

## Mark S. Winthrop Winthrop Wealth

109 State Street, 2<sup>nd</sup> Floor  
Boston, MA 02109  
(617) 530-1010  
[www.winthropwealth.com](http://www.winthropwealth.com)

This Brochure Supplement provides information about Mark S. Winthrop that supplements the Disclosure Brochure of Winthrop Wealth (hereinafter “WW”), a copy of which you should have received. Please contact WW’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Mark S. Winthrop is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Item 2. Educational Background and Business Experience

Born 1958

#### Post-Secondary Education

Ithaca College | B.S., Accounting | 1980

#### Recent Business Background

04/2017 – Present | Winthrop Wealth | Investment Adviser Representative

09/1997 – Present | LPL Financial, LLC | Registered Representative

#### Professional Designation

Mark S. Winthrop holds the professional designation of Professional Plan Consultant (“PPC<sup>TM</sup>”). The PPC<sup>TM</sup> designation is a credential awarded by the Financial Service Standards, a division of Fi360, to individuals who meet its professional, educational and ethical requirements, and demonstrate a commitment to fiduciary principles. Recipients of the PPC<sup>TM</sup> have at least three years of direct financial plan industry sales, service, and/or support experience. Training curriculum culminates in a 16-hour classroom training or web-based training. The final certification exam includes a 50-question, multiple choice, closed-book exam. PPC<sup>TM</sup> designees must agree to abide by the applicable code of ethics and complete six hours of continuing education each year on an ongoing basis.

For additional information about this credential, please refer directly to the website of the issuing organization.

### Item 3. Disciplinary Information

WW is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Mark S. Winthrop. WW has no information to disclose in relation to this Item. Please refer to FINRA BrokerCheck at [www.FINRA.org/brokercheck](http://www.FINRA.org/brokercheck) for additional information.

### Item 4. Other Business Activities

WW is required to disclose information regarding any investment-related business or occupation in which Mark S. Winthrop is actively engaged.

#### **Registered Representative of a Broker-Dealer**

Mark S. Winthrop is a registered representative of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and member of FINRA. In this capacity, Mark S. Winthrop may sell securities to clients and receive normal and customary compensation in the form of commissions. Clients are under no obligation to purchase or sell securities through Mark S. Winthrop on a commissionable basis. In addition, Mark S. Winthrop may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails.

A conflict of interest exists to the extent that Mark S. Winthrop recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client’s needs. To address this, disclosure is made to clients at the time a brokerage account is opened through LPL. Notwithstanding the above, Mark S. Winthrop takes his responsibility very seriously and only intends to recommend that a client purchase or sell securities through him as a registered representative if he believes it is appropriate for the client. WW has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

#### **Dually-Registered Investment Adviser Representative**

Mark S. Winthrop is dually-registered as an investment adviser representative of LPL, an SEC registered investment adviser. In this capacity, Mark S. Winthrop may offer the LPL Retirement Plan Consulting Program (“RPCP”) to retirement plan sponsors and receive advisory compensation. Retirement plan sponsors are under no obligation to establish a RPCP relationship with Mark S. Winthrop. The potential for receipt of advisory compensation gives Mark S. Winthrop an incentive to recommend RPCP to retirement plan sponsors based on the compensation Mark S. Winthrop will receive rather than on client needs. To address this, disclosure is made to clients in the RPCP client agreement. In addition, as stated above, Mark S. Winthrop takes his responsibility to clients very seriously.

#### **Licensed Insurance Agent**

Mark S. Winthrop is a licensed insurance agent and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Mark S. Winthrop recommends the purchase of insurance products where Mark S. Winthrop receives insurance commissions or other additional compensation. Mark S. Winthrop seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

## **Item 5. Additional Compensation**

WW is required to disclose information regarding any arrangement under which Mark S. Winthrop receives an economic benefit from someone other than a client for providing investment advisory services.

Mark S. Winthrop may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100

annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that Mark S. Winthrop may attend.

Mark S. Winthrop may also receive from LPL bonuses based on his production, awards of stock options to purchase shares of LPL's parent company, LPL Investment Holdings Inc., reimbursement of fees Mark S. Winthrop pays to LPL for items such as administrative services, and other things of value such as complimentary or reduced-cost attendance at LPL's national sales conference and top producer forums and events. These financial incentives from LPL are based on Mark S. Winthrop's overall business production. However, in some cases, the incentives are greater for assets he services in advisory programs.

Mark S. Winthrop received transition support from LPL in the form of a five-year forgivable loan that may be forgiven over time depending on the length of his tenure with LPL. The loan, which is significant, is intended to provide an incentive for him to remain as a registered representative with LPL. The proceeds of the loan are intended to be used for a variety of purposes, including but not necessarily limited to, providing working capital to assist in funding Mark S. Winthrop's business, satisfying any outstanding debts owed, offsetting account transfer fees (ACATs) payable to LPL as a result of clients transitioning to LPL's custodial platform, technology set-up fees, marketing and mailing costs, stationary and licensure transfer fees, moving expenses, office space expenses, staffing support and termination fees associated with moving accounts.

To the extent Mark S. Winthrop maintains a relationship with LPL for five years and maintains a certain amount of client assets at LPL, the loan will be forgiven by LPL. The receipt of the loan presents a conflict of interest in that Mark S. Winthrop has a financial incentive to recommend that client engage our firm and use LPL as a custodian and maintain the assets at LPL over time in order for the loans to be forgiven. However, to the extent he recommends that client establish or maintain an account with our firm and LPL, it is because he believes it is in the client's best interest to do so, based on the client's goals and objectives, benefits of an integrated platform for advisory and brokerage accounts, and other services provided by LPL. Clients are encouraged to discuss these conflicts of interest with Mark S. Winthrop before deciding to custody assets with LPL.

