

# **Affinia Financial Group, LLC**

**also dba  
Special Needs Financial Planning**

## **Form ADV Part 2A – Disclosure Brochure**

**Effective: September 15, 2021**

This Form ADV 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Affinia Financial Group, LLC (“Affinia” or the “Advisor” and also doing business as “Special Needs Financial Planning”). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (781) 365-8586.

Affinia is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information through Affinia to assist you in determining whether to retain the Advisor.

Additional information about Affinia and its Advisory Persons is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor’s firm name or CRD# 304665.



## Item 2 – Material Changes

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Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of Affinia. For convenience, the Advisor has combined these documents into a single disclosure document.

Affinia believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. Affinia encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

### Material Change

The following material changes have been made to this Disclosure Brochure since the last filing and distribution to Clients:

- The Advisor has amended the language in items 5 and 10 to reflect updates with how insurance business is conducted.
- The Advisor has amended Item 5.E and Item 10 to reflect the updated broker dealer its Advisory Persons are affiliated with.
- The Advisor has amended the language in Item 12. Please see Item 12 for additional information.
- The Advisor has amended the language in Item 15. Please see Item 15 for additional information.
- The Advisor is transitioning Client assets to the Fidelity Brokerage Services LLC. For additional information, please see Item 5, 12 and 14, respectively.
- The Advisor has amended Item 4 of this Disclosure Brochure to reflect its quarterly billing cycle.
- The Advisor has amended this Disclosure Brochure to include the use of Independent Managers. Please see Items 4, 5 and 10, respectively.

### Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs in the business practices of Affinia.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD #304665. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (781) 365-8586.

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## Item 4 – Advisory Services

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### A. Firm Information

Affinia Financial Group, LLC (“Affinia” or the “Advisor” and also doing business as “Special Needs Financial Planning”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). Affinia which is organized as a limited liability company under the laws of the Commonwealth of Massachusetts in June 2019. Affinia is currently owned by John W. Nadworny (Managing Member and Chief Compliance Officer) and Cynthia R. Haddad (Principal). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Affinia.

### B. Advisory Services Offered

Affinia offers investment advisory services to high net worth individuals, families, trusts, estates, businesses, and retirement plans (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. Affinia’s fiduciary commitment is further described in the Advisor’s Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

#### Investment Management Services

Affinia provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary and non-discretionary investment management and related advisory services.

Affinia works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy. Affinia will then construct an investment portfolio, consisting of low-cost mutual funds, exchange-traded funds (“ETFs”), individual equities and individual bonds. The Advisor may also utilize options, private investments and other types of investments, as appropriate, to meet the needs of certain Clients. The Advisor may retain certain legacy investments based on portfolio fit and/or tax considerations.

Affinia’s investment strategies are primarily long-term focused, but the Advisor may buy, sell or re-allocate investments that have been held for less than one year to meet the objectives of the Client or due to market conditions. Affinia will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Affinia evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Affinia may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Affinia may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. Affinia may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

At no time will Affinia accept or maintain custody of a Client’s funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed with the designated account[s] at the Custodian, pursuant to the terms of the advisory agreement. Please see Item 12 - Brokerage Practices.

Certain legacy Clients may be eligible for the Multi-Bank Insured Cash Account (“ICA”) Program through LPL. If the Clients account is eligible for the ICA program, the Client will authorize and direct LPL to automatically

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deposit available cash balances (from securities transactions, dividend and interest payments, deposits and other activities) in the account into interest-bearing Federal Deposit Insurance Corporation (“FDIC”) insured deposit accounts (“Deposit Accounts”) at one or more banks or other depository institutions participating in the ICA Program (each, a “Bank”). Please see Item 8 – Risk of loss for additional information on the ICA program.

#### Use of Independent Managers

Affinia will recommend that Clients utilize one or more unaffiliated investment managers or investment platforms (collectively “Independent Managers”) for all or a portion of a Client’s investment portfolio, based on the Client’s needs and objectives. The Advisor will perform initial and ongoing oversight and due diligence over each Independent Manager to ensure the strategy remains aligned with Clients investment objectives and overall best interests. The Advisor will also assist the Client in the development of the initial policy recommendations and managing the ongoing Client relationship. The Client will be provided with the Independent Manager’s Form ADV Part 2A - Disclosure Brochure (or a brochure that makes the appropriate disclosures).

#### Retirement Plan Advisory Services

Affinia provides retirement plan advisory services on behalf of the retirement plans (each a “Plan”) and the company (the “Plan Sponsors”) The Advisor’s retirement plan advisory services are designed to assist the Plan Sponsor in meeting its fiduciary obligations to the Plan and its Plan Participants. Each engagement is customized to the needs of the Plan and Plan Sponsor. Services generally include:

- Investment Management
- Performance Reporting

These services are provided by Affinia serving in the capacity as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). In accordance with ERISA Section 408(b)(2), the Plan Sponsor is provided with a written description of Affinia’s fiduciary status, the specific services to be rendered and all direct and indirect compensation the Advisor reasonably expects under the agreement.

#### Financial Planning Services

Affinia will typically provide a variety of financial planning services to Clients, pursuant to a written financial planning agreement. Services are offered in several areas of a Client’s financial situation, depending on their goals and objectives.

Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation based on the Client’s financial goals and objectives. This planning or consulting may encompass one or more areas of need, including, but not limited to investment planning, retirement planning, estate planning, personal savings, education savings, insurance needs, special needs and other areas of a Client’s financial situation.

A financial plan developed for or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs.

Affinia may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client’s financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any

recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

#### Consulting Services

The Advisor will under certain circumstances provide consulting services to other investment advisors not affiliated with Affinia. In these engagements Affinia will enter into an agreement with the other advisor outlining the services to be provided. These services will generally include the development of a financial planning strategy, communicating with clients to obtain client directions, investment objectives, investment recommendations, notices and instructions and communicating this information with the advisor, as well as meeting with clients to discuss overall planning goals. The advisor holds final discretion on whether to implement any changes recommended by the Advisor.

#### **C. Client Account Management**

Prior to engaging Affinia to provide investment advisory services, each Client is required to enter into one or more advisory agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – Affinia, in connection with the Client, will develop a strategy that seeks to achieve the Client's goals and objectives.
- Asset Allocation – Affinia will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Affinia will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Affinia will provide investment management and ongoing oversight of the Client's portfolio.

#### **D. Wrap Fee Programs**

Affinia includes securities transaction fees (herein "Covered Costs") together with its investment advisory fees. Including these fees into a single asset-based fee is considered a "Wrap Fee Program". The Advisor customizes its investment management services for its Clients. The Advisor sponsors the Affinia Wrap Fee Program solely as a supplemental disclosure regarding the combination of fees. Depending on the level of trading required for the Client's account[s] in a particular year, the Client may pay more or less in total fees than if the Client paid its own transaction fees. Please see Appendix 1 – Wrap Fee Program Brochure, which is always included as a supplement to this Disclosure Brochure.

#### **E. Assets Under Management**

As of December 31, 2020 Affinia manages \$335,798,299 in Client assets, \$311,138,583 of which are managed on a discretionary basis and \$4,659,716 on a non-discretionary basis. Clients may request more current information at any time by contacting the Advisor.

### **Item 5 – Fees and Compensation**

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The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client shall sign one or more agreements that detail the responsibilities of Affinia and the Client.

