

**Aimée Lloyd, CFP<sup>®</sup>, CFA**  
**DBA Keel Financial Partners**

10900 NE 4th Street  
Suite 2300  
Bellevue, WA 98004  
(425) 946-5335  
<https://keelfinancial.com/>

**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 Aimée Lloyd 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 Aimée Lloyd 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 1975

**Post-Secondary Education**

Seattle University | B.B.A, summa cum laude, Finance with a minor Economics | 1997

**Recent Business Background**

12/2022 – Present | Winthrop Wealth | Investment Adviser Representative  
12/2013 – 12/2022 | Private Advisor Group | Investment Adviser Representative  
09/2012 – 8/2022 | MyICON | Senior Vice President & Financial Advisor  
08/2005 – Present | LPL Financial, LLC | Registered Representative

**Professional Designations**

Aimée Lloyd 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.

Aimée Lloyd 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 Aimée Lloyd. 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 Aimée Lloyd is actively engaged.

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

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

#### **Licensed Insurance Agent**

Aimée Lloyd 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 Aimée Lloyd recommends the purchase of insurance products where Aimée Lloyd receives insurance commissions or other additional compensation. Aimée Lloyd 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 Aimée Lloyd receives an economic benefit from someone other than a client for providing investment advisory services.

Aimée Lloyd 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 Aimée Lloyd may attend.

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

**Robert Reamer, CFP<sup>®</sup>**  
**DBA Keel Financial Partners**

10900 NE 4th Street  
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Bellevue, WA 98004  
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**This Brochure Supplement provides information about Robert Reamer 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 Reamer 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 1983

### Post-Secondary Education

University of Phoenix | Master of Business Administration (MBA) | 2011  
Western Washington University | B.A., Business Administration, Finance Focus | 2006  
Seattle University | Executive Certificate in Financial Planning | 2008

### Recent Business Background

12/2022 – Present | Winthrop Wealth | Investment Adviser Representative  
12/2013 – 12/2022 | Private Advisor Group | Investment Adviser Representative  
08/2012 – 12/2021 | Mylcon | Director of Consulting Services  
04/2011 – Present | LPL Financial, LLC | Registered Representative

### Professional Designations

Robert Reamer 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® 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 Reamer. 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 Reamer is actively engaged.

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

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

Robert Reamer 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 Reamer may attend.

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

**David Moretsky, CFP<sup>®</sup>****DBA Keel Financial Partners**

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**This Brochure Supplement provides information about David Moretsky 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 David Moretsky 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 1971

**Post-Secondary Education**

Western Washington University | B.A., Business Administration with Finance focus | 1993

**Recent Business Background**

12/2022 – Present | Winthrop Wealth | Investment Adviser Representative

06/2005 – Present | LPL Financial, LLC | Registered Representative

05/2014 – 12/2022 | Private Advisor Group | Investment Adviser Representative

01/2010 – 10/2022 | Mylcon | Co-Founder

06/2005 – 12/2009 | ICON Consulting | Co-Founder

**Professional Designations**

David Moretsky 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 David Moretsky. 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 David Moretsky is actively engaged.

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

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

David Moretsky 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 David Moretsky recommends the purchase of insurance products where David Moretsky receives insurance commissions or other additional compensation. David Moretsky 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 David Moretsky receives an economic benefit from someone other than a client for providing investment advisory

services.

David Moretsky 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 David Moretsky may attend.

David Moretsky 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 David Moretsky 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 David Moretsky'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 David Moretsky'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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**This Brochure Supplement provides information about Amber Moser 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 Amber Moser 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 1992

### Post-Secondary Education

Central Washington University | B.S., Business Administration, Finance/Accounting, with Economics minor | 2014

### Recent Business Background

12/2022 – Present | Winthrop Advisory Group, LLC DBA Keel Financial Partners, LLC | Investment Adviser Representative

04/2017 – 12/2022 | Private Advisor Group | Investment Adviser Representative

04/2017 – 07/2022 | MyICON | Lead Client Operations Manager

01/2015 – Present | LPL Financial, LLC | Registered Representative

### Professional Designations

Amber Moser 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<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 Amber Moser. 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 Amber Moser is actively engaged.

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

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

#### **Licensed Insurance Agent**

Amber Moser 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 Amber Moser recommends the purchase of insurance products where Amber Moser receives insurance commissions or other additional compensation. Amber Moser 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 Amber Moser receives

an economic benefit from someone other than a client for providing investment advisory services.

Amber Moser 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 Amber Moser may attend.

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

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

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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 &amp; 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.

**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.

## Item 6. Supervision

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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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