

Item 1 Cover Page

A.

Thomas H. Ruggie

Destiny Family Office, LLC

Brochure Supplement

Dated March 24, 2026

Contact: Thomas H. Ruggie, Chief Compliance Officer
2100 Lake Eustis Drive
Tavares, Florida 32778

B.

This Brochure Supplement provides information about Thomas H. Ruggie that supplements the Destiny Family Office, LLC Brochure; you should have received a copy of that Brochure. Please contact Thomas H. Ruggie, Chief Compliance Officer, if you did *not* receive Destiny Family Office, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas H. Ruggie is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Thomas H. Ruggie was born in 1968. Mr. Ruggie graduated from University of Central Florida in 1991, with a Bachelor Science degree in Business/ Finance and from Valencia College with an Associate's degree. From July 2018 through July 2020 Mr. Ruggie was an investment adviser representative with CWM, LLC. Mr. Ruggie has been an investment adviser representative and Managing Member of Destiny Wealth Partners, LLC (fka RWM Asset Management, LLC) since July 2014. Mr. Ruggie has also been an investment adviser representative and Managing Member of Destiny Family Office, LLC since September 2025. From December 1996 through January 2021, Mr. Ruggie was also the owner and an investment adviser of Ruggie Capital Group, Inc. From February 2013 through October 2020, Mr. Ruggie was an investment adviser representative of Asset Advisors of America, LLC. From June 2010 through August 2019, Mr. Ruggie was a consultant with 401K Generation. From November 2010 through June 2014, Mr. Ruggie was an investment adviser representative of 401K Generation. Mr. Ruggie was a registered representative of Purshe Kaplan Sterling from June 2010 through October 2016. From

March 2009 through April 2010, Mr. Ruggie was an investment adviser representative with RWE Private Wealth. From May 2004 through September 2009, Mr. Ruggie was a registered representative of LPL.

Mr. Ruggie has been a CERTIFIED FINANCIAL PLANNER® since 1998.

Mr. Ruggie is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial

planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Mr. Ruggie has held the designation of Chartered Financial Consultant® (ChFC®) since 1998. The ChFC® designation has been a mark of excellence for forty years and currently requires eight college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest level of academic accreditation.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Ruggie, also serves as an owner and an investment adviser representative of Destiny Wealth Partners, LLC (“DWP”), an affiliated SEC registered investment advisor firm. Mr. Ruggie may refer certain clients to DWP for advisory services. The recommendation by Mr. Ruggie that a client engage the investment advisory services of DWP presents a **conflict of interest** as Mr. Ruggie, one of the Registrant’s Owners, may receive a direct economic benefit from any such referral. No client is under any obligation to engage the services of DWP. **The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
- B. **Licensed Insurance Agent.** Mr. Ruggie, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Ruggie to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Ruggie that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Ruggie.

Clients are reminded that they may purchase insurance products recommended by Mr. Ruggie through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Thomas H. Ruggie, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Mr. Ruggie's annual compensation is based, in part, on the amount of assets under management that Mr. Ruggie introduces to the Registrant. Accordingly, Mr. Ruggie has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client's best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Thomas H. Ruggie, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Ruggie at 352-343-2700.

Item 1 Cover Page

A.

Robert Liddell Clark, Jr.

Destiny Family Office, LLC

ADV Part 2B, Brochure Supplement

Dated: March 24, 2026

Contact: Thomas H. Ruggie, Chief Compliance Officer
2100 Lake Eustis Dr.
Tavares, FL 32778

B.

This Brochure Supplement provides information about Robert Liddell Clark, Jr. that supplements the Destiny Family Office, LLC Brochure; you should have received a copy of that Brochure. Please contact Thomas H. Ruggie, Chief Compliance Officer, if you did *not* receive Destiny Family Office, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Liddell Clark, Jr. is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Robert Liddell Clark, Jr. was born in 1970. Mr. Clark graduated from the University of Central Florida with a Bachelor of Arts degree in Hospitality Management. From July 2018 through July 2020, Mr. Clark was an investment adviser representative with CWM, LLC. From April 2017 through January 2021, Mr. Clark was a Partner of Ruggie Capital Group, Inc. and is currently a Partner and a registered investment adviser of Destiny Wealth Partners, LLC (fka RWM Asset Management, LLC). Mr. Clark has also been an investment adviser representative of Destiny Family Office, LLC since September 2025. From May 2011 through March 2017, Mr. Clark was a Financial Advisor with MPC. From 2012 through 2017, he was an investment adviser representative of Independent Financial Partners and a registered representative of LPL Financial.

