SUPPLEMENTARY INFORMATION

1. Particle Characterization

1.1. DOTAP liposome formulation

Supplementary Table 1.1: Formulation of DOTAP liposomes.

Concentration (M)					
[DOTAP]	[DOPE-PEG1K]	[OG]	Total lipid	Approximate [Liposome]	
3.6 x 10 ⁻⁴	4.0 x 10⁻⁵	4.0 x 10 ⁻⁶	4.0 x 10 ⁻⁴	1 x 10 ⁻⁹	

1.2. DLS and ELS characterization

See main text, Table 1.

1.3. FS total charge calculations

Charge per FS particle was calculated using Equations 1.1 and 1.2, below.

$$P = \frac{6 \cdot C \cdot 10^{12}}{\rho \cdot \pi \cdot \phi^3}$$
 Eq. 1.1

Charge per particle =
$$\frac{C \cdot q}{P}$$
 Eq. 1.2

Where *P* is number of particles per mL, C is concentration of suspended particles in g/mL (0.02 g/mL), ρ is the density of polystyrene (1.055 g/cm³), ϕ represents the diameter of the FS in μ m, and *q* is the charge density of the material, reported on the material certificate of analysis sheet (Supplementary Figure 1.1)

2	MOLECULAR PROBES®		h	MOLECULAR PROBES®				
a			CERTIFICATE OF ANALYSIS			-		CERTIFICATE OF ANALYSIS
	Catalog Number Product Name Appearance Medium Concentration Lot Number SONICATE WELL BE	F8801 FluoSpheres® carboxylate-modified microspher solids* pink suspension distilled water, 2 mM sodium azide 4.0 x 10 ¹³ particles/mL 1985240 FORE USE. STORE AT 4*C, DO NOT FREEZ	es, 0.1 μm, red fluorescent (580/605) *2%		Catalog Number Product Name Appearance Medium Concentration Lot Number SONICATE WELL B	F8811 FluoSphere: (505/515) * yellow suspidistilled wate 5.3 x 10 ¹² p 1927586 BEFORE USE	s® carboxylate-modified microsph ension er, 2 mM azide particles/mL . STORE AT 2° - 8° C, DO NOT F	eres, 0.2 µm, yellow-green fluorescent
		LOT DATA	SPECIFICATION		[LOT DATA	SPECIFICATION
	FLUORESCENCE Emission Maximum Relative Quantum Yield ¹ MICROSCOPY Inspection	606 nm 0.60 meets specification	605 ± 5 nm ≥ 0.40 few or no aggregates detectable after		FLUORESCENCE Emission Maximum ¹ Relative Quantum Yield ² MICROSCOPY Inspection	5 0	513 nm 0.19 neets specification	515 ± 5 nm ≥ 0.15 few or no aggregates detectable after
	TECHNICAL DATA ² Actual Particle Size Charge Density of Polystyrene Specific Surface Area	0.097 ± 0.0080 µm 0.3559 meg/g 1.055 g/cm ³ 5.9 x 10 ⁵ cm ² /g	n.a. n.a. n.a. n.a.		TECHNICAL DATA ³ Actual Particle Size Charge Density of Polystyrene Specific Surface Area	0 0 1 3	0.19 ± 0.0140 μm 0.872 meq/g 1.055 g/cm ³ 3.0 × 10 ⁵ cm ² /g	sonication n.a. n.a. n.a. n.a.
	MISCELLANEOUS INFORMA	TION			MISCELLANEOUS INFORM	ATION		2.57
	1. Relative to a solution in chioroform of the dye used to prepare this product. 1. Excitation: 490 nm. 2. Technical data for the unstained microspheres. 2. Relative to a solution in methanol of the dye used to prepare this product. 3. Technical data for the unstained microspheres. 3. Technical data for the unstained microspheres. ØMMMMM ØMMMMM					product.		
	Rachel Smith, Quality Assurance Manager 16-Mar-2018 Life Technologies Corporation, on behalf of its Invitrogen business, Molecular Probes® labeling and detection technologies, certifies on the date above that this is an accurate record of the analysis of the subject tot and that the data conform to the				Rachel Smith, Quality Assura 20-Sep-2017 Life Technologies Corporation certifies on the date above the	nce Manager n, on behalf of at this is an ac	f its Invitrogen business, Molecula ccurate record of the analysis of th	r Probes® labeling and detection technologies, e subject lot and that the data conform to the
	Apecimicationa in effect for this j Molecular Probes, Inc. 29851 Willow Creek Road Eugene, OR 97402-9132 Phone (541) 465-8300 Fax (541) 335-0504	nonou a une une or andiyala.	Printed Apr 12, 2018		Specifications in effect for this Molecular Probes, Inc. 29851 Willow Creek Road Eugene, OR 97402-9132 Phone (541) 465-8300 Fax (541) 335-050	s produčt at th	e ume or anarysis.	Printed Nov 22, 2017