## Item 6. Supervision

Richard C. St. Onge, Chief Compliance Officer, is generally responsible for supervising Mark S. Winthrop's advisory activities on behalf of WW. Richard C. St. Onge can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

WW supervises its personnel and the investments made in client accounts. WW monitors the investments recommended by Mark S. Winthrop to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. WW periodically reviews the advisory activities of Mark S. Winthrop, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mark S. Winthrop.

## Earl B. Winthrop Winthrop Wealth

109 State Street, 2<sup>nd</sup> Floor  
Boston, MA 02109  
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### Item 2. Educational Background and Business Experience

Born 1954

#### Post-Secondary Education

University of Hartford | B.S., Accounting | 1976

#### Recent Business Background

04/2017 – Present | Winthrop Wealth | Investment Adviser Representative

11/1993 – Present | LPL Financial, LLC | Registered Representative

#### Professional Designations

Earl B. Winthrop holds the professional designation of Accredited Investment Fiduciary (“AIF<sup>®</sup>”). The AIF<sup>®</sup> designation is a credential awarded by the Center for Fiduciary Studies, LLC, a division of Fiduciary360, to individuals who meet its professional, educational and ethical requirements, and demonstrate a commitment to fiduciary principles. The AIF<sup>®</sup> training curriculum culminates in a 60- question exam on the fiduciary practices, which requires a passing score of at least 75 percent. AIF<sup>®</sup> designees must agree to abide by the applicable code of ethics and complete six hours of continuing education each year on an ongoing basis. For additional information about this credential, please refer directly to the website of the issuing organization.

### Item 3. Disciplinary Information

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### Item 4. Other Business Activities

WW is required to disclose information regarding any investment-related business or occupation in which Earl B. Winthrop is actively engaged.

### **Registered Representative of a Broker-Dealer**

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## **Item 5. Additional Compensation**

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Earl B. Winthrop may also receive from LPL bonuses based on his production, awards of stock options to purchase shares of LPL’s parent company, LPL Investment Holdings Inc., reimbursement of fees Earl B. Winthrop pays to LPL for items such as administrative services, and other things of value such as complimentary or reduced-cost attendance at LPL’s national sales conference and top producer forums and events. These financial incentives from LPL are based on Earl B. Winthrop’s overall business production. However, in some cases, the incentives are greater for assets he services in advisory programs.

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To the extent Earl B. Winthrop maintains a relationship with LPL for five years and maintains a certain amount of client assets at LPL, the loan will be forgiven by LPL. The receipt of the loan presents a conflict of interest in that Earl B. Winthrop has a financial incentive to recommend that client engage our firm and use LPL as a custodian and maintain the assets at LPL over time in order for the loans to be forgiven. However, to the extent he recommends that client establish or maintain an account with our firm and LPL, it is because he believes it is in the client's best interest to do so, based on the client's goals and objectives, benefits of an integrated platform for advisory and brokerage accounts, and other services provided by LPL. Clients are encouraged to discuss these conflicts of interest with Earl B. Winthrop before deciding to custody assets with LPL.

## **Item 6. Supervision**

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**Edward T. Burke**  
**Winthrop Wealth**

109 State Street, 2<sup>nd</sup> Floor  
Boston, MA 02109  
(617) 530-1010  
[www.winthropwealth.com](http://www.winthropwealth.com)

This Brochure Supplement provides information about Edward T. Burke that supplements the Disclosure Brochure of Winthrop Wealth (hereinafter “WW”), a copy of which you should have received. Please contact WW’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Edward T. Burke is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Item 2. Educational Background and Business Experience**

Born 1966

**Post-Secondary Education**

Suffolk University | M.S., Finance | 1994  
Bentley University | B.S., Finance | 1988

**Recent Business Background**

04/2017 – Present | Winthrop Wealth | Investment Adviser Representative  
06/1997 – Present | LPL Financial, LLC | Registered Representative

**Professional Designations**

Edward T. Burke holds the professional designation of Chartered Financial Analyst (“CFA”). The CFA® charter is a credential awarded by the CFA Institute to individuals who meet its education, examination, sponsorship, experience and ethics requirements. To earn a CFA® charter, eligible candidates must have four years of qualified investment work experience, become a member of the CFA Institute, adhere to the Code of Ethics and Standards of Professional Conduct on an ongoing basis, and complete the CFA® program, which requires the passage of three separate six-hour examinations. Topics tested by the CFA Institute include ethical standards, quantitative methods, economics, financial reporting, corporate finance, equities, fixed income, derivatives, alternative investments, and portfolio management. For additional information about this credential, please refer directly to the website of the issuing organization.

**Item 3. Disciplinary Information**

WW is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Edward T. Burke. WW has no information to disclose in relation to this Item. Please refer to FINRA BrokerCheck at [www.FINRA.org/brokercheck](http://www.FINRA.org/brokercheck) for additional information.

## Item 4. Other Business Activities

WW is required to disclose information regarding any investment-related business or occupation in which Edward T. Burke is actively engaged.

### **Registered Representative of a Broker-Dealer**

Edward T. Burke is a registered representative of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and member of FINRA. In this capacity, Edward T. Burke may sell securities to clients and receive normal and customary compensation in the form of commissions. Clients are under no obligation to purchase or sell securities through Edward T. Burke on a commissionable basis. In addition, Edward T. Burke may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails.

A conflict of interest exists to the extent that Edward T. Burke recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client’s needs. To address this, disclosure is made to clients at the time a brokerage account is opened through LPL. Notwithstanding the above, Edward T. Burke takes his responsibility very seriously and only intends to recommend that a client purchase or sell securities through him as a registered representative if he believes it is appropriate for the client. WW has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

### **Dually-Registered Investment Adviser Representative**

Edward T. Burke is dually-registered as an investment adviser representative of LPL, an SEC registered investment adviser. In this capacity, Edward T. Burke may offer the LPL Retirement Plan Consulting Program (“RPCP”) to retirement plan sponsors and receive advisory compensation. Retirement plan sponsors are under no obligation to establish a RPCP relationship with Edward T. Burke. The potential for receipt of advisory compensation gives Edward T. Burke an incentive to recommend RPCP to retirement plan sponsors based on the compensation Edward T. Burke will receive rather than on client needs. To address this, disclosure is made to clients in the RPCP client agreement. In addition, as stated above, Edward T. Burke takes his responsibility to clients very seriously.