#### **A. Fees for Advisory Services**

##### Investment Management Services

Investment advisory fees are paid quarterly, in advance of each quarterly billing cycle, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the prior quarterly billing cycle. Investment advisory fees range up to 1.50% based on several factors, including, but not limited to: the services offered to the Client, the complexity of the services to be provided, the level of Client assets managed by the Advisor, and/or the overall relationship with the Advisor.

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The investment advisory fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be determined at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by Affinia will be independently valued by the Custodian. While Affinia is not authorized by the client pursuant to the terms of the investment advisory agreement to value portfolio securities, Affinia will perform testing to review the accuracy of the securities valuations provided by the Custodian as outlined in the Advisor's policies and procedures.

Clients may make additions to and withdrawals from their account[s] at any time, subject to Affinia's right to terminate an account. Additions may be in cash or securities provided that Affinia reserves the right to liquidate any transferred securities or decline to accept particular securities into a Client's account[s]. Clients may withdraw account assets on notice to Affinia, subject to the usual and customary securities settlement procedures. However, Affinia designs its portfolios as long-term investments and the withdrawal of assets may impair the achievement of a Client's investment objectives. Affinia may consult with its Clients about the options and ramifications of transferring securities. However, Clients are advised that when transferred securities are liquidated, they are subject to transaction fees, fees assessed at the mutual fund level (i.e. contingent deferred sales charge) and/or tax ramifications.

#### Use of Independent Managers

As noted in Item 4, the Advisor may implement all or a portion of a Client's investment portfolio utilizing one or more Independent Managers. To eliminate any conflict of interest, the Advisor does not earn any compensation from an Independent Manager. The Advisor will only earn its investment advisory fee as described above. The Advisor will allocate a portion of the advisory fee collected to the Independent Manager pursuant to the terms of the executed agreement between the Advisor and the Independent Manager. The total blended fee, including the Advisor's fee and the Independent Manager's fee, will not exceed 2.00% annually.

#### Retirement Plan Advisory Services

Fees for retirement plan advisory services are charged an annual asset-based fee of up to 1.50%, and are billed in advance, pursuant to the terms of the retirement plan advisory agreement. Retirement plan advisory fees are based on the market value of assets under management at the end of the prior quarterly billing cycle. Fees are determined based on the size and complexity of the Plan.

#### Financial Planning Services

Affinia offers financial planning services through several types of engagement methods. The Advisor offers its services either on an hourly basis, a fixed project fee or an ongoing engagement. For Clients that engage Affinia for ongoing investment management services, the Advisor may include financial planning services as part of a wealth management engagement and fee. Hourly financial planning is billed at an hourly rate of up to \$500 per hour. The Advisor's planning fee is based on the complexity of the services to be provided and the experience level of the Advisory Person providing the services. Fixed fee engagements are determined based on the expected number of hours to complete the engagement at the determined hourly rate. Ongoing engagements are determined based on the scope of services provided throughout the year. Fees may be determined at the sole discretion of the Advisor. An estimate for total hours and/or total costs will be provided to the Client prior to engaging for these services.

### **B. Fee Billing**

#### Investment Management Services

Investment advisory fees are calculated by a third-party platform and deducted from the Client's account[s] at Fidelity Brokerage Services LLC. When Client assets are held at LPL Financial LLC, investment advisory fees are calculated by the Custodian and deducted from the Client's account[s] at the Custodian. The Client shall instruct the Custodian to automatically deduct the investment advisory fee from the Client's account[s] for each billing period and pay the investment advisory fee[s] to the Advisor. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with Affinia at the end of the prior quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on

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the custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting advisory fees to be deducted by Affinia to be paid directly from their account[s] held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

#### Use of Independent Managers

For Client accounts implemented through an Independent Manager, the Client's overall fees may include Affinia's investment advisory fee (as noted above) plus investment management fees and/or platform fees charged by the Independent Manager[s], as applicable. In certain instances, the Independent Manager or the Advisor may assume responsibility for calculating the Client's fees and deduct all fees from the Client's account[s].

#### Retirement Plan Advisory Services

Retirement plan advisory fees may be directly invoiced to the Plan Sponsor or deducted from the assets of the Plan, depending on the terms of the retirement plan advisory agreement.

#### Financial Planning Services

Financial planning fees for hourly and fixed fee financial planning engagements may require an advance payment of fees up to 100% of the expected total cost of the engagement. Upon completion of the engagement deliverable[s], the remaining balance of the engagement fees shall be invoiced by the Advisor and are due upon receipt of the invoice. Fees for ongoing financial planning engagements may require an initial deposit or the initial financial planning fee to be paid in full at the start of the engagement. Upon completion of the engagement deliverable[s], the remaining balance of the engagement fees shall be invoiced by the Advisor and are due upon receipt of the invoice. Ongoing planning fees are billed in advance of each quarter or 90-day period, pursuant to the terms of the financial planning agreement. The Advisor does not collect advance fees of \$1,200 or more for any services that will be completed six (6) months or more in the future.

### **C. Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties in connection with investments made on behalf of the Client's account[s]. Affinia includes Covered Costs as part of its overall investment advisory fee through the Affinia Wrap Fee Program. Securities transaction fees for Client-directed trades may be charged back to the Client. Please see Item 4.D. above as well as Appendix 1 – Wrap Fee Program Brochure. The Client may also incur other costs assessed by the Custodian or other parties for account related activity fees, such as wire transfer fees, fees for trades executed away from the Custodian (if applicable) and other fees.

In addition, all fees paid to Affinia for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of Affinia, but would not receive the services provided by Affinia which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Affinia to fully understand the total fees to be paid.

#### Multi-Bank Insured Cash Account ("ICA") Program

As previously mentioned in Item 4 above Clients may be eligible for the ICA program. For more specific information about the terms and conditions of the ICA program, please see the ICA Disclosure Booklet available from the Advisor or on [lpl.com/disclosures.html](http://lpl.com/disclosures.html). LPL receives a fee equal to a percentage of the average daily deposit balance in the ICA. The fee paid to LPL may be at an annual rate of up to an average of 400 basis points as applied across all ICA deposit accounts taken in the aggregate.

## **D. Advance Payment of Fees and Termination**

### Investment Management Services

Affinia is compensated for its services in advance of the quarter, in which investment advisory services are rendered. Either party may request to terminate the investment advisory agreement with Affinia, at any time, by providing advance written notice to the other party. The Client shall be responsible for investment advisory fees up to and including the effective date of termination. Upon termination, the Advisor will promptly refund any unearned, prepaid advisory fees. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's prior consent.

### Use of Independent Managers

In the event that the Advisor has determined that an Independent Manager is no longer in the Client's best interest, the Advisor will have the discretion to terminate the relationship with the Independent Manager. The terms for termination are set forth in the respective agreements between the Advisor and the Independent Managers.

### Retirement Plan Advisory Services

Either party may request to terminate the services with Affinia in whole or in part, by providing advance written notice to the other party. The Client shall be responsible for retirement plan advisory fees up to and including the effective date of termination. The Advisor will refund any unearned, prepaid retirement plan advisory fees from the effective date of termination to the end of the quarter. The Client's retirement plan advisory agreement with the Advisor is non-transferable without the Client's prior consent.

