recommend third party service providers for the execution of Destiny's recommendations.

Destiny offers optional monthly review utilizing Morningstar's Advisor Platform. Clients will be asked to provide Destiny with the monthly statement from their investment account strictly for review purposes. The data can then be entered into either Morningstar's portfolio snapshot, stock intersection, or portfolio x-ray tools. The client will then receive a written report of any potential shortcomings, if any, in the portfolio, along with recommendations for adjustments. Destiny will disclose in writing any third party that is to be utilized, as well as the nature of the relationship (if any) and any compensation (if any) Destiny may receive. Destiny only provides non-discretionary investment services and therefore, there are no wrap or management fees applicable.

## WEBINARS, SEMINARS and WORKSHOPS

Destiny conducts financial literacy webinars, seminars and workshops. These events are for educational purposes only. Events may include presentations on current events, economic trends and cycles, market cycles, investment fundamentals, financial products, equities, fixed income, alternative investments, and/or financial planning strategies.

### Item 5 Fees and Compensation

Service	Fee	Paid in Advance	Balance Due	*Refunds
<b>Financial Plan</b>	\$ 500 (includes 1 <sup>st</sup> year annual review)  \$150 Subsequent reviews	50% at Contract Signing	Upon Plan Review, Delivery and Acceptance	<ul style="list-style-type: none"> <li>• 100% if requested within 72 hours of contract execution;</li> <li>• 50% if requested prior to Plan delivery;</li> <li>• 25% after plan review and rejection for any reason <u>other than</u> gross deficiency as determined by industry standards, which would then result in 100% refund.</li> <li>• 0% Upon Plan review and acceptance</li> </ul>
<b>Investment Plan w/ Recommendations</b>	\$ 350	50% at Contract Signing	Upon Plan Review, Delivery and Acceptance	<ul style="list-style-type: none"> <li>• 100% if requested within 72 hours of contract execution;</li> <li>• 50% if requested prior to Plan delivery;</li> <li>• 25% after plan review and rejection for any reason <u>other than</u> gross deficiency as determined by industry standards, which would then result in 100% refund.</li> <li>• 0% Upon Plan review and acceptance</li> </ul>
<b>Monthly Investment Review</b>	\$35/month	N/A	At the time of the monthly review	<ul style="list-style-type: none"> <li>• No refunds</li> </ul>
<b>Educational Webinars</b>	Free	N/A	N/A	<ul style="list-style-type: none"> <li>• N/A</li> </ul>

<b>Conferences and Workshops</b>	\$75 - \$750/attendee. However, the fees may be more or less depending on conference materials, location, lodging and meal options	1/3 to 50% paid 90 days prior to event. This amount may be discretionary depending on location, lodging and meal options as determined by advisor	Remaining balance due 10 days prior to event	<ul style="list-style-type: none"> <li>A registration and refund policy will be provided once conference details are determined. Refunds will be made within 30 days of request.</li> </ul>
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**Destiny Money Management** has an agreement with a third party investment advisory firm, Gradient Investments LLC for the purpose of providing Destiny Money Management clients, whose needs are best served by one of their portfolios, with money management and advisory services. Please refer to Item 10 in this brochure for additional information regarding the Destiny/Gradient relationship.

Gradient Investments LLC has agreed to compensate Destiny Money Management (Introducing Advisor) with a referral fee equal to a percentage of the quarter end fair market value of advisory accounts introduced to Gradient Investments LLC as indicated in the chart below:

<b>Fee Schedule per Account for: Strategic Portfolios</b>			
<b>Assets Valuation</b>	<b>Annual Advisory Fee</b>	<b>Gradient Investments</b>	<b>Introducing Advisor</b>
All Assets	2.00%	1.00%	1.00%

<b>Fee Schedule per Account for: Tactical Portfolios</b>			
<b>Assets Valuation</b>	<b>Annual Advisory Fee</b>	<b>Gradient Investments</b>	<b>Introducing Advisor</b>
All Assets	1.80%	0.80%	1.00%

<b>Fee Schedule per Account for: Allocation &amp; Defined Outcome Portfolios</b>			
<b>Assets Valuation</b>	<b>Annual Advisory Fee</b>	<b>Gradient Investments</b>	<b>Introducing Advisor</b>
All Assets	1.70%	.70%	1.00%

<b>Fee Schedule per Account for: Preservation Portfolios</b>			
<b>Assets Valuation</b>	<b>Annual Advisory Fee</b>	<b>Gradient Investments</b>	<b>Introducing Advisor</b>
All Assets	1.00%	.40%	.60%

**Forms of Payment:** cash, checks and credit card. Checks are to be made payable to Destiny Money Management and may be delivered in person or mailed to Destiny Money Management at 161 Main Street, P.O. Box 552, Mathews, Virginia 23109. There will be a \$35 fee assessed for returned checks.