## Item 5. Additional Compensation

WW is required to disclose information regarding any arrangement under which Edward T. Burke receives an economic benefit from someone other than a client for providing investment advisory services.

Edward T. Burke may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that Edward T. Burke may attend.

Edward T. Burke may also receive from LPL bonuses based on his production, awards of stock options to purchase shares of LPL’s parent company, LPL Investment Holdings Inc., reimbursement of fees Edward T. Burke pays to LPL for items such as administrative services, and other things of value such as



complimentary or reduced-cost attendance at LPL's national sales conference and top producer forums and events. These financial incentives from LPL are based on Edward T. Burke's overall business production. However, in some cases, the incentives are greater for assets he services in advisory programs.

## Item 6. Supervision

Richard C. St. Onge, Chief Compliance Officer, is generally responsible for supervising Edward T. Burke's advisory activities on behalf of WW. Richard C. St. Onge can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

WW supervises its personnel and the investments made in client accounts. WW monitors the investments recommended by Edward T. Burke to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. WW periodically reviews the advisory activities of Edward T. Burke, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Edward T. Burke.

**Daniel L. Castle**  
**Winthrop Wealth**

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Boston, MA 02109  
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This Brochure Supplement provides information about Daniel L. Castle that supplements the Disclosure Brochure of Winthrop Wealth (hereinafter “WW”), a copy of which you should have received. Please contact WW’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Daniel L. Castle is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Item 2. Educational Background and Business Experience**

Born 1961

**Post-Secondary Education**

Trine University | Aerospace Engineering | attended 1979-1983  
Mount Vernon Nazarene University | Religion and Philosophy | attended 1984-1985

**Recent Business Background**

04/2019 – Present | Winthrop Wealth | Investment Adviser Representative  
06/2019 – Present | LPL Financial LLC | Registered Representative  
09/2013 – 01/2019 | LPL Financial LLC | AVP, Advanced Planning  
07/1998 – 05/2013 | Manulife/John Hancock | Senior Advanced Markets Consultant

**Professional Designations**

Daniel L. Castle holds the professional designation of Certified Financial Planner (“CFP<sup>®</sup>”). The CFP<sup>®</sup> certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP<sup>®</sup> Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP<sup>®</sup> designees must also complete at least 30 hours of continuing education every two years on an ongoing basis. For additional information about this credential, please refer directly to the website of the issuing organization.

Daniel L. Castle holds the professional designation of Chartered Financial Consultant (“ChFC<sup>®</sup>”), The ChFC<sup>®</sup> designation is a financial planning credential awarded by the American College to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the ChFC<sup>®</sup> certification have completed at least seven mandatory college-level courses in the areas of financial, insurance,

retirement and/or estate planning, as well as income taxation and/or investments. Additionally, recipients have completed at least two elective courses on the financial system, estate planning applications, executive compensation, and/or retirement decisions. In order to maintain the designation, ChFC<sup>®</sup> holders must satisfy the ongoing requirements of the Professional Achievement in Continuing Education (“PACE”) Recertification Program, which includes 30 hours of continuing education at least every two years.

Daniel L. Castle holds the professional designation of Chartered Life Underwriter (“CLU<sup>®</sup>”). The CLU<sup>®</sup> designation is an insurance credential awarded by the American College to individuals who meet its educational, work experience and ethical requirements. Recipients of the CLU<sup>®</sup> designation have completed five required college-level core courses and three electives, covering all aspects of insurance planning, estate and retirement issues, taxation, business insurance and risk management. Recipients are further required to have three years of full-time business experience and must adhere to the American College Code of Ethics and Procedures. In order to maintain the designation, CLU<sup>®</sup> holders must satisfy the ongoing requirements of the PACE Recertification Program, which includes 30 hours of continuing education at least every two years. For additional information about each of these credentials, please refer directly to the website of the issuing organization.

### Item 3. Disciplinary Information

WW is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Daniel L. Castle. WW has no information to disclose in relation to this Item. Please refer to FINRA BrokerCheck at [www.FINRA.org/brokercheck](http://www.FINRA.org/brokercheck) for additional information.

### Item 4. Other Business Activities

WW is required to disclose information regarding any investment-related business or occupation in which Daniel L. Castle is actively engaged.

#### **Registered Representative of a Broker-Dealer**

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A conflict of interest exists to the extent that Daniel L. Castle recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client’s needs. To address this, disclosure is made to clients at the time a brokerage account is opened through LPL. Notwithstanding the above, Daniel L. Castle takes his responsibility very seriously and only intends to recommend that a client purchase or sell securities through him as a registered representative if he believes it is appropriate for the client. WW has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

### **Licensed Insurance Agent**

Daniel L. Castle is a licensed insurance agent and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Daniel L. Castle recommends the purchase of insurance products where Daniel L. Castle receives insurance commissions or other additional compensation. Daniel L. Castle seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

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## Kenneth J. Dean Winthrop Wealth

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This Brochure Supplement provides information about Kenneth J. Dean that supplements the Disclosure Brochure of Winthrop Wealth (hereinafter “WW”), a copy of which you should have received. Please contact WW’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Kenneth J. Dean is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2. Educational Background and Business Experience

Born 1965

### Post-Secondary Education

Farleigh Dickinson University | M.S., Taxation | 1994  
Rutgers University | B.S., Accounting | 1987

### Recent Business Background

04/2018 – Present | Winthrop Wealth | Investment Adviser Representative  
04/2018 – Present | LPL Financial, LLC | Registered Representative  
03/2006 – Present | Boston University | Adjunct Professor, CFP® Program  
10/1999 – Present | Kenneth Dean, CPA | Tax Accountant & CFP® Teacher  
01/2016 – 05/2017 | Peak Financial Management, Inc. | Investment Adviser Representative

### Professional Designations

Kenneth J. Dean holds the professional designation of Certified Public Accountant (“CPA”). CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s Code of Professional Conduct within their state accountancy laws or have created their own.