Supplementary Figure 1.1: Certificates of Analysis for a) FS₁₀₀ and b) FS₂₀₀, showing values for charge density of each material.

2. Binding Ratio Determination

Supplementary Table 2.1: Concentration ranges used for binding experiments on all nanoparticles.

Nanoparticle	[NP] tested	[BSA] tested	[BSA]:[Nanoparticle] ratio range
FS ₁₀₀	0.5 – 1 nM	400 – 5000 nM	200 - 10 000
FS ₂₀₀	0.0625 – 1 nM	200 – 5000 nM	200 - 80 000
QD	1 nM	100 – 1600 nM	5 – 80
DOTAP	1 nM	30 – 1200 nM	30 - 1000

2.1. FS₁₀₀ and FS₂₀₀ binding ratios

2.1.1. Product Formation model

An equilibrium expression is shown in Equation 2.1, where P represents one BSA protein, S represents one FS, and n represents an integer of free proteins which bind to the FS over time. This equilibrium assumes that only one type of protein-FS complex is being formed in solution, which simplifies the reality of the distribution. Consequently, we assume that the single FS-BSA complex represents the average BSA to FS binding ratio.

$$nP + S \rightleftharpoons P_n S$$
 Eq. 2.1

BSA bound to a FS surface likely exhibits an occupancy distribution in reality, however to simplify our calculations we presume an average number of BSA proteins per sphere and one type of complex in solution. We can then assume that both the brightness of BSA (η_p) and the FS (η_s) do not change upon protein-NP binding, which leads to the following association:

$$\eta_{bp} = n\eta_{fp}$$
 Eq. 2.2

Where the subscripts bp and fp represent bound and free protein, respectively. Cross-correlation amplitudes are proportional to the number of complexes in solution (Experimental Methods, Equation 1.4). Assuming that all FS are occupied with proteins at equilibrium, and using Equations 2.1 and 2.2, $G_x(0)$ can be described as the following:

$$G_x(0) = \frac{n\eta_{fp}\eta_s N_s}{(\eta_{fp}N_{fp} + n\eta_{fp}N_{bp})(\eta_s N_{is})}$$
 Eq. 2.3

Where *N* is the number of emitters in the TPE volume. Using Equation 2.3, theoretical cross-correlation amplitude values were calculated from hypothetical binding ratios using known values for protein and FS concentration and brightness at initial conditions and at equilibrium. These amplitudes were plotted against binding ratio and used as a "standard curve" to extrapolate binding ratio using experimental amplitudes (Supplementary Figure 2.1a).