### Financial Planning Services

Affinia may be partially compensated for its financial planning services in advance of providing services. Either party may terminate the financial planning agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Client shall be responsible for planning fees based on the hours incurred or in the event of a fixed fee engagement, the percentage of the engagement deliverables completed. For ongoing planning services, fees are prorated up to and including the effective day of termination. Upon termination, the Advisor will refund any unearned, prepaid fees. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

## **E. Compensation for Sales of Securities**

Affinia does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above.

Certain Advisory Persons of Affinia are also Registered Representatives of Purshe Kaplan Sterling ("PKS"), a securities broker-dealer, and a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). In one's separate capacity as a Registered Representative of PKS, an Advisory Person will implement securities transactions under PKS and not through Affinia. In such instances, an Advisory Person will receive commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products. Compensation earned by an Advisory Person in one's capacity as a Registered Representative is separate and in addition to Affinia's advisory fees. This practice presents a conflict of interest because Advisory Persons who are Registered Representatives may have an incentive to effect securities transactions for the purpose of generating commissions rather than solely based on your needs. The Advisor mitigates this conflict in two ways. First, Clients are under no obligation, contractually or otherwise, to purchase securities products through one of our Advisory Persons. Second, Affinia will not charge an ongoing investment advisory fee on any assets implemented in the separate capacity of one of our Advisory Persons. Please see Item 10 – Other Financial Industry Activities and Affiliations.

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Affinia is also a licensed insurance agency and Advisory Persons, in their separate capacities, are licensed insurance professionals. Affinia and its Advisory Persons will recommend the purchase of certain insurance products on a commissionable basis. Affinia will earn commission-based compensation for selling insurance products, including insurance products sold to Clients. Insurance commissions earned by Affinia are separate and in addition to advisory fees. This practice presents a conflict of interest because Affinia and its Advisory Persons have an incentive to recommend insurance products to Clients for the purpose of generating commissions rather than solely based on the Client's needs. Clients are under no obligation to purchase insurance products through Affinia. Please see Item 10 – Other Financial Industry Activities and Affiliations.

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## **Item 6 – Performance-Based Fees and Side-By-Side Management**

Affinia does not charge performance-based fees for its investment advisory services. The fees charged by Affinia are as described in Item 5 – Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client.

Affinia does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

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## **Item 7 – Types of Clients**

Affinia provides investment advisory services to high net worth individuals, families, trusts, estates, businesses, and retirement plans. Affinia does not impose a minimum account or relationship size.

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## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

### **A. Methods of Analysis**

Affinia primarily employs fundamental and technical analysis methods in developing investment strategies for its Clients. Research and analysis from Affinia are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

*Fundamental analysis* utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

*Technical analysis* involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that Affinia will be able to accurately predict such a reoccurrence.

As noted above, Affinia generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Affinia will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Affinia may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

## **B. Risk of Loss**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Affinia will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment and financial goals.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing a Client's account[s]. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process.

Following are some of the risks associated with the Advisor's investment strategies:

*Market Risks* – The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

*ETF Risks* – The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

*Bond ETFs* – Bond ETFs are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

*Mutual Fund Risks* – The performance of mutual funds are subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

*Options Contracts* – Investments in options contracts have the risk of losing value in a relatively short period of time. Option contracts are leveraged instruments that allow the holder of a single contract to control many shares of an underlying stock. This leverage can compound gains or losses.

*Margin Borrowings* – The use of short-term margin borrowings may result in certain additional risks to a Client. For example, if securities pledged to brokers to secure a Client's margin accounts decline in value, the Client

could be subject to a "margin call", pursuant to which it must either deposit additional funds with the broker or be the subject of mandatory liquidation of the pledged securities to compensate for the decline in value.

*Alternative Investments (Limited Partnerships)* – The performance of alternative investments (limited partnerships) can be volatile and may have limited liquidity. An investor could lose all or a portion of their investment. Such investments often have concentrated positions and investments that may carry higher risks. Client should only have a portion of their assets in these investments.

*Interest Risk and the ICA Program* – Clients will receive the same interest rates on all funds regardless of the Bank in which it is held. Interest will accrue daily on balances from the day funds are deposited into a Bank through the business day preceding the date of withdrawal from that Bank. Interest will be compounded daily and credited monthly. This process is described in more detail in the ICA Disclosure Booklet, which can be made available from by the Advisor or on [lpl.com/disclosures.html](http://lpl.com/disclosures.html). The interest rates paid are determined by the amount the Banks are willing to pay minus the fees paid to LPL Financial and other parties for administering the program. The interest rates accruing on funds may change as frequently as daily without prior notice. The most up-to-date interest rates are found on [lpl.com/disclosures.html](http://lpl.com/disclosures.html). Participation in the ICA Program may result in lower returns due to LPL's fee versus other bank deposit or money market investments. Please note: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. **Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.**

## **Item 9 – Disciplinary Information**

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**There are no legal, regulatory or disciplinary events involving Affinia or its management persons.** Affinia values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisory Persons are available on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 304665.

## **Item 10 – Other Financial Industry Activities and Affiliations**

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### Use of Independent Managers

As noted in Item 4, the Advisor may implement all or a portion of a Client's investment portfolio with one or more Independent Managers. The Advisor does not receive any compensation nor does this present a material conflict of interest. The Advisor will only earn its investment advisory fee as described in Item 5.A.

### Broker-Dealer Affiliation

As noted in Item 5, Advisory Persons of Affinia are also Registered Representatives of PKS. In an Advisory Person's separate capacity as a Registered Representative, an Advisory Person will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by an Advisory Person of Affinia. Neither Affinia nor its Advisory Persons will earn ongoing investment advisory fees in connection with any services implemented in an Advisory Person's separate capacity as a Registered Representative. Under supervision by PKS, PKS may have access to certain confidential information of the Client, including, but not limited to financial information, investment objectives, transactions and holdings information. Please see our Privacy Policy, which is included with this Disclosure Brochure.

### Insurance Agency Affiliations

As noted in Item 5.E, Affinia is also a licensed insurance agency and Advisory Persons, in their separate capacities, are licensed insurance professionals. Affinia and its Advisory Persons will recommend the purchase

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of certain insurance products on a commissionable basis. Affinia will earn commission-based compensation for selling insurance products, including insurance products sold to Clients. Insurance commissions earned Affinia are separate and in addition to advisory fees. This practice presents a conflict of interest because Affinia and its Advisory Persons have an incentive to recommend insurance products to Clients for the purpose of generating commissions rather than solely based on the Client's needs. Clients are under no obligation to purchase insurance products through Affinia.

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## **Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

### **A. Code of Ethics**

Affinia has implemented a Code of Ethics that defines the Advisor's fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Affinia ("Supervised Persons"). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to the Client. Affinia and its personnel owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Affinia Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (781) 365-8586.

### **B. Personal Trading with Material Interest**

Affinia allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Affinia does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. Affinia does not have a material interest in any securities traded in Client accounts.

### **C. Personal Trading in Same Securities as Clients**

Affinia allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls) and personal securities reporting procedures. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by Affinia requiring reporting of personal securities trades by its employees for review by the Chief Compliance Officer ("CCO"). The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

### **D. Personal Trading at Same Time as Client**

While Affinia allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterward. **At no time will Affinia transact in any security to the detriment of any Client.**

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## **Item 12 – Brokerage Practices**

### **A. Recommendation of Custodian[s]**

Affinia does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize Affinia to direct trades to the Custodian as agreed in the investment advisory agreement and account forms provided by the Custodian. Further, Affinia does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where Affinia does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a custodian not recommended by Affinia. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not

engaged. Affinia may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and its reputation and/or the location of the Custodian's offices.