**Termination; Withdrawals:** Destiny's service agreements may be terminated by either party with or without cause by notice to the other party, which notice shall be provided by Client to Destiny via email [kharris@destinym2.com](mailto:kharris@destinym2.com) through the website, and by Destiny to Client via email through the Website, or to the primary email address provided by Client as may be updated from time to time. Upon the effective date of termination, Destiny will have no further obligation to Client.

**\*Refunds:** Refunds are processed within 7 to 10 business days from time request is received. Requests for refunds may be submitted by email to [kharris@destinym2.com](mailto:kharris@destinym2.com) or mailed to Destiny Money Management, 161 Main Street, P.O. Box 552, Mathews, VA 23109. No refunds will be issued once final product is accepted by Client

**Third Party Service Providers:** Third party service provider fees, if any, are charged separately. Client approval will be required before any fees are incurred. Destiny does not negotiate its fees but does offer discounts to select friends and family.

**Other Compensation:**

None

**Item 6 Performance-Based Fees and Side-By-Side Management**

Destiny does not charge performance-based fees (fees based on gains) and so none of its Clients' accounts will ever be managed side-by-side any performance-based accounts.

**Item 7 Types of Clients**

Destiny will provide advisory services to various types of Clients, including:

1. Individuals: Many Destiny's Clients will be individuals seeking financial planning and investment advisory services.
2. Small Businesses and Non-Profits: Destiny will provide advisory services to small businesses and non-profits seeking financial and investment planning for their organization's interests.

**Item 8 Methods of Analysis, Investment Strategies and Risk of Loss**

Destiny does not have the in-house staff or tools to conduct cost effective and efficient, in-depth technical or fundamental research and analysis necessary to ensure a well-crafted and balanced client portfolio. Destiny utilizes Morningstar's Advisor Platform to assist with making investment decisions. The Advisor Platform provides access to extensive investment database research and analytical tools. With access to the database research and analytical tools, Destiny can construct a model portfolio with the right asset allocation that matches the client based on cost, investment objectives, financial condition, risk tolerance and time horizon. Recommended securities are reviewed to see how they have performed historically against some of its peer groups; beta and standard deviations are reviewed to ensure recommended products are in line with the client's risk tolerance level; other data points that may be reviewed are manager tenure and fund ratings if a mutual fund; annual reports, prospectuses, and press releases.

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Item 6: Performance-Based Fees and Side-by-Side Management

Item 7: Types of Clients

8: Methods of Analysis, Investment Strategies and Risk of Loss

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The following are risks associated with the use of a platform:

- research provided may be bias or incorrect
- no control over cost increases or policy changes
- platform access may be interrupted due to issues outside of Destiny's control such as provider equipment failure, natural disaster

The Financial markets are volatile and there are risks in all types of investment vehicles, including "low-risk" strategies. Client at all times shall elect unilaterally to follow or ignore completely, or in part, any information, recommendation, or advice given by Destiny. **There is no guarantee that the investment strategy selected for the client will result in the client's goals being met, nor is there any guarantee of profit or protection from loss. It is likely that you may lose all, or part, of your investment. You should only invest an amount that you are willing to lose. Never invest money that you can't afford to lose. For those investments sold by prospectus, clients should read the prospectus in full.**

Non-public offerings that are exempt from registration under the federal securities laws are known as *private placements*. Private placements are not offered to the public at large. This type of offering may have limited information about the issuer, their financial information and business. Private Placements are risky and may tie up access to your money for a long time and it is likely that you may lose all, or part, of your investment. **Never invest money that you can't afford to lose.**

The main risks associated with the financial markets and the securities we may recommend to clients are:

