

**Peter T. Jaworski****DBA Financial Planning Strategies LLC**

301 Edgewater Place, Suite 100  
Wakefield, MA 01880  
(781) 968-5535

**Winthrop Wealth – Main Office**

321 Columbus Ave, 3<sup>rd</sup> Fl  
Boston, MA 02116  
(617) 530-1010

[www.winthropwealth.com](http://www.winthropwealth.com)

**This Brochure Supplement provides information about Peter T. Jaworski 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 Peter T. Jaworski 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 1964

**Post-Secondary Education**

University of Massachusetts | B.S., Accounting | 1987

**Recent Business Background**

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

01/2015 – Present | Financial Planning Strategies LLC | DBA Only

08/2006 – Present | LPL Financial, LLC | Registered Representative

12/2011 – 02/2015 | McGladrey Wealth Management, LLC | Investment Adviser Representative

12/2010 – 12/2011 | RSM McGladrey Inc. | Managing Director

**Professional Designations**

Peter T. Jaworski 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.

Peter T. Jaworski 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.

Peter T. Jaworski 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 Peter T. Jaworski. 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 Peter T. Jaworski is actively engaged.

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

Peter T. Jaworski is a registered representative of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and member of FINRA. In this capacity, Peter T. Jaworski 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 Peter T. Jaworski on a commissionable basis. In addition, Peter T. Jaworski 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 Peter T. Jaworski 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, Peter T. Jaworski 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**

Peter T. Jaworski is dually-registered as an investment adviser representative of LPL, an SEC registered investment adviser. In this capacity, Peter T. Jaworski 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 Peter T. Jaworski. The potential for receipt of advisory compensation gives Peter T. Jaworski an incentive to recommend RPCP to retirement plan sponsors based on the compensation Peter T. Jaworski 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, Peter T. Jaworski takes his responsibility to clients very seriously.

### **Item 5. Additional Compensation**

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

Peter T. Jaworski 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 Peter T. Jaworski may attend.

Peter T. Jaworski 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 Peter T. Jaworski 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 Peter T. Jaworski'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 Peter T. Jaworski'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 Peter T. Jaworski 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 Peter T. Jaworski, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Peter T. Jaworski.

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## Item 2. Educational Background and Business Experience

Born 1970

**Post-Secondary Education**

Providence College | B.S., Business Administration | 1992

**Recent Business Background**

04/2017 – Present | Winthrop Wealth | Investment Adviser Representative  
03/2014 – Present | LPL Financial, LLC | Registered Representative  
01/2015 – Present | Financial Planning Strategies LLC | DBA Only  
05/2012 – 01/2015 | McGladrey Wealth Management, LLC | Director  
07/2010 – 05/2012 | RSM McGladrey | Manager  
09/2001 – 09/2010 | Caturano Wealth Management, LLC | Adviser/Financial Planner

**Professional Designations**

Gregory P. Costantino 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

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### Item 4. Other Business Activities

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

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A conflict of interest exists to the extent that Gregory P. Costantino 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, Gregory P. Costantino 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 Gregory P. Costantino receives an economic benefit from someone other than a client for providing investment advisory services.

Gregory P. Costantino 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 Gregory P. Costantino may attend.

Gregory P. Costantino 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 Gregory P. Costantino 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 Gregory P. Costantino'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 Gregory P. Costantino'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.

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## 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.

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

1400 Computer Drive, Ste. 105  
Westborough, MA 01581  
(508) 836-5500

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321 Columbus Ave, 3<sup>rd</sup> Fl  
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**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.

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## Item 2. Educational Background and Business Experience

Born 1996

**Post-Secondary Education**

Saint Michaels College, B.S., Business Administration, with Economics Minor, 2019

**Recent Business Background**

04/2023 – Present | Winthrop Advisory Group, LLC DBA Winthrop Wealth | Investment Adviser Representative

04/2022 – Present | LPL Financial, LLC | Registered Representative

04/2022 – 04/2023 | Winthrop Advisory Group, LLC DBA Winthrop Wealth | Client Service Associate

6/2019 – 2/2022 | Reliance Standard, Group Insurance Sales Representative

8/2015 – 05/2019 | Saint Michaels College | Student

## Item 3. Disciplinary Information

WW is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Sean 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. Othis Business Activities

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

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A conflict of interest exists to the extent that Sean 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, Sean 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**

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

**Andrew J. Murphy****Winthrop Wealth**321 Columbus Ave, 3<sup>rd</sup> Fl

Boston, MA 02116

(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 | Co-Chief Investment Officer

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.

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**Francesca M. Lanza****Winthrop Wealth**321 Columbus Ave, 3<sup>rd</sup> Fl

Boston, MA 02116

(617) 530-1010

[www.winthropwealth.com](http://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](http://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](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 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.

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