Affinia will generally recommend that Clients establish their account[s] at Fidelity Investments ("Fidelity"), a FINRA-registered broker-dealer and member SIPC. The Client selected Custodian will serve as the Client's "qualified custodian". Affinia maintains an institutional relationship with Fidelity, whereby the Advisor receives economic benefits from the custodian. Please see Item 14 below.

As registered representatives of PKS, the Advisor may be limited in using other broker-dealers/custodians as PKS must approve the use of any outside broker-dealer/custodian.

Following are additional details regarding the brokerage practices of the Advisor:

**1. Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with the broker-dealer/custodian in exchange for research and other services. Affinia does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian, but does receive economic benefits from LPL Financial. Please see Item 14 below.

**2. Brokerage Referrals** - Affinia does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.

**3. Directed Brokerage** - All Clients are serviced on a "directed brokerage basis", where Affinia will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). In selecting the Custodian, Affinia will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the designated Custodian.

## **B. Aggregating and Allocating Trades**

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Affinia will execute its transactions through an unaffiliated broker-dealer selected by the Client.

Affinia may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts in the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Clients' accounts.

## **Item 13 – Review of Accounts**

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### **A. Frequency of Reviews**

Securities in Client accounts are monitored on a regular and continuous basis by Principals of Affinia and periodically by the CCO. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

### **B. Causes for Reviews**

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify Affinia if changes

occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

### **C. Review Reports**

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

## **Item 14 – Client Referrals and Other Compensation**

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### **A. Compensation Received by Affinia**

#### Participation in Institutional Advisor Platform (LPL Financial)

Affinia has established institutional relationship with LPL Financial to assist the Advisor in managing Client account[s]. The Advisor receives access to software and related support as part of its relationship with LPL Financial. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of the Custodian over one that does not furnish similar software, systems support, or services. Additionally, the Advisor may receive the following benefits from LPL Financial: financial start-up support; reimbursement to Clients for transfer costs to the platform/custodian; financing services, receipt of duplicate Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; and access to an electronic communication network for Client order entry and account information.

#### Participation in Institutional Advisor Platform (Fidelity)

Affinia has established institutional relationship with Fidelity to assist the Advisor in managing Client account[s]. The Advisor receives access to software and related support as part of its relationship with Fidelity. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of the Custodian over one that does not furnish similar software, systems support, or services. Additionally, Affinia has received financial support from Fidelity to assist the Advisor in the launch of its advisory form. The following benefits are also received from Fidelity: reimbursement to Clients for transfer costs to the platform/custodian; financing services, receipt of duplicate Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; and access to an electronic communication network for Client order entry and account information.

### **B. Client Referrals from Solicitors**

Affinia does not engage paid solicitors for Client referrals.

## **Item 15 – Custody**

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Affinia does not accept or maintain custody of any Client accounts, except for the authorized deduction of the advisor's fee and certain money movement authority as described below. All Clients must place their assets with a "qualified custodian". Clients are required to engage the Custodian to retain their funds and securities and direct Affinia to utilize that Custodian for the Client's security transactions. Clients should review statements provided by the Custodian and compare to any reports provided by Affinia to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.



If the Client gives the Advisor authority to move money from one account to another account, the Advisor may have custody of those assets. In order to avoid additional regulatory requirements, the Custodian and the Advisor have adopted safeguards to ensure that the money movements are completed in accordance with the Client's instructions.

### **Item 16 – Investment Discretion**

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Affinia generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. In such instances, purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Affinia. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by Affinia will be in accordance with each Client's investment objectives and goals. Clients may also engage Affinia on a non-discretionary basis or with certain limitations of guidelines with respect to purchases and sales of investments. The Client shall authorize the level of discretion by executing the applicable investment advisory agreement[s].

### **Item 17 – Voting Client Securities**

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Affinia does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

### **Item 18 – Financial Information**

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Neither Affinia, nor its management, have any adverse financial situations that would reasonably impair the ability of Affinia to meet all obligations to its Clients. Neither Affinia, nor any of its Advisory Persons, has been subject to a bankruptcy or financial compromise. Affinia is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees of \$1,200 or more for services to be performed six months or more in advance.

# **Affinia Financial Group, LLC dba Special Needs Financial Planning**

## **Form ADV Part 2A – Appendix 1 ("Wrap Fee Program Brochure")**

**Effective: September 15, 2021**

This Form ADV2A - Appendix 1 ("Wrap Fee Program Brochure") provides information about the qualifications and business practices for Affinia Financial Group, LLC ("Affinia" or the "Advisor" and also doing business as "Special Needs Financial Planning") services when offering services pursuant to a wrap program. This Wrap Fee Program Brochure shall always be accompanied by the Affinia Disclosure Brochure, which provides complete details on the business practices of the Advisor. If you did not receive the complete Affinia Disclosure Brochure or you have any questions about the contents of this Wrap Fee Program Brochure or the Affinia Disclosure Brochure, please contact the Advisor at (781) 365-8586.

Affinia is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). The information in this Wrap Fee Program Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Wrap Fee Program Brochure provides information about Affinia to assist you in determining whether to retain the Advisor.

Additional information about Affinia and its Advisory Persons is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for the Advisor's firm name or CRD# 304665.

## Item 2 – Material Changes

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Form ADV 2 – Appendix 1 provides information about a variety of topics relating to an Advisor’s business practices and conflicts of interest. In particular, this Wrap Fee Program Brochure discusses wrap fee programs offering by the Advisor.

### Material Changes

The following material changes have been made to this Disclosure Brochure since the last filing and distribution to Clients:

- The Advisor has updated the insurance disclosures. Please see item 9.
- The Advisor has amended Item 9 to reflect the change of broker dealer relationship with its Advisory Persons. Please see Item 9 for additional information.
- The Advisor is transitioning Client assets to the Fidelity Brokerage Services LLC. For additional information, please see Item 9.B.
- The Advisor has amended Item 4.C of this Wrap Brochure to reflect its quarterly billing cycle.
- The Advisor has amended this Disclosure Brochure to include the use of Independent Managers. Please see Items 4, 5 and 10, respectively.

### Future Changes

From time to time, the Advisor may amend this Wrap Fee Program Brochure to reflect changes in our business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Wrap Fee Program Brochure (along with the complete Affinia Disclosure Brochure) or a Summary of Material Changes shall be provided you annually and if a material change occurs in the business practices of Affinia.

At any time, you may view this Wrap Fee Program Brochure and the current Disclosure Brochure on-line at the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor’s firm name or CRD# 304665. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (781) 365-8586.

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### Affinia Financial Group, LLC

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## Item 4 – Services Fees and Compensation

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### A. Services

Affinia Financial Group, LLC (“Affinia” or the “Advisor”) provides customized investment advisory services for its Clients. This Wrap Fee Program Brochure is provided as a supplement to the Affinia Disclosure Brochure (Form ADV 2A). This Wrap Fee Program Brochure is provided along with the complete Disclosure Brochure to provide full details of the business practices and fees when selecting Affinia as your investment advisor.