2.1.1 Free Protein Reduction model

An autocorrelation amplitude depends on the brightness of the fluorescent entity, η_i , and the number of unique fluorescence emitters, N_i , in the focal volume summed over all unique emitters, i, as described in Equation 2.4, which is an extension of Experimental Methods Equation 1.2.

$$G(0) = \frac{\Sigma_i \eta_i^2 N_i}{(\Sigma_i \eta_i N_i)^2}$$
 Eq. 2.4

Applying this to the case of the protein data, we can presume that BSA is either free, or an *n* number are bound to the FS. From Equation 2.4, the quantities of protein can be measured using autocorrelation analysis, and this can be expanded to specify free and bound proteins as shown in Equation 2.5:

$$G_p(0) = \frac{\eta_{fp}^2 N_{fp} + \eta_{bp}^2 N_{bp}}{(\eta_{fp} N_{fp} + \eta_{bp} N_{bp})^2}$$
 Eq. 2.5

This further allows, through substitution of Equation 2.5 into Equation 2.4, a simple $G_p(0)$ expression for the protein that relates initial concentrations and experimental $G_p(0)$ amplitudes to equilibrium binding ratios:

$$G_p(0) = \frac{N_{fp} + n^2 N_{bp}}{(N_{fp} + nN_{bp})^2}$$
 Eq. 2.6

Theoretical amplitude values were calculated from hypothetical binding ratios using known values for protein N at initial conditions and at equilibrium. These amplitudes were plotted against binding ratio and used as a "standard curve" to extrapolate binding ratio using experimental amplitudes (Supplementary Figure 2.1b). Binding plots from $G_p(0)$ data are given in Supplementary Figure 2.2 and show similar maximum binding ratios to those calculated from $G_x(0)$.



Supplementary Figure 2.1: Example resulting **a**) $G_x(0)$ and **b**) $G_p(0)$ values calculated from hypothetical binding ratios, using Equations 2.3 and 2.5, respectively.



Supplementary Figure 2.2: Average number of BSA proteins on FS surfaces at dynamic equilibrium calculated from $G_p(0)$ data, as a function of initial mixing ratio of protein to nanoparticle. Data shown are for **A**) FS₁₀₀, **B**) FS₂₀₀. Error bars represent standard deviation of technical replicates (n=3) propagated through binding ratio calculations.

2.2. DOTAP binding ratios

Binding ratios were determined using the same methods as for the FS systems. Binding ratios are normalized to liposome diameter by multiplying by a correction factor relating measured hydrodynamic diameter to a 200 nm diameter standard, to account for batch variation in liposome preparation. Binding plots from $G_p(0)$ data are given in Supplementary Figure 2.3 and show similar maximum binding ratios to those calculated from $G_x(0)$.



Supplementary Figure 2.3: Average number of BSA proteins on DOTAP calculated from $G_p(0)$ data at dynamic equilibrium, as a function of initial mixing ratio. Data is normalized to a liposome diameter of 200 nm to account for batch variation between preparations. Error bars represent standard deviation of technical replicates (n=3) propagated through binding ratio calculations.

2.3. QD binding ratios

QD-BSA FRET was established to occur as a result of protein-NP binding based on control experiments where fluorescence of QD alone was compared to QD in the presence of unlabeled BSA, labeled BSA, and labeling dye alone (Supplementary Figure 2.4a). This established as well that binding was not driven by the dye as FRET was only observed when the dye was attached to a protein. Using the method of continuous variation, a plot was created that correlated the fluorescence intensity of the quantum dots to the mole fraction of the quantum dots in the QD-BSA mixture to determine the equilibrium binding ratio under low-protein

conditions (Supplementary Figure 2.4b). Because of this energy transfer, at other protein concentrations, it was possible to calculate the binding ratio using FRET efficiency (Equation 2.7). F_{DA} is fluorescence intensity of a FRET donor with a receptor and F_D is the fluorescence intensity of the same donor without a receptor present. R_0 is the Förster radius and r is the donor-acceptor distance.