Kenneth J. Dean holds the professional designation of Certified Financial Planner (“CFP<sup>®</sup>”). The CFP<sup>®</sup> certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP<sup>®</sup> Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP<sup>®</sup> designees must also complete at least 30 hours of continuing education every two years on an ongoing basis. For additional information about this credential, please refer directly to the website of the issuing organization.

Kenneth J. Dean holds the professional designation of Chartered Financial Analyst (“CFA”). The CFA<sup>®</sup> charter is a credential awarded by the CFA Institute to individuals who meet its education, examination, sponsorship, experience and ethics requirements. To earn a CFA<sup>®</sup> charter, eligible candidates must have four years of qualified investment work experience, become a member of the CFA Institute, adhere to the Code of Ethics and Standards of Professional Conduct on an ongoing basis, and complete the CFA<sup>®</sup> program, which requires the passage of three separate six -hour examinations. Topics tested by the CFA Institute include ethical standards, quantitative methods, economics, financial reporting, corporate finance, equities, fixed income, derivatives, alternative investments, and portfolio management. For additional information about this credential, please refer directly to the website of the issuing organization.

### Item 3. Disciplinary Information

WW is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Kenneth J. Dean. WW has no information to disclose in relation to this Item. Please refer to FINRA BrokerCheck at [www.FINRA.org/brokercheck](http://www.FINRA.org/brokercheck) for additional information.

### Item 4. Other Business Activities

WW is required to disclose information regarding any investment-related business or occupation in which Kenneth J. Dean is actively engaged.

#### **Registered Representative of a Broker-Dealer**

Kenneth J. Dean is a registered representative of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and member of FINRA. In this capacity, Kenneth J. Dean may sell securities to clients and receive normal and customary compensation in the form of commissions. Clients are under no obligation to purchase or sell securities through Kenneth J. Dean on a commissionable basis. In addition, Kenneth J. Dean may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails.

A conflict of interest exists to the extent that Kenneth J. Dean recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client’s needs. To address this, disclosure is made to clients at the time a brokerage account is opened

through LPL. Notwithstanding the above, Kenneth J. Dean takes his responsibility very seriously and only intends to recommend that a client purchase or sell securities through him as a registered representative if he believes it is appropriate for the client. WW has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

### **Tax Preparation**

Kenneth J. Dean, CPA also provides tax preparation services to certain individuals with which he had a prior business relationship before joining WW. Kenneth J. Dean is compensated for his services by these individuals. This activity is separate and distinct from his employment with WW and WW does not receive any portion of the tax preparation fees. Kenneth J. Dean does not solicit new clients for this business and tax preparation clients are not referred to WW. To the extent a tax preparation client inquires about WW services on an unsolicited basis, the client will be permitted to engage WW for wealth management services if desired. However, the client is under no obligation to use WW for wealth management services.

### **CFP® Course Instructor**

Kenneth J. Dean also teaches CFP® courses, and conducts related review sessions and webinars, on behalf of Boston University. Kenneth J. Dean is compensated for this activity by the University. This activity is separate from his employment and activities with WW.

## **Item 5. Additional Compensation**

WW is required to disclose information regarding any arrangement under which Kenneth J. Dean receives an economic benefit from someone other than a client for providing investment advisory services.

Kenneth J. Dean may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that Kenneth J. Dean may attend.

Kenneth J. Dean may also receive from LPL bonuses based on his production, awards of stock options to purchase shares of LPL's parent company, LPL Investment Holdings Inc., reimbursement of fees Kenneth J. Dean pays to LPL for items such as administrative services, and other things of value such as complimentary or reduced-cost attendance at LPL's national sales conference and top producer forums and events. These financial incentives from LPL are based on Kenneth J. Dean's overall business production. However, in some cases, the incentives are greater for assets he services in advisory programs.

## **Item 6. Supervision**

Richard C. St. Onge, Chief Compliance Officer, is generally responsible for supervising Kenneth J. Dean's advisory activities on behalf of WW. Richard C. St. Onge can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

WW supervises its personnel and the investments made in client accounts. WW monitors the investments recommended by Kenneth J. Dean to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. WW periodically reviews the advisory activities of Kenneth J. Dean, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Kenneth J. Dean.



## Jonathan P. Hunter

### Winthrop Wealth

109 State Street, 2<sup>nd</sup> Floor  
Boston, MA 02109  
(617) 530-1010  
[www.winthropwealth.com](http://www.winthropwealth.com)

This Brochure Supplement provides information about Jonathan P. Hunter that supplements the Disclosure Brochure of Winthrop Wealth (hereinafter “WW”), a copy of which you should have received. Please contact WW’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Jonathan P. Hunter is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2. Educational Background and Business Experience

Born 1987

### Post-Secondary Education

Middlebury College | B.A., Biology | 2010

### Recent Business Background

11/2021 – Present | Winthrop Wealth | Investment Adviser Representative

10/2021 – Present | LPL Financial, LLC | Registered Representative

08/2015 – 10/2021 | John Hancock Investment Management Distributors LLC | Regional Vice President

## Item 3. Disciplinary Information

WW is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Jonathan P. Hunter. WW has no information to disclose in relation to this Item. Please refer to FINRA BrokerCheck at [www.FINRA.org/brokercheck](http://www.FINRA.org/brokercheck) for additional information.

## Item 4. Other Business Activities

WW is required to disclose information regarding any investment-related business or occupation in which Jonathan P. Hunter is actively engaged.

### Registered Representative of a Broker-Dealer

Jonathan P. Hunter is a registered representative of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and member of FINRA. In this capacity, Jonathan P. Hunter may sell securities to clients and receive normal and customary compensation in the form of commissions. Clients are under no obligation to purchase or sell securities through Jonathan P. Hunter on a commissionable basis. In addition, Jonathan P. Hunter may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails.