As part of the investment advisory fees noted in Item 5 of the Disclosure Brochure, Affinia includes securities transaction fees (herein “Covered Costs”) as part of the overall investment advisory fee. Securities regulations often refer to this combined fee structure as a “Wrap Fee Program”. The Advisor sponsors the Affinia Wrap Fee Program.

The sole purpose of this Wrap Fee Program Brochure is to provide additional disclosure relating the combination of Covered Costs into the single “bundled” investment advisory fee. This Wrap Fee Program Brochure references back to the Affinia Disclosure Brochure in which this Wrap Fee Program Brochure serves as an Appendix.

**Please see Item 4 – Advisory Services of the Disclosure Brochure for details on Affinia’ investment philosophy and related services.**

### B. Program Costs

Advisory services provided by Affinia are offered in a wrap fee structure whereby Covered Costs are included in the overall investment advisory fee paid to Affinia. As the level of activity in a Client’s account[s] may vary from year to year, the annual cost to the Client may be more or less than engaging for advisory services where Covered Costs are borne separately by the Client. The cost of the Wrap Fee Program varies depending on services to be provided to each Client, however, the Client is not charged more if there is higher trading activity in the Client’s account[s]. A Wrap Fee structure presents a conflict of interest as the Advisor is incentivized to limit the number of trades placed in the Client’s account[s] or to utilize securities that do not have transaction fees..

**Please see Item 5 – Fees and Compensation of the Disclosure Brochure for complete details on fees.**

### C. Fees

As noted above, the Wrap Fee Program includes Covered Costs incurred in connection with the discretionary and non-discretionary investment management services provided by Affinia, as part of its overall investment advisory fee. Investment advisory fees are paid quarterly, in advance of each quarterly billing cycle, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the prior quarterly billing cycle. Investment advisory fees range up to 1.50% based on several factors, including, but not limited to: the services offered to the Client, the complexity of the services to be provided, the level of Client assets managed by the Advisor, and/or the overall relationship with the Advisor.

The investment advisory fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be determined at the sole discretion of the Advisor. The Client’s fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by Affinia will be independently valued by the designated Custodian. Affinia will not have the authority or responsibility to value portfolio securities.

Clients may make additions to and withdrawals from their account[s] at any time, subject to Affinia’ right to terminate an account. Additions may be in cash or securities provided that Affinia reserves the right to liquidate any transferred securities or decline to accept particular securities into a Client’s account[s]. Clients may withdraw account assets on notice to Affinia, subject to the usual and customary securities settlement procedures. However, Affinia designs its portfolios as long-term investments and the withdrawal of assets may impair the achievement of a Client’s investment objectives. Affinia may consult with its Clients about the options and ramifications of transferring securities. However, Clients are advised that when transferred securities are liquidated, they are subject to transaction fees, fees assessed at the mutual fund level (i.e. contingent deferred sales charge) and/or tax ramifications.

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Clients may incur certain fees or charges imposed by third parties in connection with investments made on behalf of the Client's account[s]. Under this Wrap Fee Program, Affinia includes securities transactions costs as part of its overall investment advisory fee.

In addition, all fees paid to Affinia for investment advisory services or part of the Wrap Fee Program are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. The Client will also incur other costs assessed by the Custodian or other parties for account related activity fees, such as wire transfer fees, fees for trades executed away from the Custodian (if applicable) and other fees. The Advisor does not control nor share in these fees. The Client should review both the fees charged by the fund[s] and the fees charged by Affinia to fully understand the total fees to be paid. Please see Item 5.C. – Other Fees and Expenses in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

#### **D. Compensation**

Affinia is the sponsor and portfolio manager of this Wrap Fee Program. Affinia receives investment advisory fees paid by Clients for participating in the Wrap Fee Program and pays the Covered Costs associated with the management of the Client's account[s].

### **Item 5 – Account Requirements and Types of Clients**

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Affinia provides investment advisory services to high net worth individuals, families, trusts, estates and businesses. Affinia does not impose a minimum account or relationship size; however its services are typically designed to meet the needs of high net worth Clients. Please see Item 7 – Types of Clients in the Disclosure Brochure for additional information.

### **Item 6 – Portfolio Manager Selection and Evaluation**

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#### **Portfolio Manager Selection**

Affinia serves as sponsor and as portfolio manager for the services under this Wrap Fee Program.

#### **Related Persons**

Affinia' Advisory Persons serve as portfolio managers for this Wrap Fee Program. Affinia does not serve as a portfolio manager for any third-party wrap fee programs.

#### **Performance-Based Fees**

Affinia does not charge performance-based fees.

#### **Supervised Persons**

Affinia Advisory Persons serve as portfolio managers for Client accounts, including the services described in this Wrap Fee Program Brochure. Details of the advisory services provided are included in Item 4.A. of the Disclosure Brochure.

#### **Methods of Analysis**

Please see Item 8 of the Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on the research and analysis methods employed by the Advisor.

#### **Risk of Loss**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Affinia will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account[s]. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

**Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. Please see Item 8.B. – Risk of Loss in the Disclosure Brochure for details on investment risks.**

### **Proxy Voting**

Affinia does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

### **Item 7 – Client Information Provided to Portfolio Managers**

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Affinia is the sponsor and sole portfolio manager for the Program. Please also see the Affinia Privacy Policy (included after this Wrap Fee Program Brochure).

### **Item 8 – Client Contact with Portfolio Managers**

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Affinia is a full-service investment management advisory firm. Clients always have direct access to the Portfolio Managers at Affinia.

### **Item 9 – Additional Information**

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#### **A. Disciplinary Information and Other Financial Industry Activities and Affiliations**

Affinia values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisory Persons are available on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 304665. Please see Item 9 of the Affinia Disclosure Brochure as well as Item 3 of each Advisory Person's Brochure Supplement (included with this Wrap Fee Program Brochure) for additional information on how to research the background of the Advisor and its Advisory Persons.

#### Other Financial Activities and Affiliations

*Broker-Dealer Affiliation* – As noted in Item 5 of the Disclosure Brochure, certain Advisory Persons of Affinia are also Registered Representatives of PKS. In an Advisory Person's separate capacity as a Registered Representative, an Advisory Person will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by an Advisory Person of Affinia. Neither Affinia nor its Advisory Persons will earn ongoing investment advisory fees in connection with any services implemented in an Advisory Person's separate capacity as a Registered Representative. Under supervision by PKS, PKS may have access to certain confidential information of the Client, including, but not limited to financial information, investment objectives, transactions and holdings information. Please see our Privacy Policy, which is included with this Disclosure Brochure.

*Insurance Agency Affiliations* – As noted in Item 5 of the Disclosure Brochure, Affinia is also a licensed insurance agency and Advisory Persons, in their separate capacities, are licensed insurance professionals. Affinia and its Advisory Persons will recommend the purchase of certain insurance products on a commissionable basis. Affinia will earn commission-based compensation for selling insurance products, including insurance products sold to Clients. Insurance commissions earned by Affinia are separate and in addition to advisory fees. This practice

presents a conflict of interest because Affinia and its Advisory Persons have an incentive to recommend insurance products to Clients for the purpose of generating commissions rather than solely based on the Client's needs. Clients are under no obligation to purchase insurance products through Affinia.

