



# Summary of Material Changes

## Apex Clearing Wrap Fee Brochure

Consistent with SEC rules, annual updates that are material in nature are required to be provided to all clients of First Affirmative Financial Network, LLC (First Affirmative) through a “Material Changes” document within 120 days of the close of the firm’s fiscal year, which is the calendar year. Throughout the year, all clients will be provided with additional information about material changes, as necessary.

This summary of the material changes to the Wrap Fee Brochure (Summary of Material Changes) is intended to provide you with sufficient information to determine whether you would like to review the Disclosure Brochure in its entirety.

You can obtain an electronic copy of the current Wrap Fee Brochure and this Summary of Material Changes in a publicly accessible area on the First Affirmative website at [www.firstaffirmative.com](http://www.firstaffirmative.com) or by contacting First Affirmative’s Chief Compliance Officer, Kathy Lewis, at 719.660-6157 or [kathylewis@firstaffirmative.com](mailto:kathylewis@firstaffirmative.com).

Additional information about First Affirmative is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search the SEC’s website for information about a registered investment advisor (RIA) by using the RIA’s unique identifying number known as a “CRD number.” First Affirmative’s CRD number is 109036.

First Affirmative’s suite number has changed. Our new address is 5475 Mark Dabling Blvd., Suite 320, Colorado Springs, CO 80918.