

AFINITIV LLC: CUSTOMER RELATIONSHIP SUMMARY

August 24th, 2022

Afinitiv LLC is an investment advisor, founded in 2019 and registered with the Securities and Exchange Commission (SEC) to provide discretionary investment advice. We do not provide legal; accounting; insurance; loans (or loan advice); or brokerage services. As an investor it is important you understand that there may be separate fees for brokerage services, which are provided by a third party.

Investors, such as yourself, are encouraged to use the free and simple tools available to research firms and financial professionals at <https://www.investor.gov>, which also provides educational materials about investing.

What investment services and advice can you provide me?

Our firm provides online automated investment advice, also known as 'robo advice'. This allows you to complete one of our online questionnaires, receive an investment recommendation on the basis of the answers you provided, which we will then implement for you. Once your account is funded, the underlying asset allocation and specific investments held in your account will be chosen by our investment committee. We do not offer other forms of advice, however we may provide general guidance, information and education to you, which you may find helpful.

The advantage to you is that we will monitor your account and make decisions on your behalf, such as what to invest in - and when to buy, or sell. The way in which we make decisions regarding the investments in your portfolio will be based on your answers provided to our questionnaire during the sign up process.

More detailed information can be found in our Firm Brochure (ADV Part 2A) and the How we invest and FAQ sections on our website (<https://www.afinitiv.com/home>).

CONVERSATION STARTERS, please ask us...

Given my financial situation, should I choose an investment advisory service? Why or why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

The fee associated with our services is assessed as an annualized asset-based Advice Fee, based on the average daily balance during the previous month: billed monthly in arrears at a rate of between 0.75% and 2% per year depending on individual circumstances (\$75 to \$200 per year per \$10,000 invested), please note this means the more assets you have invested with us, the more you will pay. You may also pay a brokerage fee directly to a broker dealer whenever an investment is bought, or sold.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

What are your legal obligations to me when acting as my investment adviser?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money may create some conflicts with your interests, you should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means:

The firm's related persons may buy or sell securities that are similar, or different from those recommended to you, and this may pose a conflict of interest. We mitigate this conflict by ensuring that we have policies and procedures in place to ensure that the firm or a related person will not receive preferential treatment over a client. Please see the ADV Part2 (Firm Brochure) on our website for further details.

How do your financial professionals make money?

The finance professionals at Afinitiv earn money solely from the Advice Fee you pay, they do not - and will never - receive commissions or sales incentives from any third party in relation to the investment advice we provide.

CONVERSATION STARTERS, please ask us...

"Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?"

How might your conflicts of interest affect me, and how will you address them?

Do you or your financial professionals have legal or disciplinary history?

No, none of our staff or affiliates have a legal or disciplinary history. Retail investors, such as yourself, are encouraged to use the free and simple search tool available at <https://www.investor.gov/> to research advisors, Afinitiv can be searched using our CRD number: **305672**

CONVERSATION STARTER, please ask us...

As a finance professional, do you have any legal or disciplinary history? For what kind of conduct?

For further information and to request a copy of the relationship summary see:

Our website <https://afinitiv.com/>

Or email us team@afinitiv.com

CONVERSATION STARTERS, please ask us...

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?

Who can I talk to if I have concerns about how this person is treating me?"