- **Market Risk** - Market risk applies mainly to stocks, but can also apply to other securities SEIA recommends. This is the most familiar of all risks. Also referred to as volatility, market risk is the day-to-day fluctuation in a securities' price. As a whole, stocks tend to perform well during a bull market and poorly during a bear market. Volatility is not so much a cause but an effect of certain market forces. Volatility is a measure of risk because it refers to the behavior, or "temperament", of your investment rather than the reason for this behavior. Because market movement is the reason why people can profit from stocks, volatility is essential for returns, and the more unstable the investment the more chance there is that it will experience a dramatic change in either direction. Stock investments can and will go down in value during adverse market conditions, just as they can deliver sizeable gains during favorable market conditions.
- **Financial Risk** - Financial risk is the additional risk a shareholder bears when a company uses debt in addition to equity financing. Companies that issue more debt instruments would have higher financial risk than companies financed mostly or entirely by equity.
- **Business Risk** - A company's risk is composed of financial risk, which is linked to debt, and business risk, which is often linked to economic climate. If a company is entirely financed by equity, it would pose almost no financial risk, but it would be susceptible to business risk or changes in the overall economic climate.
- **Management Risk** - This term refers to the risk of the situation in which the company and shareholders would have been better off without the choices made by management.

- **Liquidity Risk** - The risk stemming from the lack of marketability of an investment that cannot be bought or sold quickly enough to prevent or minimize a loss.
- **Interest Rate Risk** - Interest rate risk is the risk that an investment's value will change as a result of a change in interest rates. This risk affects the value of bonds more directly than stocks.
- **Credit Risk** - Credit risk is the risk that a company or individual will be unable to pay the contractual interest or principal on its debt obligations. This type of risk is of particular concern to investors who hold bonds in their portfolios. Government bonds, especially those issued by the federal government, will normally have the least amount of default risk and with corresponding lower interest rates, while corporate bonds tend to have the highest amount of default risk but also higher interest rates. Bonds with a lower chance of default are investment grade, while bonds with higher chances are considered to be below investment grade ("junk bonds"). Bond rating services, such as Standard & Poors ("S&P"), give investors their opinions on which bonds are investment-grade, and which bonds are "junk".
- **Currency Risk** - When investing in foreign countries you must consider the fact that currency exchange rates affect asset prices. Currency risk applies to all financial instruments that are in a currency other than your domestic currency. As an example, if you are a resident of America and invest in a Canadian stock priced in Canadian dollars, even if the share value appreciates, you may lose money if the Canadian dollar depreciates in relation to the American dollar.
- **Country Risk** - A collection of risks associated with investing in a foreign country. These risks include political risk, exchange rate risk, economic risk, sovereign risk and transfer risk, which is the risk of capital being locked up or frozen by government action. Country risk can reduce the expected return on an investment and must be taken into consideration whenever investing abroad.
- The risks of **Mutual Funds** and **ETFs** depend on the underlying securities they hold, as well as added manager risk, which refers to the manager underperforming their benchmark. Stock funds have similar risks as stocks, just as bond funds have similar risks as bonds. Some ETFs that trade infrequently will have an added liquidity risk.

## Item 9 Disciplinary Information

Neither Destiny, nor its IAR, has had any legal or disciplinary events in their past. Clients and prospective Clients can always view the CRD records (registration records) for Destiny or its IAR through the SEC's Investment Adviser Public Disclosure (IAPD) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or through FINRA's BrokerCheck database online at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) if the IAR is also a broker-dealer agent. The CRD number for Destiny is 299239 and the CRD number for its management and IAR, Kylisa Denise Harris is 6578204.

## Item 10 Other Financial Industry Activities and Affiliations

Destiny requires that any future IARs disclose this conflict of interest when such recommendations are made, as well as disclose that Clients may purchase recommended products from other estate planning agents not affiliated with Destiny. Destiny also has a relationship with accountant, Ned Marini, CPA, whose tax preparer and analysis services may be recommended to clients. There is currently no established agreement in place for Destiny or its IAR to compensate or be compensated by Ned Marini, CPA for tax advisory services recommended to Clients based on a client's investment objectives, risk tolerance and financial condition, nor is there a common ownership relationship.

Destiny's investment recommendations may include the services of third-party advisors and money managers. In 2023, Destiny entered a strategic relationship with Gradient Investments. The Gradient Team provides technical and administrative support in investment selections that meet our customers' unique objectives, risk tolerances and time horizons. The goal is to make sure clients' investments are in line with both their risk tolerance and their ever-evolving financial goals. Accounts are actively managed utilizing a proprietary strategy, the Wright Investment Strategy. This long-term investment focused strategy involves active risk management, the selection of appropriate investment portfolios that are designed around personal risk tolerance and time horizons, and measuring investment performance against customer goals and objectives.

