

DaVinci Financial Designs LLC (referred to as us, we, DaVinci and, with respect to your registered investment adviser, "Adviser"). We are registered with the Securities and Exchange Commission as an investment advisor firm. We have a network of advisers who offer a wide array of investment advisory services including, but not limited to, financial planning and asset management services.

This relationship summary will explain the various services we offer, how we charge for those services, and potential conflicts of interest that exist when we provide our services. To help you research firms and financial professionals, you can access free and simple tools at Investor.gov/crs, which also provides educational materials about broker dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Our advisers offer investment advisory services which include financial planning, and a range of investment products such as stocks, bonds, mutual funds, exchange traded funds (ETF's), annuities, and alternative investments. Please note that the range of investment options available may differ depending on the licenses your adviser holds. The account program your adviser offers you may have specific requirements or investment minimums.

We encourage you to ask your advisor whether any investment limitations or account requirements apply. If your adviser offers you both advisory and brokerage services, your adviser will inform you of what he or she offers and investment recommendation or advice and whether that is part of an advisory or brokerage service.

There are key differences between advisory and brokerage services in which we can offer you to help with your investments. Please carefully consider which types of accounts and services below are right for you.

Advisory Services

- Your adviser will help develop a comprehensive financial plan taking in to consideration your financial goals, time horizon, and risk tolerance and then will design a strategy to reach your goals. A component of that plan can be an investment strategy that has a range of products such as wrap fee programs, non-wrap fee programs, mutual fund asset allocation programs, access to third party investment managers, and other custom advisory services.
- You will typically grant us discretion to buy and sell investments in your account without asking your permission in advance. You may limit our discretion by placing reasonable restrictions on purchasing certain types of securities. When choosing a third party manager, you will be granting discretion to that investment manager.
- Your adviser will monitor your accounts and specific investments on an on-going basis to ensure that they align with your investment goals. Typically your adviser will review your plan and investment strategy with you at least annually, unless your requested services are limited in scope.

Brokerage Services

- We can also offer you certain brokerage services through our affiliation with LPL Financial Services. All of our advisors are also registered representatives of LPL Financial Services and as such may also offer you certain brokerage services and investment products through that registered broker dealer. As a result, you will receive similar disclosure documents from LPL Financial Services relating to those brokerage services and products. You should understand the key differences between brokerage and investment advisory services.

Questions To Ask Your Adviser

- **Given my financial situation should I choose an investment advisory service, a brokerage service, or both? Why or why not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience including licenses, education, and qualifications?**
- **Help me to understand how fees affect my investments. If I give you \$10,000 to invest, how much goes to fees and costs?**

What Are Our Obligations To You?

We must abide by certain laws and regulations in our interactions with you. Our Advisers are held to a fiduciary standard that covers our entire investment advisory relationship with you. This means that your advisor must act in your best interest and not put his/her own interest ahead of yours. For example, typically, we must regularly monitor your portfolio, investment strategy, and investments. If our interests conflict with your interests, we must eliminate these conflicts or tell you in an understandable way, so that you can decide whether or not to agree to them. You should ask us about conflicts and understand them because they may affect the recommendations and investment advice your Adviser provides to you.

What Fees and Costs Will I Pay?

Fees and costs affect the value of your account over time. Please ask your Adviser to give you specific information about the fees and costs you will pay. Subject to certain asset levels, account minimums and other requirements of some account types, you will negotiate your fees paid to DaVinci with your Adviser. Typically, you will pay a flat annual fee for financial planning and consulting services. For our wrap fee programs, you also typically pay an on-going quarterly fee which is a percentage of your total advisory account value (referred to as an asset based fee). The amount you pay DaVinci generally does not vary based on the type of investments we select on your behalf. You pay our quarterly fee even if you do not buy or sell securities. These asset based fees will be deducted from your account and reduce your account value. Also, the more assets you have in an asset based fee account, the more you will pay us in fees. Generally, your asset based fee percentage will drop as the size of your total account balances increase over certain levels.

How Does My Advisor Make Money?

Your Adviser is an independent contractor working with DaVinci. We negotiate compensation arrangements based on the fees you pay with each of our Advisers which determines how your Adviser makes money. Similarly, if you receive brokerage services, your Adviser receives a portion of the commission paid by LPL Financial. Since your Adviser's compensation typically varies by service or product, the compensation structure may incentivize your Adviser to encourage you to select services or products for which your Adviser receives the greatest compensation. This creates a conflict of interest. As an example, your Adviser might encourage you to increase the size of your investment account or purchase specific investment products which will increase his/her pay. This could be through fees, trail payments, or sales loads paid to us by an investment product. However, your Adviser's duty is to recommend services and products which are in your best interest. We supervise our Adviser's in order to mitigate the conflicts of interest caused by the disparities in the compensation programs and to help assure you that your Adviser's recommendations are in your best interests.

Does My Adviser Have Legal or Disciplinary History?

We have no legal or disciplinary events to disclose to you regarding our firm or any of our Advisers.

Questions To Ask Your Adviser

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

More Detailed Information

For more information about us, please refer to our Firm Brochure, Wrap Fee Program Brochure, and our Adviser Brochures on www.Investor.gov/CRS. You may also find additional information on our website at www.DavinciFinancialDesigns.com or by asking your Adviser. If you have concerns about your investment account or your Adviser, please contact us in writing at 5301 N. Trenholm Road, Suite A, Columbia, SC 29206.