

Summary of Material Changes to the Disclosure 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) via 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 is a summary of the material changes to the Disclosure Brochure (Summary of Material Changes) 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 Disclosure Brochure and this Summary of Material Changes in a publicly accessible area on the First Affirmative website at www.firstaffirmative.com or by contacting First Affirmative's Chief Compliance Officer, Kathy Lewis, at 703-245-5830 or kathylewis@firstaffirmative.com.

Additional information about First Affirmative also is available on the SEC's website at 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.

There have been no material changes to the First Affirmative Financial Network, LLC Disclosure Brochure in 2019.