

INTRODUCTION

Our firm, Affinity Wealth LLC (“AW” or the “Firm”) is an investment advisor seeking registration with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisors, broker-dealers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer investment advisory services to retail investors.

Investment Advisory Services: AW offers ongoing investment advisory services based on the individual goals, objectives, time horizon and risk tolerance of each client. Investment advisory services can be stand alone, or in addition to a “Total Wealth Management” relationship. Either way, the below items are services that each AW client receives: investment management/research; custodian evaluations; personal needs analysis.

We provide discretionary and non-discretionary Portfolio Advisory Services in accordance with each clients’ individual investment objectives and signed Investment Advisory Agreement.

Financial Planning “Total Wealth Management Relationship”: A Total Wealth Management (“TWM”) engagement with our firm is a monthly retainer relationship where clients engage AW to provide ongoing advice in any or all the selected areas: Financial GPS Website (eMoney); Spring Total Wealth Review Meeting; Fall Total Wealth Review Meeting; Retirement Planning; Insurance Portfolio Analysis: Home/Automobile/liability/Life insurance/Disability/Long-term care insurance; Investment Portfolio Analysis; Cash-flow planning; Tax-planning; Tax preparation; Estate Planning Analysis; Bank Loan & Mortgage Analysis and Recommendations; Real Estate Investment feedback and Analysis; Social Security/Medicare planning; Held away 401k/Investment Management; College planning/loan advice; Credit Card/Revolving debt advice; Goal Projections and Simulations.

Retirement Plan Consulting: We offer ongoing consulting services for pensions or other employee benefit plans (including but not limited to 401(k) plans) based on the demographics, goals, objectives, time horizon, and/or risk tolerance of the plan’s participants.

Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/285169>.

Conversation Starters:

Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?

WHAT FEES WILL I PAY?

Investment Advisory: Clients pay an annual advisory fee in arrears on either a quarterly or monthly basis between 1.5% and 0.6%. The investment management fee charged is subject to negotiation with each client based on the client’s characteristics and may differ from client to client. Lower fees for investment management services may be available from other sources.

Financial Planning “Total Wealth Management Relationship”: Clients pay a monthly ongoing retainer, based on the complexity of each client’s financial situation, the amount of TWM services selected and outlined on the TWM client agreement, including business services as applicable, and whether the client has investment advisory assets with the firm. The amount ranges from \$300 month minimum for non-business owners to \$500 for business-owners. The retainer is reviewed each year based upon the client's changing and ongoing circumstances and needs.

Retirement Plan Consulting: Fees for the Retirement Plan Services ("Fees") are negotiable based upon the size of the plan, the number of participants in the plan, and the services that the plan sponsor desires. Excluding “solo-401k plans” which fall under the normal Investment Management fee schedule, the fee for Pension Consulting is negotiable and ranges between .50% and 1.75%. The minimum annualized fee for Pension Consulting services is \$1800.

Other Fees: The advisory fees and transaction charges do not cover charges imposed by third parties for investments held in the account, such as contingent deferred sales charges or 12(b)-1 trails on mutual funds. In addition, each mutual fund or third-party investment manager charges asset management fees, which are separate from, and in addition to, the Firm's advisory fees. The fees charged by such funds or managers are disclosed in each fund's prospectus or Manager’s ADV Part 2A. Third parties may require a minimum advisory fee or quarterly maintenance fee that will be detailed in the applicable Investment Management Agreement, which are separate from, and in addition to the Firm’s advisory fees. AW’s advisory fee also does not cover fees and charges in connection with debit balances; margin interest; odd-lot differentials; IRA fees; transfer taxes; exchange fees; wire transfers; extensions; non-sufficient funds; mailgrams; legal transfers; bank wires; postage; costs associated with exchanging foreign currencies; and SEC fees or other fees or taxes required by law. In certain cases, we may select third party asset managers to manage your account. If selected, they will charge you an additional management fee, which will be outlined in their separate advisory agreement.

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.

Additional information about our fees is located in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/285169>.

Conversation Starters:

Help me understand how these fees and costs may 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?

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISOR? 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:

- Some of our financial professionals are licensed insurance agents who sell insurance products for a commission. These individuals have an incentive to recommend insurance products to you to increase their compensation.
- We may utilize third party sub-advisors to manage a part or all of your portfolio. In these cases, you may pay additional fees for the use of the third-party sub-advisor.

Conversation Starters:

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

Additional information about our conflicts of interest is located in Item 10 and 12 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/285169>.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit Investor.gov/CRS for a free and simple search tool to research AW and our financial professionals.

Conversation Starters:

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

ADDITIONAL INFORMATION

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #285169. You may also contact our firm at (330) 526-8412 to request a copy of this relationship summary and other up-to-date information.

Conversation Starters:

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?