Supplementary Figure 2.4 a) Bar graph of 20 nM QD (green) fluorescence intensity, with the addition of 800 nM unlabeled BSA (black), 1600 nM dye (blue), or 800 nM labeled BSA (red). The errors represent the standard deviation obtained from triplicates. **b)** Job's plot of the QD-BSA interactions to determine the binding ratio between QD and BSA. The binding ratio between BSA and QDs is determined from the x- coordinate of the point of intersection from the two red tangent lines. A mole fraction of 0.46 for the quantum dots translates to a BSA to QD binding ratio of 1.2:1.

3. Equilibrium constants

3.1. DOTAP, FS₁₀₀, and FS₂₀₀ equilibrium constants

The association constant, K_{A} , (plotted in main text, Figure 3) was defined in terms of the concentration of occupied and available receptor sites on the NP ([bound sites] and [free sites], respectively) and the concentration of free protein in solution ([P_{free}]) after the establishment of an equilibrium.

$$K_A = \frac{[bound \ sites]}{[P_{free}][free \ sites]}$$
 Eq. 3.1

The concentration of free NP sites available for binding was determined using the following:

$$[free sites] = \begin{bmatrix} \frac{n_{max}}{NP} - \frac{n}{NP} \\ \frac{1}{TPE \ volume} \end{bmatrix}$$
Eq. 3.2

The concentration of occupied NP sites at equilibrium was determined by using the following:

$$[bound sites] = \left[\frac{n}{NP}\right]$$
Eq. 3.3

The concentration of free protein in solution upon reaching the equilibrium binding was determined by taking the difference in the total initial amount of protein available $[P_{tot}]$ minus the protein bound to NP at equilibrium, which could be found by multiplying the equilibrium binding ratio by the concentration of NP in solution, [NP].

$$[P_{free}] = [P_{tot}] - \left(\frac{n}{NP} \cdot [NP]\right)$$
 Eq. 3.4

In the FS₁₀₀ case, the slope of the linearized hill plot is approximately 1.3 and suggests little to no cooperativity in binding (Supplementary Figure 3.1a). Similarly, for the FS₂₀₀ system, the Hill coefficient is approximately 1.2 (Supplementary Figure 3.1b). Surface area and charge density normalized K_A values are plotted in Supplementary Figure 3.2 for the FS systems.



Supplementary Figure 3.1: Linearized Hill plots for the equilibrated systems composed of the **a**) red-labeled FS_{100} (1 nM) and green-labeled BSA and **b**) yellow-green-labeled FS_{200} (1 nM) and red-labeled BSA. Slope is indicated in the "m" row of each results table. Red lines show the linear fits described by the parameter boxes.



Supplementary Figure 3.2: Association constants for the different sized FS in both the $G_x(0)$ -derived K_A values and the $G_p(0)$ -derived K_A values. FS_{200A} represents data normalized to the surface area of FS₁₀₀ particles, whereas FS_{200B} represents data normalized to the surface charge density of the FS₁₀₀ particles. Significance shown as * (p < 0.05) calculated using two-sample t-tests.

3.2. QD equilibrium constants

Because the experimental results from the QD binding were more complex than the FS systems, the number of proteins per QD was not directly accessible from FCCS. Nevertheless, at equilibrium between free and protein-saturated QDs, the QD-protein binding can be described by:

$$Q + nP \leftrightarrow QP_n$$
 Eq. 3.5

where Q represents QDs, P represents proteins, QP_n represents the QD-protein complex, and n is the binding ratio between QDs and proteins. In a simple model where n = 1, the concentration of the 1:1 complex ([QP]) can be calculated from the association constant (K=[QP]/([Q][P]), the initial QD concentration ([Q]₀), and the initial protein concentration ([P]₀), as shown in Equation 3.6.

$$[QP] = \frac{(K([Q]_0 + [P]_0) + 1) - \sqrt{(K([Q]_0 + [P]_0 + 1)^2 - 4K^2[Q]_0[P]_0)}}{2K}$$
 Eq. 3.6

If the brightness of the free and bound QDs is η_0 and η_1 , respectively, the QD average fluorescence intensity (<F>) can be calculated using Equation 3.7.