Mr. Clark has been a CERTIFIED FINANCIAL PLANNER® since 2005.

Mr. Clark is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and

keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Clark also serves as an investment adviser representative of Destiny Wealth Partners, LLC (“DWP”), an affiliated SEC registered investment advisor firm. Mr. Clark may refer certain clients to DWP for advisory services. The recommendation by Mr. Clark that a client engage DWP to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend DWP’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of DWP. **The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
- B. Mr. Clark, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Clark to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Clark that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Clark. Clients are reminded that they may purchase insurance products recommended by Mr. Clark through other, non-affiliated insurance agents. **The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Mr. Clark’s annual compensation is based, in part, on the amount of assets under management that Mr. Clark introduces to the Registrant. Accordingly, Mr. Clark has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client’s best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule

206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, is primarily responsible for the implementation of the Registrant’s policies and procedures and overseeing the activities of the Registrant’s supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant’s supervision or compliance practices, please contact Mr. Ruggie at 352-343-2700.

Item 1 Cover Page

A.

Jorge A. Romero

Destiny Family Office, LLC

ADV Part 2B, Brochure Supplement

Dated: March 24, 2026

Contact: Thomas H. Ruggie, Chief Compliance Officer
2100 Lake Eustis Dr.
Tavares, FL 32778

B.

This Brochure Supplement provides information about Jorge A. Romero that supplements the Destiny Family Office, LLC Brochure; you should have received a copy of that Brochure. Please contact Thomas H. Ruggie, Chief Compliance Officer, if you did *not* receive Destiny Family Office, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Jorge A. Romero is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jorge A. Romero was born in 1982. Mr. Romero graduated from the University of Central Florida with a Bachelor of Arts degree in Political Science and Pre-Law and from Golden Gate University with a Master of Science degree in Financial Planning and Taxation. From March 2015 through January 2021, Mr. Romero was a Senior Wealth Advisor of Ruggie Capital Group, Inc. and since October 2016, Mr. Romero has been a Senior Wealth Advisor of Destiny Wealth Partners, LLC (fka RWM Asset Management, LLC). Mr. Romero has also been an investment adviser representative of Destiny Family Office, LLC since September 2025. From July 2018 through July 2020, Mr. Romero was an investment adviser representative with CWM, LLC. From November 2007 through March 2015, Mr. Romero was a Financial Consultant with SunTrust Investment Services.

Mr. Romero has been a CERTIFIED FINANCIAL PLANNER® since 2014.

Mr. Romero is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and

keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Romero also serves as an investment adviser representative of Destiny Wealth Partners, LLC (“DWP”), an affiliated SEC registered investment advisor firm. Mr. Romero may refer certain clients to DWP for advisory services. The recommendation by Mr. Romero that a client engage DWP to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend DWP’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of DWP. **The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Romero’s annual compensation is based, in part, on the amount of assets under management that Mr. Romero introduces to the Registrant. Accordingly, Mr. Romero has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client’s best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, is primarily responsible for the implementation of the Registrant’s policies and procedures and overseeing the activities of the Registrant’s supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant’s supervision or compliance practices, please contact Mr. Ruggie at 352-343-2700.

Item 1 Cover Page

A.

Audrey M. Mancuso

Destiny Family Office, LLC

ADV Part 2B, Brochure Supplement

Dated: March 24, 2026

Contact: Thomas H. Ruggie, Chief Compliance Officer

2100 Lake Eustis Dr.

Tavares, FL 32778

B.

This Brochure Supplement provides information about Audrey M. Mancuso that supplements the Destiny Family Office, LLC Brochure; you should have received a copy of that Brochure. Please contact Thomas H. Ruggie, Chief Compliance Officer, if you did *not* receive Destiny Family Office, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Audrey M. Mancuso is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Audrey M. Mancuso was born in 1986. Ms. Mancuso graduated from the University of North Florida with a Bachelor of Science degree in Finance. From August 2011 through January 2021, Ms. Mancuso was an Associate Advisor of Ruggie Capital Group, Inc. and since October 2016, Ms. Mancuso has been an investment advisor representative of Destiny Wealth Partners, LLC (fka RWM Asset Management, LLC). Ms. Mancuso has also been an investment adviser representative of Destiny Family Office, LLC since September 2025. From October 2019 through July 2020, Ms. Mancuso was an investment adviser representative with CWM, LLC. From October 2008 through August 2011, Ms. Mancuso was an Administrative Assistant with Sagepoint Financial.

