

We claim:

1. A composition comprising or consisting of a non-covalent complex of:
 - (a) a monoclonal antibody or antigen-binding fragment thereof; or humanized form or variant thereof, comprising:
 - (i) a first heavy chain CDR selected from any of SEQ ID NOS: 15 and 16, a second heavy chain CDR selected from any of SEQ ID NOS: 17, 19, and 42, and a third heavy chain CDR that is SEQ ID NO: 18; in combination with a first light chain CDR selected from any of SEQ ID NOS: 24, 27, 44, a second light chain CDR selected from any of SEQ ID NOS: 25 and 28, and a third light chain CDR comprising SEQ ID NO:26;
 - and
 - (b) a nucleic acid cargo comprising a nucleic acid encoding a polypeptide, a functional nucleic acid, a nucleic acid encoding a functional nucleic acid, or a combination thereof.
2. The composition of claim 1, wherein (a) is bispecific.
3. The composition of claim 2, wherein (a) targets a cell type of interest.
4. The composition of any one of claims 1-3 wherein (b) comprises DNA, RNA, PNA or other modified nucleic acids, or nucleic acid analogs, or a combination thereof.
5. The composition of any one of claims 1-4, wherein (b) comprises mRNA.
6. The composition of any one of claims 1-4, wherein (b) comprises a vector.
7. The composition of claim 6, wherein the vector comprises a nucleic acid sequence encoding a polypeptide of interest operably linked to expression control sequence.

8. The composition of claim 7, wherein the vector is a plasmid.
9. The composition of any one of claims 1-4, wherein (b) comprises a nucleic acid encoding a Cas endonuclease, a gRNA, or a combination thereof.
10. The composition of any one of claims 1-4, wherein (b) comprises a nucleic acid encoding a chimeric antigen receptor polypeptide.
11. The composition of any one of claims 1-4, wherein (b) comprises a functional nucleic acid.
12. The composition of any one of claims 1-4, wherein (b) comprises a nucleic acid encoding a functional nucleic acid.
13. The composition of claims 11 or 12, wherein the functional nucleic acid is antisense molecules, siRNA, miRNA, aptamers, ribozymes, RNAi, or external guide sequences.
14. The composition of any one of claims 1-4, wherein (b) comprises a plurality of a single nucleic acid molecules.
15. The composition of any one of claims 1-4, wherein (b) comprises a plurality of 2, 3, 4, 5, 6, 7, 8, 9, 10, or more different nucleic acid molecules.
16. The composition of any one of claims 1-15, wherein (b) comprises or consists of nucleic acid molecules between 1 and 25,000 nucleobases in length.
17. The composition of any one of claims 1-16, wherein (b) comprises or consists of single stranded nucleic acids, double stranded nucleic acids, or a combination thereof.

18. The composition of any one of claims 1-17, further comprising carrier DNA.
19. The composition of claim 18, wherein the carrier DNA is non-coding DNA.
20. The composition of claims 18 or 19, wherein (b) is composed of RNA.
21. A pharmaceutical composition comprising the composition of any one of claims 1-20 and a pharmaceutically acceptable excipient.
22. The composition of claim 21 further comprising polymeric nanoparticles encapsulating a complex of (a) and (b).
23. The composition of claim 22, wherein a targeting moiety, a cell penetrating peptide, or a combination thereof is associated with, linked, conjugated, or otherwise attached directly or indirectly to the nanoparticle.
24. A method of making the composition of any one of claims 1-23 comprising incubating and/or mixing of (a) and (b) for an effective amount of time and at a suitable temperature to form non-covalent complexes of (a) and (b), prior to contact with cells.
25. A method of making the composition of any one of claims 1-23, comprising incubating and/or mixing of (a) and (b) for between about 1 min and about 30 min, about 10 min and about 20 min, or about 15 min, optionally at room temperature or 37 degrees Celsius.
26. The composition of any one of claims 1-23 wherein the monoclonal antibody or antigen-binding fragment thereof; or the humanized form or

variant thereof comprises the nucleic acid binding pocket of SEQ ID NOS:92 or 93.

27. The composition of any one of claims 1-23 wherein the amino acid residue corresponding with D31 of SEQ ID NO: 15 or N31 of SEQ ID NO: 16 is substituted with R.

28. The composition of any one of claims 1-23 wherein the amino acid residue corresponding with D31 of SEQ ID NO: 15 or N31 of SEQ ID NO: 16 is substituted with L.