$$\langle F \rangle = \eta_0[Q]_0 + (\eta_1 - \eta_0)[QP]$$
 Eq. 3.7

Combining Equations 3.6 and 3.7 gives Equation 3.8, allowing K to be accessed from <F>, η_i , [Q]₀, and [P]₀.

$$< F > = \eta_0[Q]_0 + (\eta_1 - \eta_0) \frac{(K([Q]_0 + [P]_0) + 1) - \sqrt{(K([Q]_0 + [P]_0 + 1)^2 - 4K^2[Q]_0[P]_0)}}{2K}$$
 Eq. 3.8

In addition, the G(0) value for QDs can be calculated using Equation 3.9.

$$G(0) = \frac{\eta_0^2[Q] + \eta_i^2[QP]}{(\eta_0[Q] + \eta_i[QP])^2 \cdot V \cdot N_A}$$
 Eq. 3.9

In a more complicated system that consists of both 1:1 (QP) and 1:2 (QP₂) complexes, the two QD-protein binding steps can be described by the following equations, where K_{A1} and K_{A2} are the association constants for the first and second protein adsorption, respectively.

$$Q + P \stackrel{K_{A1}}{\leftrightarrow} QP$$
 Eq. 3.10

$$QP + P \stackrel{K_{A2}}{\leftrightarrow} QP_2$$
 Eq. 3.11

$$K_{A1} = \frac{[QP]}{[Q][P]}$$
 Eq. 3.12

$$K_{A2} = \frac{[QP_2]}{[QP][P]}$$
 Eq. 3.13

The concentration of the free QDs ([Q]) can be described using Equation 3.14 below.

$$[Q] = [Q]_0 - [QP] - [QP_2] = [Q]_0 - K_1[Q][P] - K_1K_2[Q][P]^2 = \frac{[Q]_0}{1 + K_1[P] + K_1K_2[P]^2}$$
 Eq. 3.14

The QD average fluorescence intensity can then be calculated using Equation 3.15

$$< F >= \eta_0[Q] + \eta_1[QP] + \eta_2[QP_2]$$

$$< F >= \frac{[Q]_0(\eta_0 + \eta_1 K_1[P] + \eta_2 K_1 K_2[P]^2)}{1 + K_1[P] + K_1 K_2[P]^2}$$
Eq. 3.15

The QD G(0) values can be calculated using Equation 3.16 below.

$$G(0) = \frac{\eta_0^2[Q] + \eta_1^2[QP] + \eta_2^2[QP_2]}{(\eta_0[Q] + \eta_1[QP] + \eta_2[QP_2])^2}$$

$$G(0) = \frac{(1 + K_1[P] + K_1K_2[P]^2])(\eta_0^2 + \eta_1^2K_1[P] + \eta_2^2K_1K_2[P]^2))}{[Q]_0(\eta_0 + \eta_1K_1[P] + \eta_2K_1K_2[P]^2)^2 \cdot V \cdot N_A}$$
Eq. 3.16

Parameters of η_1 , and K_A were recovered from the fittings in Supplementary Figure 3.3a. The recovered parameters were used to calculate the G(0)s for QDs using Equation 3.9 for a 1:1 ratio case and Equation 3.16 for the case involving both 1:1 and 1:2 complexes. The calculated and experimental values for the G(0) were compared to check the reliability of the results obtained from the QD fluorescence fittings. As shown in Supplementary Figure 3.3b, the experimental G(0) values do not agree with those calculated assuming simple 1:1 binding behavior. The G(0) values (green curve in Supplementary Figure 3.3b calculated using the assumption of both types of complex agree well with the measured data (black squares in Supplementary Figure 3.3b) which confirms that our system contains a mixture of 1:1 and 1:2 QD:BSA complexes at the concentration regimes tested. Because of the nature of the data used to access K_A values, rather than a different K_A retrieved for each BSA:QD ratio as seen for the FS and DOTAP systems, one K_A was obtained for each of the two first steps in early binding.



