



# Formative

## **Summary of Material Changes to the Goldman Sachs Wrap Fee Brochure, Appendix 1A**

*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 DBA Formative (“Formative”) 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 Goldman Sachs Wrap Fee Brochure, Appendix 1A and ADV Disclosure Brochure (Summary of Material Changes) is intended to provide you with sufficient information to determine whether you would like to review the Goldman Sachs Wrap Fee Brochure, Appendix 1A and ADV Disclosure Brochure in their entirety.

You can obtain an electronic copy of the current Goldman Sachs Wrap Fee Brochure, Appendix 1A and ADV Disclosure Brochure and this Summary of Material Changes in a publicly accessible area on the Formative website at [www.firstaffirmative.com](http://www.firstaffirmative.com) or by contacting Formative’s Chief Compliance Officer, Kathy Lewis, at 719-660-6157 or [kathylewis@firstaffirmative.com](mailto:kathylewis@firstaffirmative.com).

Additional information about Formative is 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.” Formative’s CRD number is 109036.

### **Material Change**

First Affirmative Financial Network, LLC is doing business as (DBA) Formative.