

Afflint Advisors LLC (“Afflint”) is registered with Virginia state authorities as an investment adviser. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Afflint offers investment advisory services to clients. We meet with you to discuss your investment objectives, risk tolerance, investment horizon and preferences. Based on your inputs, we design an investment strategy that seeks to meet your objectives. If the strategy is suitable for automation, we may configure or develop software to automate strategy execution.

Monitoring

We monitor your account on an ongoing basis. If we use software for automation, it will also monitor your account on an ongoing basis.

Investment Authority

You grant us discretionary authority, which means we can buy and sell investments on your behalf when we determine it is appropriate to do so. We account for your actions (deposits, or withdrawals), to rebalance your accounts as needed, or to otherwise further your investment goals.

Investment Offering

We primarily design strategies using exchange-traded funds (“ETFs”), but may also work with single names based on your objectives and preferences.

Account Minimums and Other Requirements

The minimum initial deposit is \$5,000. Some strategies may require higher initial allocations.

***Conversation Starters:** Here are some additional questions for a retail investor to ask a financial professional and start a conversation about relationships and services:*

- (i) “Given my financial situation, should I choose an investment advisory service? Why or why not?”*
- (ii) “How will you choose investments to recommend to me?”*
- (iii) “What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”*

What fees will I pay?

Our fees are 1% per year of the assets under management. These fees are calculated and billed every month in arrears. The more assets you have under management with us, the more fees you would pay – therefore, we have a financial incentive to recommend you contribute more money to your Afflint accounts.

Other fees you may pay are custodian fees, account maintenance fees, and other transactional fees and product-level fees.

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

All fees paid to us are separate from fund fees embedded in the securities purchased on your behalf; we do not receive any portion of such fees. Additional information about our fees is included in Part 2 of Form ADV, Item 5.

Conversation starters:

- (i) *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*
- (ii) *How might your conflicts of interest affect me, and how will you address them?*

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

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

We are paid based on assets under management. The more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account.

How do your financial professionals make money?

All employees are paid a base salary and a discretionary bonus. Employees may also receive compensation in the form of equity or option grants in Afflint Advisors, LLC. No compensation is based on the performance or selection of specific securities.

Do your financial professionals have legal or disciplinary history?

No, Afflint does not have any disciplinary history, nor is it involved in any legal matters that would have a significant impact on its advisory business. Visit investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation starters: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional information about our services can be found in our Form ADV Part 2 at afflint.com/legal/disclosures. For more information or to download a copy of this relationship summary, please visit afflint.com/legal/disclosures or contact us at (804) 387-0461.

Conversation starters: *Who is my primary contact person? Are they a representative of an investment-adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*