Supplementary Figure 3.3: a) Decrease in QD average fluorescence intensity with BSA concentration. The red curve shows the fitting with Equation 2.16 based on the simpler scenario. The green curve shows the fitting with Equation 2.23 considering both 1:1 and 1:2 complexes. b) Comparison of the measured (black squares) and predicted (red curve calculated assuming 1:1 complex; green curve calculated assuming a mixture of 1:1 and 1:2 complexes) QD G(0) values. The error bars in the experimental data correspond to the standard deviations of independent measurements. The residuals for the two comparisons are shown in the bottom panel (red circles: calculated assuming 1:1 complex; green triangles: calculated assuming a mixture of 1:1 and 1:2 complexes).

4. Kinetics Data

4.1. FS₁₀₀, FS₂₀₀, and DOTAP

For FS₁₀₀, FS₂₀₀, and DOTAP , $G_x(0)$ values were plotted over experimental time and fitted to with Equation 2.24 to calculate a rate constant, k_{on} (Supplementary Figure 4.1a). For both the FS and DOTAP systems, changes in apparent protein concentration (from FCS analysis) as a function of time could be fitted to with an exponential decay function to determine an on-rate in addition to retrieving this value by monitoring complex formation. This was done by plotting $1/G_p(0)$ as a function of time and fitting with Equation 2.25 to calculate k_{on} (Supplementary Figure 4.1b). No evidence of FRET was observed for these systems.

$$G_x(t) = G_x(0)_{equilib}(1 - e^{-k_{on}t}) + G_x(0)_{t=0}$$
 Eq. 4.1

$$G_p(0)^{-1}(t) = G_p(0)^{-1}_{t=0} e^{-k_{on}t} + G_p(0)^{-1}_{equilib}$$
 Eq. 4.2



Supplementary Figure 4.1: Example plots of **a**) cross-correlation amplitudes, and **b**) inverse of autocorrelation amplitudes, versus time, for the FS systems. Mono-exponential fits (shown in red) were chosen for simplicity, but bi-exponential behavior may exist in these data sets. The red lines represent fits to the data using equations 2.8 and 2.9 for panels (a) and (b), respectively.



Supplementary Figure 4.2: On-rate constants obtained from $G_p(0)$ data for mixtures of NPs with BSA as a function of initial protein:NP ratio. Data shown are for **a**) FS₁₀₀, **b**) FS₂₀₀, and **c**) DOTAP. DOTAP data is normalized to a liposome diameter of 200 nm to account for slight batch variation between liposome preparations. Panel **d**) shows significant differences between the kinetic on-rate constants for the particles from the $G_x(0)$ -derived and the $G_p(0)$ data, calculated using two-sample t-tests. Significance shown as * (p < 0.05) and ** (p < 0.01). Error bars correspond to propagation of triplicate standard deviation errors through the calculations

The provided $G_p(0)$ results are included here (Supplementary Figure 4.2a-c) as a confirmation of the binding we are observing through $G_x(0)$ analysis. The former protein-based method yielded larger k_{on} values for all systems than the complexformation method (Supplementary Figure 4.2d) but after further analysis, it was determined that this method was convoluted by many factors. Firstly, autocorrelation amplitude reports not only on reduction of freely diffusing protein, but on protein that is complexed to NPs as well. Further, correlator hardware exclusively detects changes in fluorescence, and may detect many proteins bound to a NP surface as a single protein, with an increased brightness and diffusion coefficient equivalent to that of the NP. Although the complex-formation data is also convoluted by the distribution of species within solution, the formulae used to analyze this data is influenced less by this physical complexity than formulae used in analyzing autocorrelation data. Because of this, it was determined that k_{on} derived by the evolution of complex formation exclusively is a more accurate depiction of kinetics.

