



Summary of Material Changes to the ADV 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) 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 Disclosure 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 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 719.478.7054 or kathy@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.

Item 4: Services, Fees, and Compensation

In addition to acting as a fiduciary for you and your accounts under the Investment Advisers Act of 1940, when we provide investment advice to you regarding your retirement account or individual retirement account, we are fiduciaries within the meaning of Title I of Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate within the Prohibited Transaction Exemption (PTE-2020-02) that requires us to act in your best interest and not put our interest ahead of yours.

Item 6: Portfolio Manager Selection and Evaluation

A conflict of interest may arise when we make recommendations regarding your retirement plan accounts. First Affirmative is required to inform you about the options you have for rollovers.