## **B. Code of Ethics, Review of Accounts, Client Referrals, and Financial Information**

Affinia has implemented a Code of Ethics that defines the Advisor's fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with the Affinia ("Supervised Persons"). Complete details on the Affinia Code of Ethics can be found under Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

### Review of Accounts

Client accounts are monitored on a regular and continuous basis by Advisory Persons of Affinia under the supervision of the Chief Compliance Officer ("CCO"). Details of the review policies and practices are provided in Item 13 of the Form ADV Part 2A – Disclosure Brochure.

### Other Compensation

*Participation in Institutional Advisor Platform* – Affinia has established an institutional relationship with LPL Financial and Fidelity (herein the "Custodian") to assist the Advisor in managing Client account[s]. The Advisor receives access to software and related support as part of its relationship with the Custodian. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of the Custodian over one that does not furnish similar software, systems support, or services. Additionally, the Advisor may receive the following benefits from the Custodian: financial start-up support; reimbursement to Clients for transfer costs to the platform/custodian; financing services, receipt of duplicate Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; and access to an electronic communication network for Client order entry and account information.

### Client Referrals from Solicitors

Affinia does not engage paid solicitors for Client referrals.

### Financial Information

Neither Affinia, nor its management has any adverse financial situations that would reasonably impair the ability of Affinia to meet all obligations to its Clients. Neither Affinia, nor any of its Advisory Persons, has been subject to a bankruptcy or financial compromise. Affinia is not required to deliver a balance sheet along with this Disclosure Brochure, as the firm does not collect advance fees of \$1,200 or more for services to be performed six months or more in advance. Please see Item 18 of the Form ADV Part 2A – Disclosure Brochure.

# Form ADV Part 2B – Brochure Supplement

for

**John W. Nadworny, CFP<sup>®</sup>, ChFC<sup>®</sup>, CTFA, CLU<sup>®</sup>**

Principal  
Investment Advisor Representative  
Chief Compliance Officer

**Effective: August 19, 2021**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of John W. Nadworny (CRD# 1605754) in addition to the information contained in the Affinia Financial Group, LLC (“Affinia” or the “Advisor”, CRD# 304665 and also doing business as “Special Needs Financial Planning”) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the content of the Affinia Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (781) 365-8586.

Additional information about Mr. Nadworny is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1605754.

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**Affinia Financial Group, LLC**

80 Blanchard Road, Suite 201, Burlington, MA 01803

Phone: (781) 365-8586 | <http://affiniafg.com>



## Item 2 – Educational Background and Business Experience

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John W. Nadworny, born in 1956, is dedicated to advising Clients of Affinia as a Principal and the Chief Compliance Officer. Mr. Nadworny earned a Masters in Computer Information Systems from Bentley University in 1988. Mr. Nadworny also earned a Master of Business Administration degree with a concentration in Finance from Babson College in 1980. Mr. Nadworny earned his Bachelor of Science degree in Geography/Urban Planning from Bridgewater State College in 1978. Additional information regarding Mr. Nadworny's employment history is included below.

### Employment History:

Principal, Investment Advisor Representative and Chief Compliance Officer, Affinia Financial Group, LLC	07/2019 to Present
Registered Representative, Purshe Kaplan Sterling Investments	04/2021 to Present
Registered Representative, LPL Financial LLC	05/2004 to 06/2021
Investment Advisor Representative, Shepherd Financial Partners, LLC	08/2015 to 09/2019
Investment Advisor Representative, LPL Financial LLC	01/2006 to 06/2017
Investment Advisor Representative, Bay Financial Advisors, Inc.	04/2004 to 08/2011
Investment Advisor Representative, Special Needs Financial Planning, LLC	02/2007 to 06/2011
Registered Representative, WS Griffith Securities, Inc.	08/1987 to 05/2004

### CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP® Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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#### Affinia Financial Group, LLC

80 Blanchard Road, Suite 201, Burlington, MA 01803

Phone: (781) 365-8586 | <http://affiniafg.com>

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### Chartered Financial Consultant® (ChFC®)

The Chartered Financial Consultant® (ChFC®) program prepares you to meet the advanced financial planning needs of individuals, professionals and small business owners. You'll gain a sustainable advantage in this competitive field with in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning. The ChFC® requires three years of full-time, relevant business experience, nine two-hour course specific proctored exams, and 30 hours of continuing education every two years. Holders of the ChFC® designation must adhere to The American College's Code of Ethics.

#### Program Objectives:

- Function as an ethical, competent and articulate practitioner in the field of financial planning
- Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies.
- Apply financial planning theory and techniques through the development of case studies and solutions.
- Apply in-depth knowledge in a holistic manner from a variety of disciplines; namely, estate planning, retirement planning or non-qualified deferred compensation.

#### Professional Designation: Certified Trust and Financial Advisor ("CTFA")

The CTFA certification is a voluntary certification given by the Institute of Certified Bankers ("ICB"), where an individual has met the minimum education, ethical, testing and experience required for this designation, which is centered on Trusts. Prerequisites for the CTFA is 3 years of wealth management experience and an ICB-approved wealth management training program, 5 years of wealth management experience and a bachelor's degree, or 10 years of wealth management experience. Other requirements include a professional recommendation from a manager attesting to the qualifications, wealth management experience, and ethical character of the individual. Also, each candidate must sign an ICB's Professional Code of Ethics statement.

#### The Chartered Life Underwriter ("CLU®")

The Chartered Life Underwriter® (CLU®) is a designation of insurance expertise, helping gain a significant advantage in a competitive market. This course of study helps by providing in-depth knowledge on the insurance needs of individuals, business owners and professional clients.

#### Program Learning Objectives:

- Provide guidance to clients on types and amounts of life insurance needed
- Make recommendations on aspects of risk management, including personal and business uses of a variety of insurance solutions
- Provide guidance to clients on legal aspects of life insurance contracts and beneficiaries
- Assist clients in making decisions about estate planning, including proper holding of assets and title to assets, as well as the implications of various wills and trust arrangements on financial, retirement and succession planning issues
- Provide a holistic and comprehensive approach to addressing the insurance planning needs of their clients

### **Item 3 – Disciplinary Information**

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Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. There are no legal, civil or disciplinary events to disclose regarding Mr. Nadworny.

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#### **Affinia Financial Group, LLC**

80 Blanchard Road, Suite 201, Burlington, MA 01803

Phone: (781) 365-8586 | <http://affiniafg.com>

However, the Advisor encourages Clients to independently view the background of Mr. Nadworny on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1605754.

#### **Item 4 – Other Business Activities**

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##### Broker-Dealer Affiliation

Mr. Nadworny is also a Registered Representative of Purshe Kaplan Sterling Investments (“PKS”). PKS is a registered broker-dealer (CRD# 35747), member FINRA, SIPC. In Mr. Nadworny’s separate capacity as a Registered Representative, Mr. Nadworny will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Nadworny. Neither the Advisor nor Mr. Nadworny will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Nadworny’s separate capacity as a Registered Representative. Mr. Nadworny spends approximately 10% of business time per month in his role as a Registered Representative of PKS.

##### Insurance Agency Affiliations

Mr. Nadworny is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Nadworny’s role with Affinia. As an insurance professional, Mr. Nadworny will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Nadworny is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Nadworny or the Advisor. Mr. Nadworny spends less than 5% of business time per month in this capacity.

#### **Item 5 – Additional Compensation**

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Mr. Nadworny has additional business activities where compensation is received that are detailed in Item 4 above.

#### **Item 6 – Supervision**

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Mr. Nadworny serves as the Principal and Chief Compliance Officer of Affinia. Mr. Nadworny can be reached at (781) 365-8586.