Supplementary Table 3.1: Kinetic on-rates, off-rates, and residence times for BSA onto FS and DOTAP NPs. Errors represent SEM over *n* biological replicates.

NP	On-Rate Constant (s ⁻¹)	Off-Rate Constant (s ⁻¹)	Approx. Residence Time (s)	n
FS ₁₀₀	$(1.3 \pm 0.1) \times 10^{-4}$	(1.2 ± 0.6) x 10 ⁻¹	8	19
FS ₂₀₀	(2.9 ± 0.5) x 10 ⁻⁴	(2.5 ± 2.0) x 10 ⁻²	39	15
DOTAP	(2.9 ± 0.4) × 10 ⁻⁴	(2.0 ± 1.8) x 10 ⁻²	50	18

4.2. QD Kinetics Data

We know from the FRET data and equilibrium binding ratios that the brightness of the QD species in solution displays the following order $\eta_{QD} > \eta_{QD:BSA} > \eta_{QD:BSA2}$ and that at low mixing ratios (less than 10), the end product is largely a single BSA associated with each QD (QD:BSA). At higher mixing ratios, higher order complexes are formed. Therefore, binding equations can be written:

$$QD + BSA \stackrel{k_1,k_{-1}}{\longleftrightarrow} QD:BSA$$
 Eq. 4.3

$$QD:BSA + BSA \xrightarrow{k_2, k_{-2}} QD:BSA_2$$
 Eq. 4.4

Thus, the differential rate laws become the following:

$$\frac{d[QD]}{dt} = -k_1[QD][BSA]$$
 Eq. 4.5a

$$\frac{d[QD:BSA]}{dt} = k_1[QD][BSA] - k_2[QD:BSA][BSA] + k_{-2}[QD:BSA_2]$$
 Eq. 4.5b

$$\frac{d[QD:BSA_2]}{dt} = k_2[QD:BSA][BSA] - k_{-2}[QD:BSA_2]$$
Eq. 4.5c

We consider that most of the experiments performed were at excess of BSA. Therefore, the on-rate constants in Equations 4.5a and 4.5b contain a linear dependence on [BSA] ($k_{on}' = k_{on}*[BSA]$). From this, Equations 4.5 (a-c) can be simplified:

$$\frac{d[QD]}{dt} = -k'_1[QD]$$
 Eq. 4.6a

$$\frac{d[QD:BSA]}{dt} = k'_1[QD] - k'_2[QD:BSA] + k_{-2}[QD:BSA_2]$$
 Eq. 4.6b

This allows for analytic solutions of the differential rate equations given the following integrated rate equations:

$$[QD] = [QD]_0 e^{-k'_1 t}$$
 Eq. 4.7a

$$[QD:BSA] = [QD]_0 \left(\frac{k_{-2}}{k_2' + k_{-2}} + \frac{k_{-2} + k_1'}{k_1' - k_2' - k_{-2}} e^{-k_1't} + \frac{k_1' k_2'}{(k_2' + k_{-2})(k_1' - k_2' - k_{-2})} e^{-(k_2' + k_{-2})t} \right)$$
 Eq. 4.7b

$$[QD:BSA_2] = [QD]_0 \left(\frac{k'_2}{k'_2 + k_{-2}} + \frac{k'_2}{k'_1 - k'_2 - k_{-2}} e^{-k'_1 t} + \frac{-k'_1 k'_2}{(k'_2 + k_{-2})(k'_1 - k'_2 - k_{-2})} e^{-(k'_2 + k_{-2})t} \right)$$
Eq. 4.7c