Ms. Mancuso has been a CERTIFIED FINANCIAL PLANNER® since 2019.

Ms. Mancuso is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and she may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The

CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Ms. Mancuso also serves as an investment adviser representative of Destiny Wealth Partners, LLC (“DWP”), an affiliated SEC registered investment advisor firm. Ms. Mancuso may refer certain clients to DWP for advisory services. The recommendation by Ms. Mancuso that a client engage DWP to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend DWP’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of DWP. **The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Ms. Mancuso’s annual compensation is based, in part, on the amount of assets under management that Ms. Mancuso introduces to the Registrant. Accordingly, Ms. Mancuso has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client’s best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, is primarily responsible for the implementation of the Registrant’s policies and procedures and overseeing the activities of the Registrant’s supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant’s supervision or compliance practices, please contact Mr. Ruggie at 352-343-2700.

Item 1 Cover Page

A.

Christopher G. Nichols

Destiny Family Office, LLC

Brochure Supplement

Dated March 24, 2026

Contact: Thomas H. Ruggie, Chief Compliance Officer
2100 Lake Eustis Drive
Tavares, Florida 32778

B.

This Brochure Supplement provides information about Christopher G. Nichols that supplements the Destiny Family Office, LLC Brochure; you should have received a copy of that Brochure. Please contact Thomas H. Ruggie, Chief Compliance Officer, if you did *not* receive Destiny Family Office, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher G. Nichols is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Christopher G. Nichols was born in 1976. Mr. Nichols graduated from the University of Florida with a Bachelor of Arts degree in Marketing. Mr. Nichols has been a Senior Associate Advisor of Destiny Wealth Partners, LLC (fka RWM Asset Management, LLC) since January 2023. Mr. Nichols has also been an investment adviser representative of Destiny Family Office, LLC since September 2025. From June 2014 through December 2022, Mr. Nichols was an investment adviser representative with CWM, LLC.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Nichols also serves as an investment adviser representative of Destiny Wealth Partners, LLC (“DWP”), an affiliated SEC registered investment advisor firm. Mr. Nichols may refer certain clients to DWP for advisory services. The recommendation by Mr. Nichols that a client engage DWP to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend DWP’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of DWP. **The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
- B. **Licensed Insurance Agent.** Mr. Nichols, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Nichols to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Nichols that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Nichols. Clients are reminded that they may purchase insurance products recommended by Mr. Nichols through other, non-affiliated insurance agents. **The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Mr. Nichols’ annual compensation is based, in part, on the amount of assets under management that Mr. Nichols introduces to the Registrant. Accordingly, Mr. Nichols has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client’s best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, is primarily responsible for the implementation of the Registrant’s policies and procedures and overseeing the activities of the Registrant’s supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act,

the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Ruggie at 352-343-2700.

Item 1 Cover Page

A.

Jeremiah (“Jeremy”) Elijah Wassmer

Destiny Family Office, LLC

Brochure Supplement

Dated March 24, 2026

Contact: Thomas H. Ruggie, Chief Compliance Officer
2100 Lake Eustis Drive
Tavares, Florida 32778

B.

This Brochure Supplement provides information about Jeremiah (“Jeremy”) Elijah Wassmer that supplements the Destiny Family Office, LLC Brochure; you should have received a copy of that Brochure. Please contact Thomas H. Ruggie, Chief Compliance Officer, if you did *not* receive Destiny Family Office, LLC’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Jeremiah (“Jeremy”) Elijah Wassmer is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Jeremiah (“Jeremy”) Elijah Wassmer was born in 1990. Mr. Wassmer graduated from Benedictine College in 2013, with a Bachelor of Arts degree in Marketing. Mr. Wassmer has been an Associate Wealth Advisor of Destiny Wealth Partners, LLC (fka RWM Asset Management, LLC) since March 2023. Mr. Wassmer has also been an investment adviser representative of Destiny Family Office, LLC since September 2025. From January 2019 through March 2023, Mr. Wassmer was an investment advisor representative with AE Wealth Management, LLC. From November 2017 through March 2023, Mr. Wassmer was a Paraplanner and later a Financial Advisor with The LifeWealth Group. From September 2018 through March 2023, Mr. Wassmer was a registered representative of Madison Avenue Securities, LLC.

Mr. Wassmer has been a CERTIFIED FINANCIAL PLANNER® since 2020.