A conflict of interest exists to the extent that Jonathan P. Hunter recommends the purchase of securities

where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client's needs. To address this, disclosure is made to clients at the time a brokerage account is opened through LPL. Notwithstanding the above, Jonathan P. Hunter takes his responsibility very seriously and only intends to recommend that a client purchase or sell securities through him as a registered representative if he believes it is appropriate for the client. WW has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

## **Item 5. Additional Compensation**

WW is required to disclose information regarding any arrangement under which Jonathan P. Hunter receives an economic benefit from someone other than a client for providing investment advisory services.

Jonathan P. Hunter may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that Jonathan P. Hunter may attend.

Jonathan P. Hunter may also receive from LPL bonuses based on his production, awards of stock options to purchase shares of LPL's parent company, LPL Investment Holdings Inc., reimbursement of fees Jonathan P. Hunter pays to LPL for items such as administrative services, and other things of value such as complimentary or reduced-cost attendance at LPL's national sales conference and top producer forums and events. These financial incentives from LPL are based on Jonathan P. Hunter's overall business production. However, in some cases, the incentives are greater for assets he services in advisory programs.

## **Item 6. Supervision**

Richard C. St. Onge, Chief Compliance Officer, is generally responsible for supervising Jonathan P. Hunter's advisory activities on behalf of WW. Richard C. St. Onge can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

WW supervises its personnel and the investments made in client accounts. WW monitors the investments recommended by Jonathan P. Hunter to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. WW periodically reviews the advisory activities of Jonathan P. Hunter, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Jonathan P. Hunter.

**Andrew J. Murphy**  
**Winthrop Wealth**

109 State Street, 2<sup>nd</sup> Floor  
Boston, MA 02109  
(617) 530-1010  
[www.winthropwealth.com](http://www.winthropwealth.com)

This Brochure Supplement provides information about Andrew J. Murphy that supplements the Disclosure Brochure of Winthrop Wealth (hereinafter “WW”), a copy of which you should have received. Please contact WW’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Andrew J. Murphy is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Item 2. Educational Background and Business Experience**

Born 1985

**Post-Secondary Education**

Boston College | Masters of Business Administration (MBA) | 2018  
Lebanon Valley College | B.A., Economics | 2009

**Recent Business Background**

01/2018 – Present | Winthrop Wealth | Investment Adviser Representative  
05/2014 – Present | LPL Financial, LLC | Registered Representative  
05/2014 – 02/2017 | Sheperd Financial Partners | Investment Adviser Representative

**Professional Designations**

Andrew J. Murphy holds the professional designation of Chartered Financial Analyst (“CFA”). The CFA® charter is a credential awarded by the CFA Institute to individuals who meet its education, examination, sponsorship, experience and ethics requirements. To earn a CFA® charter, eligible candidates must have four years of qualified investment work experience, become a member of the CFA Institute, adhere to the Code of Ethics and Standards of Professional Conduct on an ongoing basis, and complete the CFA® program, which requires the passage of three separate six-hour examinations. Topics tested by the CFA Institute include ethical standards, quantitative methods, economics, financial reporting, corporate finance, equities, fixed income, derivatives, alternative investments, and portfolio management. For additional information about this credential, please refer directly to the website of the issuing organization.

**Item 3. Disciplinary Information**

WW is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Andrew J. Murphy. WW has no information to disclose in relation to this Item. Please refer to FINRA BrokerCheck at [www.FINRA.org/brokercheck](http://www.FINRA.org/brokercheck) for additional information.

## Item 4. Other Business Activities

WW is required to disclose information regarding any investment-related business or occupation in which Andrew J. Murphy is actively engaged.

### **Registered Representative of a Broker-Dealer**

Andrew J. Murphy is a registered representative of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and member of FINRA. In this capacity, Andrew J. Murphy may sell securities to clients and receive normal and customary compensation in the form of commissions. Clients are under no obligation to purchase or sell securities through Andrew J. Murphy on a commissionable basis. In addition, Andrew J. Murphy may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails.

A conflict of interest exists to the extent that Andrew J. Murphy recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client’s needs. To address this, disclosure is made to clients at the time a brokerage account is opened through LPL. Notwithstanding the above, Andrew J. Murphy takes his responsibility very seriously and only intends to recommend that a client purchase or sell securities through him as a registered representative if he believes it is appropriate for the client. WW has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

## Item 5. Additional Compensation

WW is required to disclose information regarding any arrangement under which Andrew J. Murphy receives an economic benefit from someone other than a client for providing investment advisory services.

Andrew J. Murphy may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that Andrew J. Murphy may attend.

Andrew J. Murphy may also receive from LPL bonuses based on his production, awards of stock options to purchase shares of LPL’s parent company, LPL Investment Holdings Inc., reimbursement of fees Andrew J. Murphy pays to LPL for items such as administrative services, and other things of value such as complimentary or reduced-cost attendance at LPL’s national sales conference and top producer forums and events. These financial incentives from LPL are based on Andrew J. Murphy’s overall business production. However, in some cases, the incentives are greater for assets he services in advisory programs.

## Item 6. Supervision

Richard C. St. Onge, Chief Compliance Officer, is generally responsible for supervising Andrew J. Murphy's advisory activities on behalf of WW. Richard C. St. Onge can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

WW supervises its personnel and the investments made in client accounts. WW monitors the investments recommended by Andrew J. Murphy to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. WW periodically reviews the advisory activities of Andrew J. Murphy, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Andrew J. Murphy.

