

Client Relationship Summary
DaVinci Capital Management, Inc.
June 26, 2019

DaVinci Capital Management, Inc. is registered with the Securities and Exchange Commission and FINRA as a broker-dealer and is a member of SIPC. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences.

This document is a summary of the services and fees we offer to retail investors which are natural persons who seeks or receives securities services primarily for personal, family, or household purposes. Additionally, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing and brokercheck.finra.org which provides pertinent facts including disciplinary history about member firms and individual registered representatives.

What investment services and advice can you provide me?

We offer the following brokerage services, accounts and investments to *retail investors*: Securities Brokerage Services, Securities Recommendations, Investment Strategy Recommendations, Mutual Fund Retailing, Unit Investment Trusts, Variable Annuities, Exchange-Traded Funds, Equities, Variable Life Insurance, Corporate Bonds, Municipal Securities including 529 plans and U.S. Government Securities.

If you open an investment account with our firm, as part of our standard service we will not monitor your investments on a regular basis. Your financial professional may voluntarily review account holdings from time to time, but these reviews are not an account monitoring service.

For parameters of the services, accounts and investments listed above, please contact us at the number provided below.

Key Questions to Ask Your Financial Professional

- ✓ **Given my financial situation, should I choose a brokerage service? Why or Why Not?**
- ✓ **How will you choose investments to recommend to me?**
- ✓ **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

What fees will I pay?

The principal fees and costs associated with engaging our firm for brokerage services include: Commissions and Ticket Charges.

The more trades you place, the more commission we charge thus, we might have an incentive to encourage more trading.

In addition to our principal fees and costs, there are other fees/costs related to our brokerage services that include: Mutual Fund and ETF Fees, Variable Life Fees (including sub-account charges), Variable Annuity Fees (including surrender charges and potential contingent deferred sales charges), and Securities Transaction Charges.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Key Questions to Ask Your Financial Professional

- ✓ **Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

For detailed information regarding our fees, please contact us at the number provided below.

What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations we provide you. Here are some examples to help you understand what this means.

- Registered representatives providing securities recommendations may be licensed as an independent insurance agent.
- Registered representatives providing securities recommendations may be registered with a registered investment adviser. This represents a potential conflict as the representative is registered to offer securities products through multiple entities.

Key Question to Ask Your Financial Professional

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

For additional information on our conflicts of interest, please contact us at the number provided below.

How do our financial professionals make money?

The financial professional servicing your account(s) are compensated based on commissions.

Do you or your financial professionals have legal or disciplinary history?

Yes. Disclosures for our firm or our financial professionals can be found by going to Investor.gov/CRS.

Key Questions to Ask Your Financial Professional

- ✓ **As a financial professional, do you have any disciplinary history? For what type of conduct?**

You can find additional information about our brokerage services and request a copy of the Client Relationship Summary at 617-354-3222 ext. 75.

Key Questions to Ask Your Financial Professional

- ✓ **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?**