- Destiny Money Management is not under common ownership.
- The assisting investment advisor representative is Kylisa Harris.
- The Investment Advisor is Gradient Investments LLC.
- The relationship with Gradient Investments LLC is contractual only.
- Destiny Money Management is compensated for by Gradient Investments LLC. The term of that compensation is detailed above in Item 5 above – Fees and Compensation.
- The assisting Investment Advisor Representative is paid by the customer for the preparation of their Investment Plan with Recommendations per the fee schedule in the above Item 5 above – Fees and Compensation. This fee is in addition to the fee paid by the Investment Advisor.

#### **Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

##### **Code of Ethics**

Pursuant to SEC Rule 204A-1, Destiny has a Code of Ethics that promotes the fiduciary duty of Destiny and its IAR. The Code of Ethics articulates the importance of trust as a foundation to the relationship between an investment adviser and its Clients and establishes policies and procedures to ensure that Destiny and its IAR place the interests of the Clients first. The Code of Ethics requires that Destiny and its IAR adhere to all applicable securities and related laws and regulations. The Code of Ethics also requires Destiny and its IAR follow industry "best practices" involving: confidential information, suitability of investments, personal trading on the part of Destiny and its IAR, outside business activities of IAR, and the disclosure of conflicts of interest. A copy of the Adviser's Code of Ethics is available upon request for any Client or prospective Client.

##### **Participation or Interest in Client Transactions and Personal Trading**

While Destiny has no proprietary interest in Client transactions, its IAR, Kylisa Denise Harris as an independent insurance agent, may be compensated in the form of commissions should the client purchase recommended life, health and/or fixed annuity products. Ms. Harris also maintains a personal brokerage account for the purchase and sale of securities for her personal retirement account. As IAR of Destiny, Ms. Harris may recommend to advisory clients the purchase and/or sale of products in which she has an interest.

When such recommendations or sales are made, a conflict of interest exists as the IAR will earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Destiny requires that current and future IARs disclose this conflict of interest when such recommendations are made. Also, Destiny requires IA Reps to disclose that Advisory Clients may purchase recommended insurance products from other insurance agents not affiliated with Destiny. Additionally, IAR of Destiny may have an interest in Client transactions insofar as the IAR may personally invest in the same securities recommended to Advisory Clients. These transactions involve a conflict of interest as Destiny or IAR Reps may benefit from an increase in price from subsequent purchases by Advisory Clients.

To address this conflict of interest, Destiny and its IAR will adhere to the following procedures regarding their personal trading:

- (1) Client transactions will always be placed ahead of those for Destiny, its management, and its IAR.
- (2) Destiny and its IAR will mostly recommend investments that are widely traded;
- (3) In the rare instance where private placement offerings are recommended to Clients and an IAR also has an ownership interest in the private offering, full disclosure will be given so the Client fully understands that conflict of interest; and
- (4) Neither Advisory Clients nor IAR will have enough funds invested in any given security to move the market in that particular security.

## **Item 12 Brokerage Practices**

### **A. Recommendation of Custodian[s]**

Destiny does not have discretionary authority to select the broker-dealer/custodian for custodial and execution services or the administrator for defined contribution accounts. The Client will select the broker-dealer or custodian (herein the "custodian") to safeguard Client assets. Further, Destiny does not have the discretionary authority to negotiate commissions on behalf of our Clients. While Destiny does not exercise discretion over the selection of the custodian, it may recommend the custodian[s] to Clients for execution and/or custodial services. Clients are not obligated to use the recommended custodian and will not incur any extra fee or cost associated with using a broker not recommended by Destiny. Destiny may recommend a custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and location of the custodian's offices. Destiny does not receive research services, other products, or compensation as a result of recommending a particular broker that may result in the Client paying higher commissions than those obtainable through other brokers.

Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. Destiny does not participate in soft dollar programs sponsored or offered by any broker- dealer.
2. Brokerage Referrals - Destiny does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.
3. Directed Brokerage – Destiny does not offer Directed Brokerage services to its clients

**B. Aggregating and Allocating Trades**

Destiny does not place orders for the purchase and sale of securities for Clients accounts.