Mr. Wassmer is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and

keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Wassmer also serves as an investment adviser representative of Destiny Wealth Partners, LLC (“DWP”), an affiliated SEC registered investment advisor firm. Mr. Wassmer may refer certain clients to DWP for advisory services. The recommendation by Mr. Wassmer that a client engage DWP to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend DWP’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of DWP. **The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
- B. **Licensed Insurance Agent.** Mr. Wassmer, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Wassmer to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Wassmer that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Wassmer. Clients are reminded that they may purchase insurance products recommended by Mr. Wassmer through other, non-affiliated insurance agents. **The Registrant’s Chief Compliance Officer, Thomas Ruggie, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Mr. Wassmer’s annual compensation is based, in part, on the amount of assets under management that Mr. Wassmer introduces to the Registrant. Accordingly, Mr. Wassmer has a conflict of interest for recommending the Registrant to clients for investment advisory services, as the recommendation could be made on the basis of compensation to be received, rather than on a client or prospective client’s best interests.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Thomas H. Ruggie, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Ruggie at 352-343-2700.

Item 1 Cover Page

A.

Ronald J. Hopper

Destiny Family Office, LLC

Brochure Supplement

Dated March 24, 2026

Contact: Thomas H. Ruggie, Chief Compliance Officer
2100 Lake Eustis Drive
Tavares, Florida 32778

B.

This Brochure Supplement provides information about Ronald J. Hopper that supplements the Destiny Family Office, LLC Brochure; you should have received a copy of that Brochure. Please contact Thomas H. Ruggie, Chief Compliance Officer, if you did *not* receive Destiny Family Office, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Ronald J. Hopper is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Ronald J. Hopper was born in 2003. Mr. Hopper is currently attending the University of Central Florida and anticipates graduating in 2025 with a Bachelor's degree in Finance. Mr. Hopper has been a Client Relationship Manager of Destiny Wealth Partners, LLC (fka RWM Asset Management, LLC) since June 2024 and is currently a full-time student. Mr. Hopper has also been an investment adviser representative of Destiny Family Office, LLC since September 2025.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Hopper also serves as an investment adviser representative of Destiny Wealth Partners, LLC (“DWP”), an affiliated SEC registered investment advisor firm. Mr. Hopper may refer certain clients to DWP for advisory services. The recommendation by Mr. Hopper that a client engage DWP to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend DWP’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of DWP. **The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, is primarily responsible for the implementation of the Registrant’s policies and procedures and overseeing the activities of the Registrant’s supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant’s supervision or compliance practices, please contact Mr. Ruggie at 352-343-2700.

Item 1 Cover Page

A.

William S. Newton

Destiny Family Office, LLC

Brochure Supplement

Dated March 24, 2026

Contact: Thomas H. Ruggie, Chief Compliance Officer
2100 Lake Eustis Drive
Tavares, Florida 32778

B.

This Brochure Supplement provides information about William S. Newton that supplements the Destiny Family Office, LLC Brochure; you should have received a copy of that Brochure. Please contact Thomas H. Ruggie, Chief Compliance Officer, if you did *not* receive Destiny Family Office, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about William S. Newton is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

William S. Newton was born in 1952. Mr. Newton graduated from Old Dominion University with a Bachelor of Science degree. Mr. Newton has been a Wealth Advisor of Destiny Wealth Partners, LLC (fka RWM Asset Management, LLC) since November 2024. Mr. Newton has also been an investment adviser representative of Destiny Family Office, LLC since September 2025. Mr. Newton was the President of Sterling Newton, Inc. from June 2006 to March 2025.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Other Investment Adviser Firm.** Mr. Newton also serves as an investment adviser representative of Destiny Wealth Partners, LLC (“DWP”), an affiliated SEC registered investment advisor firm. Mr. Newton may refer certain clients to DWP for advisory services. The recommendation by Mr. Newton that a client engage DWP to provide investment advisory services creates a ***conflict of interest***, as the receipt of compensation provides an incentive to recommend DWP’s services, rather than on a particular client’s need. No client is under any obligation to engage the services of DWP. **The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
- B. **Licensed Insurance Agent.** Mr. Newton, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Newton to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Newton that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Newton. Clients are reminded that they may purchase insurance products recommended by Mr. Newton through other, non-affiliated insurance agents. **The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Compliance Officer, Thomas H. Ruggie, is primarily responsible for the implementation of the Registrant’s policies and procedures and overseeing the activities of the Registrant’s supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant’s supervision or compliance practices, please contact Mr. Ruggie at 352-343-2700.