## Richard C. St. Onge Winthrop Wealth

109 State Street, 2<sup>nd</sup> Floor  
Boston, MA 02109  
(617) 530-1010  
[www.winthropwealth.com](http://www.winthropwealth.com)

This Brochure Supplement provides information about Richard C. St. Onge that supplements the Disclosure Brochure of Winthrop Wealth (hereinafter “WW”), a copy of which you should have received. Please contact WW’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Richard C. St. Onge is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2. Educational Background and Business Experience

Born 1979

### Post-Secondary Education

University of Connecticut | B.A., English/History | 2002

### Recent Business Background

04/2017 – Present | Winthrop Wealth | Investment Adviser Representative

03/2003 – Present | LPL Financial, LLC | Registered Representative

### Professional Designation

Richard C. St. Onge holds the professional designation of Investment Adviser Certified Compliance Professional® (“IACCP®”). The NRS Investment Adviser Certified Compliance Professional® (IACCP®) designation is awarded to knowledgeable, experienced individuals who complete an instructor-led program of in-person and/or online study, pass a certifying examination, and meet its work experience, ethics and continuing education requirements. The designation signifies intermediate-level knowledge of investment adviser regulation and compliance best practices, and adherence to nationally recognized professional standards and ethical leadership. Exhaustive certification and course development, together with expert instructors and facilitators from the compliance, legal, regulatory, financial industry, and academic sectors, help ensure that individuals earning the IACCP designation have been trained, tested and certified to meet high industry professional standards.

Richard C. St. Onge holds the professional designation of Professional Plan Consultant (“PPC™”). The PPC™ designation is a credential awarded by the Financial Service Standards, a division of Fi360, to individuals who meet its professional, educational and ethical requirements, and demonstrate a commitment to fiduciary principles. Recipients of the PPC™ have at least three years of direct financial plan industry sales, service, and/or support experience. Training curriculum culminates in a 16-hour classroom training or web-based training. The final certification exam includes a 50-question, multiple choice, closed-book exam. PPC™ designees must agree to abide by the applicable code of ethics and complete six hours of continuing education each year on an ongoing basis. For additional information about this credential, please refer directly to the website of the issuing

organization.

### Item 3. Disciplinary Information

WW is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Richard C. St. Onge. WW has no information to disclose in relation to this Item. Please refer to FINRA BrokerCheck at [www.FINRA.org/brokercheck](http://www.FINRA.org/brokercheck) for additional information.

### Item 4. Other Business Activities

WW is required to disclose information regarding any investment-related business or occupation in which Richard C. St. Onge is actively engaged.

#### **Registered Representative of a Broker-Dealer**

Richard C. St. Onge is a registered representative of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and member of FINRA. In this capacity, Richard C. St. Onge may sell securities to clients and receive normal and customary compensation in the form of commissions. Clients are under no obligation to purchase or sell securities through Richard C. St. Onge on a commissionable basis. In addition, Richard C. St. Onge may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails.

A conflict of interest exists to the extent that Richard C. St. Onge recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client's needs. To address this, disclosure is made to clients at the time a brokerage account is opened through LPL. Notwithstanding the above, Richard C. St. Onge takes his responsibility very seriously and only intends to recommend that a client purchase or sell securities through him as a registered representative if he believes it is appropriate for the client. WW has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

#### **Dually-Registered Investment Adviser Representative**

Richard C. St. Onge is dually-registered as an investment adviser representative of LPL, an SEC registered investment adviser. In this capacity, Richard C. St. Onge may offer the LPL Retirement Plan Consulting Program ("RPCP") to retirement plan sponsors and receive advisory compensation. Retirement plan sponsors are under no obligation to establish a RPCP relationship with Richard C. St. Onge. The potential for receipt of advisory compensation gives Richard C. St. Onge an incentive to recommend RPCP to retirement plan sponsors based on the compensation Richard C. St. Onge will receive rather than on client needs. To address this, disclosure is made to clients in the RPCP client agreement. In addition, as stated above, Richard C. St. Onge takes his responsibility to clients very seriously.

#### **Licensed Insurance Agent**

Richard C. St. Onge is a licensed insurance agent and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Richard C. St. Onge recommends the purchase of insurance products where Richard C. St. Onge receives insurance commissions or other additional compensation. Richard C. St. Onge seeks to

ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

## **Item 5. Additional Compensation**

WW is required to disclose information regarding any arrangement under which Richard C. St. Onge receives an economic benefit from someone other than a client for providing investment advisory services.

Richard C. St. Onge may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that Richard C. St. Onge may attend.

Richard C. St. Onge may also receive from LPL bonuses based on his production, awards of stock options to purchase shares of LPL's parent company, LPL Investment Holdings Inc., reimbursement of fees Richard C. St. Onge pays to LPL for items such as administrative services, and other things of value such as complimentary or reduced-cost attendance at LPL's national sales conference and top producer forums and events. These financial incentives from LPL are based on Richard C. St. Onge's overall business production. However, in some cases, the incentives are greater for assets he services in advisory programs.

## **Item 6. Supervision**

Mark S. Winthrop, is generally responsible for supervising Richard C. St. Onge's advisory activities on behalf of WW. Mark S. Winthrop can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

WW supervises its personnel and the investments made in client accounts. WW monitors the investments recommended by Richard C. St. Onge to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. WW periodically reviews the advisory activities of Richard C. St. Onge, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Richard C. St. Onge.



## Kelsea Grace Tower Winthrop Wealth

109 State Street, 2<sup>nd</sup> Floor  
Boston, MA 02109  
(617) 530-1010  
[www.winthropwealth.com](http://www.winthropwealth.com)

This Brochure Supplement provides information about Kelsea Tower that supplements the Disclosure Brochure of Winthrop Wealth (hereinafter “WW”), a copy of which you should have received. Please contact WW’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Kelsea Tower is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Item 2. Educational Background and Business Experience

Born 1993

#### Post-Secondary Education

University of San Diego | B.B.A., Finance | 2016

#### Recent Business Background

04/2017 – Present, Winthrop Advisory Group, LLC, Senior Director – Operations, Investment Advisor Representative

03/2017- Present, LPL Financial, NLA, Registered Representative

07/2016 – 12/2016, Algert Global, Business Associate

09/2015 – 05/2016, North Star Resource Group, Sales Marketing Intern

### Item 3. Disciplinary Information

WW is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Kelsea Tower. WW has no information to disclose in relation to this Item. Please refer to FINRA BrokerCheck at [www.FINRA.org/brokercheck](http://www.FINRA.org/brokercheck) for additional information.