The total luminescence is the sum of the luminescence from all components. We propose that the shape of the luminescence vs. time plot can be modelled as a natural outcome of the relative brightness of the various QD components and a simple two step mechanism. In main text Figure 6a the luminescence decays are fitted to using the following equation:

$$I_{fl}(t) = \eta_{QD}[QD](t) + \eta_{QD:BSA}[QD:BSA](t) + \eta_{QD:BSA_2}[QD:BSA_2](t)$$
 Eq. 4.8

where the time dependent concentrations evolve according to the integrated rate laws derived above. For ratios 5 and 10, the fits use only the first integrated rate equation since at equilibrium there is only a single BSA associated with the QD. Assuming a pseudo first-order reaction based on how the recovered rate constant from the fitting (k_{on1}^{obs}) depended on protein concentration for the ratios where only binding of one BSA occurs, the true first on-rate constants (k_1) were calculated using Equation 2.16 below:

$$k_{1} = \frac{k_{1}^{obs}}{[BSA]_{0} + \frac{1}{K_{eq}}}$$
 Eq. 4.9

Where K_{eq} is for the first step of binding (see SI 3.2).

5. Statistical Analysis

Supplementary Table 4.1: Statistical values for Welch's two-sample t-tests to compare means, assuming unequal variance in al
comparisons due to different numbers of replicates.

Figure	Comparison	T statistic	Degrees Freedom	P value
Main Figure 3d	FS_{100} vs FS_{200} K _A	-4.09156	14.31217	0.00105
	FS ₁₀₀ vs FS ₂₀₀ k _{on}	-3.04288	15.5592	0.00795
Main Figure 4d	FS ₂₀₀ vs DOTAP kon	0.03131	25.84348	0.97527
	FS_{100} vs DOTAP k_{on}	-4.20509	20.88613	4.01882E-4
Supplementary Figure 2.6	FS ₁₀₀ vs FS _{200A} K _A	-2.25735	19.00884	0.03595
G _x (0) data	FS100 vs FS200B KA	-1.81852	20.98856	0.08329
Supplementary Figure 2.6	FS ₁₀₀ vs FS _{200A} K _A	-0.87349	15.04486	0.39612
Gp(0) data	FS ₁₀₀ vs FS _{200B} K _A	-1.21797	14.15558	0.24315
	$FS_{100} G_x(0) vs G_p(0) k_{on}$	-2.79212	18.48175	0.01183
Supplementary Figure 2.9d	FS ₂₀₀ G _x (0) vs G _p (0) k _{on}	-3.69211	17.54358	0.00173
	DOTAP $G_x(0)$ vs $G_p(0)$ k _{on}	-1.95536	27.21276	0.06088

6. Supplementary References

- Swift, J. L.; Heuff, R.; Cramb, D. T. A Two-Photon Excitation Fluorescence Cross-Correlation Assay for a Model Ligand-Receptor Binding System Using Quantum Dots. *Biophys. J.* 2006, *90* (4), 1396–1410. https://doi.org/10.1529/biophysj.105.069526.
- Nguyen, T. T.; Swift, J. L.; Burger, M. C.; Cramb, D. T. Effects of Various Small-Molecule Anesthetics on Vesicle Fusion: A Study Using Two-Photon Fluorescence Cross-Correlation Spectroscopy. J. Phys. Chem. B 2009, 113 (30), 10357–10366. https://doi.org/10.1021/jp901089k.
- (3) Zhang, H. Thin-Film Hydration Followed by Extrusion Method for Liposome Preparation; Humana Press, New York, NY, 2017; pp 17–22. https://doi.org/10.1007/978-1-4939-6591-5_2.
- Huang, B. X.; Kim, H.-Y.; Dass, C. Probing Three-Dimensional Structure of Bovine Serum Albumin by Chemical Cross-Linking and Mass Spectrometry. J Am Soc Mass Spectrom 2004, 15, 1237–1247. https://doi.org/10.1016/j.jasms.2004.05.004.
- Bacia, K.; Schwille, P. Practical Guidelines for Dual-Color Fluorescence Cross-Correlation Spectroscopy. *Nat. Protoc.* 2007, *2* (11), 2842–2856. https://doi.org/10.1038/nprot.2007.410.