**Item 13 Review of Accounts**

**A. Frequency of Reviews**

- Formal review of Financial and Investment Plans are generally conducted at least annually or more or less frequently depending on the needs of the Client, and whether they have opted for monthly monitoring of their investment account(s).

**B. Causes for Reviews**

- Each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, or major life events such as death of a spouse or birth of a child. The Client is encouraged to notify Destiny if changes occur in his/her personal financial situation that might adversely affect his/her financial or investment plan. Additional reviews may be triggered by material market, economic or political events.

**C. Review Reports**

- Clients will be provided a written report prepared by Destiny of any review conducted by Destiny. Reports will be delivered no later than 30 days from time of review.

**Item 14 Client Referrals and Other Compensation**

**A. Compensation Received by Destiny**

Destiny is a registered investment advisor, which primarily receives its compensation directly from its Clients. Destiny's IAR, in their separate capacity as a licensed insurance agent, may receive commissions for the sale of insurance products. Destiny does not compensate for client referrals any person that is not an employee for client referrals, nor does Destiny receive compensation from any person for client referrals.

**B. Client Referrals**

Destiny does not engage paid solicitors for Client referrals.

**Item 15 Custody**

Destiny does not accept or maintain custody of any Client accounts. All Clients must place their assets with a qualified custodian. Clients are required to select their own custodian to retain their funds and securities. For more information about custodians and brokerage practices, see Item 12 - Brokerage Practices.

**Item 16 Investment Discretion**

Destiny provides non-discretionary services only. Destiny will prepare, in writing, securities recommendations based upon Clients objectives, financial condition, and risk tolerance. Since Destiny merely recommends securities transactions, Clients should take measure to ensure that recommendations are executed in a timely fashion and should review their account(s) to ensure that transactions were entered properly. Destiny will be prepared to recommend third party service providers for the execution of Destiny's recommendations.

Destiny will disclose in writing any third party that is to be utilized, as well as the nature of the relationship (if any) and any compensation (if any) Destiny may receive. Clients will be asked to provide Destiny with view only access to their investment account strictly for monitoring purposes.

**Item 17 Voting Client Securities**

Destiny shall have no authority or power to exercise voting rights (including with respect to voting proxies), rights to consent to corporate actions, or other similar rights with respect to securities held in Client's Account. Rather, Client shall retain all such authority. Further, Destiny will not take any action or render any advice with respect to any legal actions, including but not limited to class action lawsuits, involving securities held in Client's Account(s). However, Destiny may be contacted by telephone or by emailing [kharris@destinym2.com](mailto:kharris@destinym2.com) to answer general questions regarding the Voting of Securities.

**Item 18 Financial Information**

Neither Destiny nor its management has any adverse financial situations that would reasonably impair the ability of Destiny to meet all obligations to its Clients. Neither Destiny, nor IAR, has been subject to bankruptcy or financial compromise. Destiny is not required to deliver a balance sheet along with this Disclosure Brochure, as the Advisor does not collect advance fees for services to be performed that have met or exceeded the threshold of fee prepayments; or a bankruptcy within the past ten years.

**Item 19 Requirements for State-Registered Advisers**

Kylisa Denise Harris serves as Destiny's principal executive officer and manager. Ms. Harris is a graduate of Georgetown University School of Foreign Service (1978-1982) and holds a Bachelor of Science in Foreign Service, a Master of Divinity from Andersonville Baptist Seminar, attended the Paralegal Institute (1984 to 1985), and completed Kaplan University's Personal Financial Planning program (January 2007 to March 2010).

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Item 15: Custody

Item 16: Investment Discretion

Item 17: Voting Client Securities

Item 18: Financial Information

Item 19: Requirements for State-Registered Advisers

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Ms. Harris has over 20 years of Paralegal experience in corporate and real estate law:

- Law Office of Gilbert K. Davis and Associates, Fairfax, Virginia – Paralegal – January 1985 to June 1988
- Paralegal Institute, Vienna, Virginia (Owned by Gilbert K. Davis & Associates) – Executive Director/Paralegal – March 1986 to September 1987
- Kline and Joseph Law Offices, K Street, NW, Washington, D.C. – Corporate Paralegal – July 1988 to May 1992
- Howard & Howard Law Offices, Annandale, Virginia – Litigation Paralegal – June 1992 to October 1995
- Potomac Settlement Services, Woodbridge, Virginia – Settlement & Escrow Agent – November 1995 to June 2002
- William A. Marshall, Attorney, Annandale, Virginia – Paralegal – July 2002 to October 2003
- First Guardian Title and Escrow, Lake Ridge, Virginia – Real Estate Settlement Agent – October 2003 to October 2005
- Confidence Realty, Occoquan, Virginia – Realtor – December 2004 to July 2006
- Potomac Settlement Services, Woodbridge, Virginia – Real Estate Settlement Closer – November 2005 to March 2007

Kylisa served as the Project Manager at New Life Anointed Ministries International (The Life), in Woodbridge, Virginia from September 2007 to October 2011, where she oversaw the construction of a new 127,000 sf worship facility. After the project closed, Ms. Harris continued to serve The Life as the Executive Director of its community development organization Restoring Lives Community Development Corporation in Woodbridge, Virginia from August 2011 to October 2015.

In December of 2009 to 2015, Ms. Harris became affiliated with HBW Insurance and Financial Services as a non-captive, independent insurance agent. Then in December of 2013, Ms. Harris passed the series 65 examination for Investment Advisor Representative. From December 2015 to December 2016 Ms. Harris worked as an IAR for Freedom Ring Capital LLC. In 2016 Freedom Ring Capital became inactive. Ms. Harris maintains an active life, health and annuities producer, and continues to promote financial literacy, debt elimination and financial stewardship. She currently works 30 hours per week for TIME Systems LLC, an information technology company located in Dumfries Virginia from 2011 to the present.

Ms. Harris has worked with individuals, small businesses and non-profits in the area of wealth building and business creation which was the catalyst for pursuing and passing the Series 65 examination in 2013 and the creation of Destiny Money Management, RIA.

There are no legal, civil or disciplinary events to disclose regarding Destiny or its IAR. Neither Destiny, nor its IAR has ever been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Destiny or its IAR.

**Part 2B of Form ADV: *Brochure Supplement***

Item 1 Cover Page

**Kylisa Denise Harris**

**10514 Buckley Hall Road  
Mathews, Virginia 23109**

**Destiny Money Management  
10514 Buckley Hall Road  
Mathews, Virginia 23109  
571.338.2101**

**January 2025**

This brochure supplement provides information about Kylisa Denise Harris that supplements the Destiny Money Management brochure. You should have received a copy of that brochure. Please contact Kylisa Denise Harris if you did not receive Destiny Money Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Kylisa Denise Harris is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)



Item 2 Educational Background and Business Experience

Kylisa Denise Harris was born in 1960, graduated from Georgetown University's School of Foreign Service in 1982 with a Bachelor of Science in Foreign Service (BSFS) in International Politics, Law and Organizations. Ms. Harris went on to attend Kaplan University's Personal Financial Management program from 2007 to 2009. Ms. Harris served as the Executive Director of Restoring Lives Community Development Corporation, a non-profit organization located in Woodbridge, Virginia from 2011 to 2015. In December of 2013, Kylisa passed her series 65 examination and served as an IAR (Investment Advisor Representative) for Freedom Ring Capital LLC located in Tysons Corner Virginia from December of 2015 to December of 2016 when the firm closed. From January 2017 to present, Ms. Harris has been serving as a Project Manager for TIME Systems, LLC, an information technology firm located in Dumfries, Virginia.

As an advocate for financial literacy and a former licensed insurance agent, Kylisa has frequently been requested to participate in wealth building conferences and workshops on the topics of debt elimination, budgeting, business startup and goal setting.

Item 3      Disciplinary Information

Ms. Harris has not been involved in any disciplinary actions.

Item 4 Other Business Activities

There are no other business activities.

Item 5      Additional Compensation

Additional compensation may be received from third party money manager, Gradient Investments LLC, as detailed in the firm brochure Item 5- Fees and Compensation.

Item 6      Supervision

Kylisa is the IAR, owner and sole employee of Destiny Money Management

Ms. Harris can be reached at 571.338.2101 or by email at [kharris@destinym2.com](mailto:kharris@destinym2.com).

Item 7      Requirements for State-Registered Advisers

Kylisa has not been involved in any liable proceedings, civil or otherwise.

No judgements or liens have ever been filed or awarded.