### Item 4. Other Business Activities

WW is required to disclose information regarding any investment-related business or occupation in which Kelsea Tower is actively engaged.

#### Registered Representative of a Broker-Dealer

Kelsea Tower is a registered representative of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and member of FINRA. In this capacity, Kelsea Tower may sell securities to clients and receive normal and customary compensation in the form of commissions. Clients are under no obligation to purchase or sell securities through Kelsea Tower on a commissionable basis. In addition, Kelsea Tower may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails.

A conflict of interest exists to the extent that Kelsea Tower recommends the purchase of securities where she receives commissions or other additional compensation as a result. This practice gives her an incentive to recommend investment products based on compensation received rather than on the client's needs. To address this, disclosure is made to clients at the time a brokerage account is opened through LPL. Notwithstanding the above, Kelsea Tower takes this responsibility very seriously and only intends to recommend that a client purchase or sell securities through her as a registered representative if she believes it is appropriate for the client. WW has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

## Item 5. Additional Compensation

WW is required to disclose information regarding any arrangement under which Kelsea Tower receives an economic benefit from someone other than a client for providing investment advisory services.

Kelsea Tower may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that Kelsea Tower may attend.

Kelsea Tower may also receive from LPL bonuses based on production, awards of stock options to purchase shares of LPL's parent company, LPL Investment Holdings Inc., reimbursement of fees Kelsea Tower pays to LPL for items such as administrative services, and other things of value such as complimentary or reduced-cost attendance at LPL's national sales conference and top producer forums and events. These financial incentives from LPL are based on Kelsea Tower's overall business production. However, in some cases, the incentives are greater for assets serviced in advisory programs.

## Item 6. Supervision

Richard C. St. Onge, Chief Compliance Officer, is generally responsible for supervising Kelsea Tower's advisory activities on behalf of WW. Richard C. St. Onge can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

WW supervises its personnel and the investments made in client accounts. WW monitors the investments recommended by Kelsea Tower to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. WW periodically reviews the advisory activities of Kelsea Tower, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Kelsea Tower.

## Lucas A. Winthrop Winthrop Wealth

109 State Street, 2<sup>nd</sup> Floor  
Boston, MA 02109  
(617) 530-1010  
[www.winthropwealth.com](http://www.winthropwealth.com)

This Brochure Supplement provides information about Lucas A. Winthrop that supplements the Disclosure Brochure of Winthrop Wealth (hereinafter “WW”), a copy of which you should have received. Please contact WW’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Lucas A. Winthrop is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Item 2. Educational Background and Business Experience

Born 1990

#### Post-Secondary Education

University of New Hampshire | B.S., Finance | 2013

#### Recent Business Background

04/2017 – Present | Winthrop Wealth | Investment Adviser Representative  
05/2013 – Present | LPL Financial, LLC | Registered Representative

### Item 3. Disciplinary Information

WW is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Lucas A. Winthrop. WW has no information to disclose in relation to this Item. Please refer to FINRA BrokerCheck at [www.FINRA.org/brokercheck](http://www.FINRA.org/brokercheck) for additional information.

### Item 4. Other Business Activities

WW is required to disclose information regarding any investment-related business or occupation in which Lucas A. Winthrop is actively engaged.

#### Registered Representative of a Broker-Dealer

Lucas A. Winthrop is a registered representative of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and member of FINRA. In this capacity, Lucas A. Winthrop may sell securities to clients and receive normal and customary compensation in the form of commissions. Clients are under no obligation to purchase or sell securities through Lucas A. Winthrop on a commissionable basis. In addition, Lucas A. Winthrop may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails.

A conflict of interest exists to the extent that Lucas A. Winthrop recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an

incentive to recommend investment products based on compensation received rather than on the client's needs. To address this, disclosure is made to clients at the time a brokerage account is opened through LPL. Notwithstanding the above, Lucas A. Winthrop takes his responsibility very seriously and only intends to recommend that a client purchase or sell securities through him as a registered representative if he believes it is appropriate for the client. WW has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

### **Licensed Insurance Agent**

Lucas A. Winthrop is a licensed insurance agent and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Lucas A. Winthrop recommends the purchase of insurance products where Lucas A. Winthrop receives insurance commissions or other additional compensation. Lucas A. Winthrop seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

## **Item 5. Additional Compensation**

WW is required to disclose information regarding any arrangement under which Lucas A. Winthrop receives an economic benefit from someone other than a client for providing investment advisory services.

Lucas A. Winthrop may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that Lucas A. Winthrop may attend.

Lucas A. Winthrop may also receive from LPL bonuses based on his production, awards of stock options to purchase shares of LPL's parent company, LPL Investment Holdings Inc., reimbursement of fees Lucas A. Winthrop pays to LPL for items such as administrative services, and other things of value such as complimentary or reduced-cost attendance at LPL's national sales conference and top producer forums and events. These financial incentives from LPL are based on Lucas A. Winthrop's overall business production. However, in some cases, the incentives are greater for assets he services in advisory programs.

## **Item 6. Supervision**

Richard C. St. Onge, Chief Compliance Officer, is generally responsible for supervising Lucas A. Winthrop's advisory activities on behalf of WW. Richard C. St. Onge can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

WW supervises its personnel and the investments made in client accounts. WW monitors the investments recommended by Lucas A. Winthrop to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. WW periodically reviews the advisory activities of Lucas A. Winthrop,

which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Lucas A. Winthrop.

