

Richard Boehm
Winthrop Wealth
DBA Unified Wealth Management, LLC

109 State Street, 2nd Floor
Boston, MA 02109
(617) 530-1010
www.winthropwealth.com

This Brochure Supplement provides information about Richard Boehm 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 Boehm is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Born 1970

Post-Secondary Education

SUNY Oswego | B.S., Accounting | 1992

Recent Business Background

07/2020 – Present, Winthrop Advisory Group, LLC, Investment Adviser Representative

12/2004 - Present, Unified Wealth Management, LLC, Managing Member

02/2009 - Present, LPL Financial, Registered Representative

09/2004 - Present, Unified Tax Services, LLC, Member/Tax Preparation

Professional Designations

Richard Boehm holds the professional designation of Certified Financial Planner (“CFP[®]”). The CFP[®] 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[®] Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP[®] 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 Richard Boehm. WW has no information to disclose in relation to this Item. Please refer to

FINRA BrokerCheck at 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 Boehm is actively engaged.

Registered Representative of a Broker-Dealer

Richard Boehm is a registered representative of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and member of FINRA. In this capacity, Richard Boehm 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 Boehm on a commissionable basis. In addition, Richard Boehm 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 Boehm 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 Boehm 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

Richard Boehm 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 Boehm recommends the purchase of insurance products where Richard Boehm receives insurance commissions or other additional compensation. Richard Boehm seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Tax Preparation

Richard Boehm also provides tax preparation services to certain individuals through Unified Tax Services, LLC. Richard Boehm 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. Richard Boehm has a financial interest in recommending that clients use these additional services; however, there is no requirement to do so. Tax and accounting clients are under no obligation to use WW for wealth management services.

Item 5. Additional Compensation

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

Richard Boehm 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 Boehm may attend.

Richard Boehm 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 Boehm 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 Boehm'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 Richard Boehm'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 Richard Boehm 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 Boehm, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Richard Boehm.

Sheena A. Oberoi
Winthrop Wealth
DBA Unified Wealth Management, LLC

109 State Street, 2nd Floor
Boston, MA 02109
(617) 530-1010
www.winthropwealth.com

This Brochure Supplement provides information about Sheena Oberoi 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 Sheena Oberoi is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Born 1983

Post-Secondary Education

University of Colorado Boulder, B.S. Accounting, 2005

Recent Business Background

08/2020 – Present, Winthrop Advisory Group, LLC, Investment Advisor Representative
02/2009 – Present, Unified Wealth Management, LLC, Head of RIA Operations and Trading
02/2009- Present, LPL Financial, Registered Representative
02/2009 - Present, Unified Tax Services, LLC, Member/Tax Preparation

Professional Designations

Sheena Oberoi holds the professional designation of Certified Financial Planner (“CFP[®]”). The CFP[®] 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[®] Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP[®] 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 Sheena Oberoi. WW has no information to disclose in relation to this Item. Please refer to FINRA BrokerCheck at 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 Sheena Oberoi is actively engaged.

Registered Representative of a Broker-Dealer

Sheena Oberoi is a registered representative of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and member of FINRA. In this capacity, Sheena Oberoi 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 Sheena Oberoi on a commissionable basis. In addition, Sheena Oberoi 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 Sheena Oberoi 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, Sheena Oberoi takes this 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

Sheena Oberoi 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 Sheena Oberoi recommends the purchase of insurance products where Sheena Oberoi receives insurance commissions or other additional compensation. Sheena Oberoi seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Tax Preparation

Sheena Oberoi also provides tax preparation services to certain individuals through Unified Tax Services, LLC. Sheena Oberoi is compensated for services by these individuals. This activity is separate and distinct from her employment with WW and WW does not receive any portion of the tax preparation fees. Sheena Oberoi has a financial interest in recommending that clients use these additional services; however, there is no requirement to do so. Tax and accounting clients are under no obligation to use WW for wealth management services.

Item 5. Additional Compensation

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

Sheena Oberoi 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 Sheena Oberoi may attend.

Sheena Oberoi 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 Sheena Oberoi 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 Sheena Oberoi'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 Sheena Oberoi'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 Sheena Oberoi 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 Sheena Oberoi, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Sheena Oberoi.

Kenneth J. Dean Winthrop Wealth

109 State Street, 2nd Floor
Boston, MA 02109
(617) 530-1010
www.winthropwealth.com

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.

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[®]”). The CFP[®] 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[®] Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP[®] 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[®] 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 Kenneth J. Dean. WW has no information to disclose in relation to this Item. Please refer to FINRA BrokerCheck at 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.

Andrew J. Murphy
Winthrop Wealth

109 State Street, 2nd Floor
Boston, MA 02109
(617) 530-1010
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.

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 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.

Francesca M. Lanza
Winthrop Wealth

109 State Street, 2nd Floor
Boston, MA 02109
(617) 530-1010
www.winthropwealth.com

This Brochure Supplement provides information about Francesca M. Lanza 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 Francesca M. Lanza is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Born 1999

Post-Secondary Education

University of Massachusetts at Amherst | B.B.A., Finance | 2021

Recent Business Background

10/2022 – Present | Winthrop Wealth | Associate Portfolio Manager

10/2022 – Present | LPL Financial, LLC | Registered Representative

04/2022 – 09/2022 | Eaton Vance Distributors, Inc | Wealth Strategies Group Analyst

06/2021 – 04/2022 | Eaton Vance Distributors, Inc | Mutual Fund Services Representative

06/2020 – 08/2020 | Eaton Vance Distributors, Inc | Wealth Strategies Group Intern

11/2018 – 08/2019 | Travelex | Sales Consultant

08/2018 – 05/2021 | University of Massachusetts at Amherst | Student

Item 3. Disciplinary Information

WW is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Francesca M. Lanza. WW has no information to disclose in relation to this Item. Please refer to FINRA BrokerCheck at 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 Francesca M. Lanza is actively engaged.

Registered Representative of a Broker-Dealer

Francesca M. Lanza is a registered representative of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and member of FINRA. In this capacity, Francesca M. Lanza 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 Francesca M. Lanza on a commissionable basis. In addition, Francesca M. Lanza 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 Francesca M. Lanza 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, Francesca M. Lanza takes her 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 Francesca M. Lanza receives an economic benefit from someone other than a client for providing investment advisory services.

Francesca M. Lanza 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 Francesca M. Lanza may attend.

Francesca M. Lanza may also receive from LPL bonuses based on her production, awards of stock options to purchase shares of LPL's parent company, LPL Investment Holdings Inc., reimbursement of fees Francesca M. Lanza 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 Francesca M. Lanza's overall business production. However, in some cases, the incentives are greater for assets she services in advisory programs.

Item 6. Supervision

Richard C. St. Onge, Chief Compliance Officer, is generally responsible for supervising Francesca M. Lanza'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 Francesca M. Lanza 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 Francesca M. Lanza, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Francesca M. Lanza.