Affinia has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Affinia. Further, Affinia is subject to regulatory oversight by various agencies. These agencies require registration by Affinia and its Supervised Persons. As a registered entity, Affinia is subject to examinations by regulators, which may be announced or unannounced. Affinia is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

# Form ADV Part 2B – Brochure Supplement

for

**Cynthia R. Haddad, CFP®**

Principal  
Investment Advisor Representative

**Effective: August 19, 2021**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Cynthia R. Haddad (CRD# 229095) in addition to the information contained in the Affinia Financial Group, LLC (“Affinia” or the “Advisor”, CRD# 304665 and also doing business as “Special Needs Financial Planning”) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the content of the Affinia Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (781) 365-8586.

Additional information about Ms. Haddad is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 229095.

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**Affinia Financial Group, LLC**

80 Blanchard Road, Suite 201, Burlington, MA 01803

Phone: (781) 365-8586 | <http://affiniafg.com>

## Item 2 – Educational Background and Business Experience

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Cynthia R. Haddad, born in 1963, is dedicated to advising Clients of Affinia as a Principal and Wealth Advisor. Ms. Haddad earned a B.A. in Finance and Economics from Simmons College in 1985. Additional information regarding Ms. Haddad’s employment history is included below.

### Employment History:

Principal and Investment Advisor Representative, Affinia Financial Group, LLC	07/2019 to Present
Registered Representative, Purshe Kaplan Sterling Investments	04/2021 to Present
Registered Representative, LPL Financial LLC	05/2004 to 06/2021
Investment Advisor Representative, Shepherd Financial Partners, LLC	08/2015 to 09/2019
Investment Advisor Representative, LPL Financial LLC	01/2006 to 09/2016
Investment Advisor Representative, Bay Financial Advisors, Inc.	05/2004 to 06/2011
Investment Advisor Representative, Special Needs Financial Planning, LLC	02/2007 to 06/2011
Registered Representative, WS Griffith Securities, Inc.	02/1994 to 05/2004

### CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP® Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3 – Disciplinary Information**

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Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. There are no legal, civil or disciplinary events to disclose regarding Ms. Haddad.

However, the Advisor encourages Clients to independently view the background of Ms. Haddad on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 229095.

### **Item 4 – Other Business Activities**

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#### Broker-Dealer Affiliation

Ms. Haddad is also a Registered Representative of Purshe Kaplan Sterling Investments (“PKS”). PKS is a registered broker-dealer (CRD# 35747), member FINRA, SIPC. In Ms. Haddad’s separate capacity as a Registered Representative, Ms. Haddad will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Ms. Haddad. Neither the Advisor nor Ms. Haddad will earn ongoing investment advisory fees in connection with any products or services implemented in Ms. Haddad’s separate capacity as a Registered Representative. Ms. Haddad spends approximately 10% of business time per month in her role as a Registered Representative of PKS.

#### Insurance Agency Affiliations

Ms. Haddad is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Ms. Haddad’s role with Affinia. As an insurance professional, Ms. Haddad will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Ms. Haddad is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Ms. Haddad or the Advisor. Ms. Haddad spends less than 5% of business time per month in this capacity.

### **Item 5 – Additional Compensation**

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Ms. Haddad has additional business activities where compensation is received that are detailed in Item 4 above.

### **Item 6 – Supervision**

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Ms. Haddad serves as a Principal of Affinia and is supervised by John Nadworny, the Chief Compliance Officer. Mr. Nadworny can be reached at (781) 365-8586.

Affinia has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Affinia. Further, Affinia is subject to regulatory oversight by various agencies. These agencies require registration by Affinia and its Supervised Persons. As a registered entity, Affinia is subject to examinations by regulators, which may be announced or unannounced. Affinia is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

# Form ADV Part 2B – Brochure Supplement

for

**Alexandria M. Dunn (Nadworny), CFP®**

Investment Advisor Representative

**Effective: August 19, 2021**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Alexandria M. Dunn (CRD# 5695354) in addition to the information contained in the Affinia Financial Group, LLC (“Affinia” or the “Advisor”, CRD# 304665 and also doing business as “Special Needs Financial Planning”) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the content of the Affinia Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (781) 365-8586.

Additional information about Mrs. Dunn is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 5695354.

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**Affinia Financial Group, LLC**

80 Blanchard Road, Suite 201, Burlington, MA 01803

Phone: (781) 365-8586 | <http://affiniafg.com>

## Item 2 – Educational Background and Business Experience

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Alexandria M. Dunn, born in 1987, is dedicated to advising Clients of Affinia as an Investment Advisor Representative. Mrs. Dunn earned a Bachelor of Science in Business Administration degree with a Major in Marketing from Western New England University in 2009. Additional information regarding Mrs. Dunn's employment history is included below.

### Employment History:

Investment Advisor Representative, Affinia Financial Group, LLC	07/2019 to Present
Registered Representative, Purshe Kaplan Sterling Investments	04/2021 to Present
Registered Representative, LPL Financial LLC	04/2010 to 06/2021
Wealth Advisor, Shepherd Financial Partners, LLC	03/2013 to 09/2019
Associate Wealth Advisor, Bolvin Wealth Management	01/2011 to 03/2013
Investment Advisor Representative, LPL Financial LLC	10/2010 to 03/2016
Registered Administrative Associate, Goodman Advisory Group	04/2010 to 01/2011
Financial Representative, Northwestern Mutual Financial Network	05/2009 to 01/2010

### CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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#### Affinia Financial Group, LLC

80 Blanchard Road, Suite 201, Burlington, MA 01803

Phone: (781) 365-8586 | <http://affiniafg.com>



CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3 – Disciplinary Information**

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***There are no legal, civil or disciplinary events to disclose regarding Mrs. Dunn.*** Mrs. Dunn has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mrs. Dunn.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mrs. Dunn.***

However, the Advisor encourages Clients to independently view the background of Mrs. Dunn on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 5695354.

### **Item 4 – Other Business Activities**

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#### Broker-Dealer Affiliation

Mrs. Dunn is also a Registered Representative of Purshe Kaplan Sterling Investments (“PKS”). PKS is a registered broker-dealer (CRD# 35747), member FINRA, SIPC. In Mrs. Dunn's separate capacity as a Registered Representative, Mrs. Dunn will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mrs. Dunn. Neither the Advisor nor Mrs. Dunn will earn ongoing investment advisory fees in connection with any products or services implemented in Mrs. Dunn's separate capacity as a Registered Representative. Mrs. Dunn spends approximately 10% of business time per month in her role as a Registered Representative of PKS.

#### Insurance Agency Affiliations

Mrs. Dunn is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mrs. Dunn's role with Affinia. As an insurance professional, Mrs. Dunn will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mrs. Dunn is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mrs. Dunn or the Advisor. Mrs. Dunn spends less than 5% of business time per month in this capacity.

### **Item 5 – Additional Compensation**

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Mrs. Dunn has additional business activities where compensation is received that are detailed in Item 4 above.

### **Item 6 – Supervision**

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Mrs. Dunn serves as an Investment Advisor Representative of Affinia and is supervised by John Nadworny, the Chief Compliance Officer. Mr. Nadworny can be reached at (781) 365-8586.