## Max G. Winthrop Winthrop Wealth

109 State Street, 2<sup>nd</sup> Floor  
Boston, MA 02109  
(617) 530-1010  
[www.winthropwealth.com](http://www.winthropwealth.com)

This Brochure Supplement provides information about Max G. Winthrop that supplements the Disclosure Brochure of Winthrop Wealth (hereinafter “WW”), a copy of which you should have received. Please contact WW’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Max G. Winthrop is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Item 2. Educational Background and Business Experience

Born 1988

#### Post-Secondary Education

Babson College | B.S., Finance | 2011

#### Recent Business Background

04/2017 – Present | Winthrop Wealth | Investment Adviser Representative  
07/2014 – Present | LPL Financial, LLC | Registered Representative  
08/2011 – 06/2014 | SunLife Financial | RLDP

### Item 3. Disciplinary Information

WW is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Max G. Winthrop. WW has no information to disclose in relation to this Item. Please refer to FINRA BrokerCheck at [www.FINRA.org/brokercheck](http://www.FINRA.org/brokercheck) for additional information.

### Item 4. Other Business Activities

WW is required to disclose information regarding any investment-related business or occupation in which Max G. Winthrop is actively engaged.

#### Registered Representative of a Broker-Dealer

Max G. Winthrop is a registered representative of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and member of FINRA. In this capacity, Max G. Winthrop may sell securities to clients and receive normal and customary compensation in the form of commissions. Clients are under no obligation to purchase or sell securities through Max G. Winthrop on a commissionable basis. In addition, Max G. Winthrop may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails.

A conflict of interest exists to the extent that Max G. Winthrop recommends the purchase of securities

where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client's needs. To address this, disclosure is made to clients at the time a brokerage account is opened through LPL. Notwithstanding the above, Max G. Winthrop takes his responsibility very seriously and only intends to recommend that a client purchase or sell securities through him as a registered representative if he believes it is appropriate for the client. WW has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

## **Item 5. Additional Compensation**

WW is required to disclose information regarding any arrangement under which Max G. Winthrop receives an economic benefit from someone other than a client for providing investment advisory services.

Max G. Winthrop may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that Max G. Winthrop may attend.

Max G. Winthrop may also receive from LPL bonuses based on his production, awards of stock options to purchase shares of LPL's parent company, LPL Investment Holdings Inc., reimbursement of fees Max G. Winthrop pays to LPL for items such as administrative services, and other things of value such as complimentary or reduced-cost attendance at LPL's national sales conference and top producer forums and events. These financial incentives from LPL are based on Max G. Winthrop's overall business production. However, in some cases, the incentives are greater for assets he services in advisory programs.

## **Item 6. Supervision**

Richard C. St. Onge, Chief Compliance Officer, is generally responsible for supervising Max G. Winthrop's advisory activities on behalf of WW. Richard C. St. Onge can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

WW supervises its personnel and the investments made in client accounts. WW monitors the investments recommended by Max G. Winthrop to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. WW periodically reviews the advisory activities of Max G. Winthrop, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Max G. Winthrop.

**Robert E. Zola**  
**Winthrop Wealth**

109 State Street, 2<sup>nd</sup> Floor  
Boston, MA 02109  
(617) 530-1010  
[www.winthropwealth.com](http://www.winthropwealth.com)

This Brochure Supplement provides information about Robert E. Zola that supplements the Disclosure Brochure of Winthrop Wealth (hereinafter “WW”), a copy of which you should have received. Please contact WW’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Robert E. Zola is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Item 2. Educational Background and Business Experience**

Born 1967

**Post-Secondary Education**

University of Miami Law School | Juris Doctor (JD) | 1992  
Skidmore College | B.A., Government | 1989

**Recent Business Background**

04/2017 – Present | Winthrop Wealth | Investment Adviser Representative  
01/2016 – Present | LPL Financial, LLC | Registered Representative  
10/1993 – 12/2015 | Self-Employed | Trader

**Professional Designations**

Robert E. Zola holds the professional designation of CERTIFIED FINANCIAL PLANNER (“CFP<sup>®</sup>”). The CFP<sup>®</sup> certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP<sup>®</sup> Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP<sup>®</sup> designees must also complete at least 30 hours of continuing education every two years on an ongoing basis. For additional information about this credential, please refer directly to the website of the issuing organization.

**Item 3. Disciplinary Information**

WW is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Robert E. Zola. WW has no information to disclose in relation to this Item. Please refer to FINRA BrokerCheck at [www.FINRA.org/brokercheck](http://www.FINRA.org/brokercheck) for additional information.



## Item 4. Other Business Activities

WW is required to disclose information regarding any investment-related business or occupation in which Robert E. Zola is actively engaged.

### **Registered Representative of a Broker-Dealer**

Robert E. Zola is a registered representative of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and member of FINRA. In this capacity, Robert E. Zola may sell securities to clients and receive normal and customary compensation in the form of commissions. Clients are under no obligation to purchase or sell securities through Robert E. Zola on a commissionable basis. In addition, Robert E. Zola may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails.

A conflict of interest exists to the extent that Robert E. Zola recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client’s needs. To address this, disclosure is made to clients at the time a brokerage account is opened through LPL. Notwithstanding the above, Robert E. Zola takes his responsibility very seriously and only intends to recommend that a client purchase or sell securities through him as a registered representative if he believes it is appropriate for the client. WW has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

## Item 5. Additional Compensation

WW is required to disclose information regarding any arrangement under which Robert E. Zola receives an economic benefit from someone other than a client for providing investment advisory services.

Robert E. Zola may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that Robert E. Zola may attend.

Robert E. Zola may also receive from LPL bonuses based on his production, awards of stock options to purchase shares of LPL’s parent company, LPL Investment Holdings Inc., reimbursement of fees Robert E. Zola pays to LPL for items such as administrative services, and other things of value such as complimentary or reduced-cost attendance at LPL’s national sales conference and top producer forums and events. These financial incentives from LPL are based on Robert E. Zola’s overall business production. However, in some cases, the incentives are greater for assets he services in advisory programs.

## Item 6. Supervision

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investments recommended by Robert E. Zola to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. WW periodically reviews the advisory activities of Robert E. Zola, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Robert E. Zola.