



Investing for a Sustainable Future

Required Disclosure from Your Retirement Plan Advisor

March 24, 2017

ERISA 408(b)(2) Fee Disclosure

This Disclosure provides an overview of the investment advisory services provided by First Affirmative Financial Network, LLC ("First Affirmative") and the fees and other compensation charged for or otherwise related to such services, attributable to your retirement plan. All providers of services to 401(k) or other plans governed by the Employee Retirement Income Security Act (ERISA) that earn more than \$1,000.00 are required to make explicit disclosures of compensation received directly or indirectly.

This Disclosure is meant to be read in conjunction with First Affirmative's current Form ADV Part 2A Disclosure, which provides detailed information regarding First Affirmative's investment advisory services, fees, personnel, other business activities and financial industry affiliates, and potential conflicts of interest. The Form ADV Part 2A Disclosure can be found on the First Affirmative website, <http://www.firstaffirmative.com/about-us/adv-brochure/>.

Under ERISA, a plan's sponsor or other responsible fiduciary has a fiduciary responsibility to prudently select and monitor those hired to provide services to the plan, and their related fees and compensation, to ensure, among other things, that the compensation received by the service provider is reasonable in light of the services provided. Your Plan may also receive services from another service provider, such as a third-party administrator or recordkeeper, which are outside the scope of this Disclosure. For information on those services and related fees and expenses, please reference the disclosure documents specifically relating to those services or contact that service provider. If you have any questions concerning this Disclosure or the information provided to you concerning our services and compensation, or otherwise require any of the documents referenced in this Disclosure, please contact First Affirmative at 719-636-1045 ext. 119.

Fiduciary Status

Certain services are provided as fiduciary to the plan based on applicable legal definitions under ERISA. First Affirmative's Form ADV Part 2A Disclosure provides full discussion of First Affirmative's fiduciary status.

Compensation

Clients should refer to their Investment Advisory Services Agreement and the related fee schedule for details of the fees to be directly charged. Further information on indirect compensation, if applicable, is available in First Affirmative's Form ADV Part 2A Disclosure.

First Affirmative receives direct compensation deducted directly from the Plan.

Services

A discussion of services First Affirmative provides is provided in the Form ADV Part 2A Disclosure.

Termination

First Affirmative does not charge an additional fee upon termination of an account. Form ADV Part 2A Disclosure provides a detailed explanation of the process by which an account may be terminated.