Affinia has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Affinia. Further, Affinia is subject to regulatory oversight by various agencies. These agencies require registration by Affinia and its Supervised Persons. As a registered entity, Affinia is subject to examinations by regulators, which may be announced or unannounced. Affinia is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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#### **Affinia Financial Group, LLC**

80 Blanchard Road, Suite 201, Burlington, MA 01803

Phone: (781) 365-8586 | <http://affiniafg.com>

# Form ADV Part 2B – Brochure Supplement

for

**Bennett J. Nadworny**

Client Relationship Manager

**Effective: August 19, 2021**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Bennett J. Nadworny (CRD# 6871471) in addition to the information contained in the Affinia Financial Group, LLC (“Affinia” or the “Advisor”, CRD# 304665) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Affinia Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (781) 365-8586.

Additional information about Mr. Nadworny is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6871471.

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**Affinia Financial Group, LLC**

80 Blanchard Road, Suite 201, Burlington, MA 01803

Phone: (781) 365-8586 | <http://affiniafg.com>

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## Item 2 – Educational Background and Business Experience

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Bennett J. Nadworny, born in 1989, is dedicated to advising Clients of Affinia as the Client Relationship Manager. Mr. Nadworny earned a Bachelor of Arts in Entrepreneurial Studies, Business from the University of Hartford in 2012. Additional information regarding Mr. Nadworny’s employment history is included below.

### Employment History:

Client Relationship Manager, Affinia Financial Group, LLC	10/2019 to Present
Registered Representative, Purshe Kaplan Sterling Investments	04/2021 to Present
Registered Representative, LPL Financial LLC	10/2017 to 06/2021
Manager, Enterprise Holdings	09/2013 to 11/2017

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## Item 3 – Disciplinary Information

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**There are no legal, civil or disciplinary events to disclose regarding Mr. Nadworny.** Mr. Nadworny has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Nadworny.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Nadworny.**

However, we do encourage you to independently view the background of Mr. Nadworny on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6871471.

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## Item 4 – Other Business Activities

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### Broker-Dealer Affiliation

Mr. Nadworny is also a registered representative of Purshe Kaplan Sterling Investments (“PKS”). PKS is a registered broker-dealer (CRD# 35747), member FINRA, SIPC. In Mr. Nadworny’s separate capacity as a registered representative, Mr. Nadworny will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Nadworny. Neither the Advisor nor Mr. Nadworny will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Nadworny’s separate capacity as a registered representative. Mr. Nadworny spends approximately 10% of his time per month in his role as a registered representative of PKS.

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## Item 5 – Additional Compensation

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Mr. Nadworny has additional business activities where compensation is received that are detailed in Item 4 above.

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## Item 6 – Supervision

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Mr. Nadworny serves as a Client Relationship Manager of Affinia and is supervised by John Nadworny, the Chief Compliance Officer. Mr. Nadworny can be reached at (781) 365-8586.

Affinia has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Affinia. Further, Affinia is subject to regulatory oversight by various agencies. These agencies require registration by Affinia and its Supervised Persons. As a registered entity, Affinia is subject to examinations by regulators, which may be announced or unannounced. Affinia is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

# **Form ADV Part 2B – Brochure Supplement**

**for**

**Dylan J. Greene  
Client Relationship Manager/Financial Planner**

**Effective: May 12, 2021**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Dylan J. Greene (CRD# 6797181) in addition to the information contained in the Affinia Financial Group, LLC (“Affinia” or the “Advisor”, CRD# 304665) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Affinia Disclosure Brochure or this Brochure Supplement, please contact us at (781) 365-8586.

Additional information about Mr. Greene is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6797181.

## Item 2 – Educational Background and Business Experience

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Dylan J. Greene, born in 1994, is dedicated to advising Clients of Affinia as a Client Relationship Manager. Mr. Greene earned a B.S. in Finance from Bentley University in 2017. Additional information regarding Mr. Greene's employment history is included below.

### Employment History:

Client Relationship Manager, Affinia Financial Group, LLC	04/2021 to Present
Registered Representative, Purshe Kaplan Sterling Investments, Inc.	04/2021 to Present
Financial Adviser, Eagle Strategies LLC	11/2018 to 03/2021
Registered Representative, NYLIFE Securities LLC	07/2017 to 03/2021
Agent, New York Life Insurance Company	06/2017 to 03/2021

## Item 3 – Disciplinary Information

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**There are no legal, civil or disciplinary events to disclose regarding Mr. Greene.** Mr. Greene has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Greene.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Greene.**

However, we do encourage you to independently view the background of Mr. Greene on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6797181.

## Item 4 – Other Business Activities

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### Broker-Dealer Affiliation

Mr. Greene is also a registered representative of Purshe Kaplan Sterling Investments, Inc. ("PKS"). PKS is a registered broker-dealer (CRD# 35747), member FINRA, SIPC. In Mr. Greene's separate capacity as a registered representative, Mr. Greene will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Greene. Neither the Advisor nor Mr. Greene will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Greene's separate capacity as a registered representative. Mr. Greene spends approximately 10% of his time per month in his role as a registered representative of PKS.

### Insurance Agency Affiliations

Mr. Greene is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Greene's role with Affinia. As an insurance professional, Mr. Greene will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Greene is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Greene or the Advisor. Mr. Greene spends approximately 10% of his time per month in this capacity.

## Item 5 – Additional Compensation

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Mr. Greene has additional business activities where compensation is received that are detailed in Item 4 above.

## **Item 6 – Supervision**

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Mr. Greene serves as a Client Relationship Manager of Affinia and is supervised by John Nadworny, the Chief Compliance Officer. Mr. Nadworny can be reached at (781) 365-8586.

Affinia has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Affinia. Further, Affinia is subject to regulatory oversight by various agencies. These agencies require registration by Affinia and its Supervised Persons. As a registered entity, Affinia is subject to examinations by regulators, which may be announced or unannounced. Affinia is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## Privacy Policy

Effective Date: May 12, 2021

### Our Commitment to You

Affinia Financial Group, LLC (“Affinia” or the “Advisor” and also doing business as “Special Needs Financial Planning”) is committed to safeguarding the use of personal information of our Clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described here in our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Affinia (also referred to as “we”, “our” and “us”) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Affinia does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

### Why you need to know?

Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

### What information do we collect from you?

Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

### What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

### How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client’s personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

## How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
<p><b>Servicing our Clients</b> We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.</p> <p>Affinia shares Client information with Purshe Kaplan Sterling Investments (“PKS”) due to the oversight PKS has over Supervised Persons of the Advisor. You may also contact us at any time for a copy of the PKS Privacy Policy.</p>	Yes	No
<p><b>Marketing Purposes</b> Affinia does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Affinia or the client has a formal agreement with the financial institution. <b>We will only share information for purposes of servicing your accounts, not for marketing purposes.</b></p>	No	Not Shared
<p><b>Authorized Users</b> Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].</p>	Yes	Yes
<p><b>Information About Former Clients</b> Affinia does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.</p>	No	Not Shared

## State-specific Regulations

Massachusetts	In response to Massachusetts law, the Client must “opt-in” to share non-public personal information with non-affiliated third parties before any personal information is disclosed. Client opt-in is obtained through the Client’s execution of authorization forms provided by the third parties, by executing an Information Sharing Authorization Form, or by other written consent by the Client, as appropriate and consistent with applicable laws and regulations.
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## Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy, and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

## Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of the Advisor’s current Privacy Policy by contacting us at (781) 365-8586.