



Summary of Material Changes to the 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 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 719.660.6157 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.

There are no material changes to report.