
Your Advisor, Now Backed by a Team of Experts

Your advisor is joining Formative, a national investment advisory firm built to help advisors provide the best possible experience for you. As a part of Formative, your advisor now has a full team of experts behind them in financial planning, tax strategy, estate planning, insurance, and investment management, all working together to deliver the best outcomes for you and your family.

That's what the name Formative is about. We provide the support your advisor needs to help you navigate all of life's formative moments by focusing on understanding what matters most to you and helping you figure out how your wealth can better reflect your values in your life and your community.

Built on a Strong Foundation

First Affirmative has been a pioneer in values-aligned financial advice for over 35 years, building a network of 70 advisors and deep expertise in aligning investments with client values. First Affirmative's legacy, community, and operational expertise now form the foundation of Formative.

YourStake, the technology platform behind Formative, was founded in 2019 to give financial advisors better tools for delivering personalized, values-aligned advice. YourStake powers hundreds of advisors with an integrated technology suite to more efficiently deliver personalized advice and investments – all of which is now available to your advisor through Formative.

What This Means for You

By joining Formative, your advisor gains a full team of specialists and modern infrastructure without changing the personal relationship you already trust. Here's what that looks like in practice:

- **Comprehensive Planning**
A team of financial planners, tax strategists, and estate planning professionals, working with your advisor to present you with deeper, more coordinated guidance.
- **Modern Investment Platform**
Access to custom portfolios, tax management, and impact investments.
- **Simpler Experience**
Everything is coordinated in one place, which means less paperwork, no repeating yourself, and a smoother experience overall.
- **More Time With Your Advisor**
With operations and administration handled by Formative, your advisor can dedicate more of their time to what matters most: understanding your life and helping you reach your goals.

What Stays the Same

Your advisor chose Formative because it gives them a deeper bench of resources and expertise to better serve you. Your advisor will walk you through any details specific to your situation, and is happy to answer any questions along the way.