

Mark S. Winthrop**Winthrop Wealth**

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Boston, MA 02116
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www.winthropwealth.com

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

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 (“PPCTM”). The PPCTM 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 PPCTM 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. PPCTM 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 for additional information.

Item 4. Other Business Activities

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

Registered Representative of a Broker-Dealer

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

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

Dually-Registered Investment Adviser Representative

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

Licensed Insurance Agent

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

Item 5. Additional Compensation

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

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

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

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

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

Item 6. Supervision

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

WW supervises its personnel and the investments made in client accounts. WW monitors the investments recommended by Mark S. Winthrop to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions

previously requested by the client. WW periodically reviews the advisory activities of Mark S. Winthrop, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Mark S. Winthrop.

Earl B. Winthrop

Winthrop Wealth

321 Columbus Ave, 3rd Fl

Boston, MA 02116

(617) 530-1010

www.winthropwealth.com

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

Item 2. Educational Background and Business Experience

Born 1954

Post-Secondary Education

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

Recent Business Background

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

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

Professional Designations

Earl B. Winthrop holds the professional designation of Accredited Investment Fiduciary (“AIF[®]”). The AIF[®] designation is a credential awarded by the Center for Fiduciary Studies, LLC, a division of Fiduciary360, to individuals who meet its professional, educational and ethical requirements, and demonstrate a commitment to fiduciary principles. The AIF[®] training curriculum culminates in a 60-question exam on the fiduciary practices, which requires a passing score of at least 75 percent. AIF[®] 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 Earl B. Winthrop. 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 Earl B. Winthrop is actively engaged.

Registered Representative of a Broker-Dealer

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programs.

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WW supervises its personnel and the investments made in client accounts. WW monitors the investments recommended by Earl B. 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 Earl B. Winthrop, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Earl B. Winthrop.

Edward T. Burke
Winthrop Wealth

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

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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.

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 for additional information.

Item 4. Other Business Activities

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

Registered Representative of a Broker-Dealer

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

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

Dually-Registered Investment Adviser Representative

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

Item 5. Additional Compensation

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

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

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

Edward T. Burke may also receive from LPL bonuses based on his production, awards of stock options to purchase shares of LPL's parent company, LPL Investment Holdings Inc., reimbursement of fees Edward T. Burke pays to LPL for items such as administrative services, and other things of value such as complimentary or reduced-cost attendance at LPL's national sales conference and top producer forums and events. These financial incentives from LPL are based on Edward T. Burke's overall business production. However, in some cases, the incentives are greater for assets he services in advisory programs.

Item 6. Supervision

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

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

Daniel L. Castle**Winthrop Wealth**321 Columbus Ave, 3rd Fl

Boston, MA 02116

(617) 530-1010

www.winthropwealth.com

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

Item 2. Educational Background and Business Experience

Born 1961

Post-Secondary Education

Trine University | Aerospace Engineering | attended 1979-1983

Mount Vernon Nazarene University | Religion and Philosophy | attended 1984-1985

Recent Business Background

04/2019 – Present | Winthrop Wealth | Director, Advanced Planning

06/2019 – Present | LPL Financial LLC | Registered Representative

09/2013 – 01/2019 | LPL Financial LLC | AVP, Advanced Planning

07/1998 – 05/2013 | Manulife/John Hancock | Senior Advanced Markets Consultant

Professional Designations

Daniel L. Castle holds the professional designation of Certified Financial Planner (“CFP[®]”). 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.

Daniel L. Castle holds the professional designation of Chartered Financial Consultant (“ChFC[®]”), The ChFC[®] 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[®] 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[®] holders must satisfy the ongoing requirements of the Professional Achievement in Continuing Education (“PACE”) Recertification Program, which includes 30 hours of continuing education at least every two years.

Daniel L. Castle holds the professional designation of Chartered Life Underwriter (“CLU[®]”). The CLU[®] 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[®] 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[®] holders must satisfy the ongoing requirements of the PACE Recertification Program, which includes 30 hours of continuing education at least every two years. For additional information about each of these credentials, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

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

Item 4. Other Business Activities

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

Registered Representative of a Broker-Dealer

Daniel L. Castle is a registered representative of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and member of FINRA. In this capacity, Daniel L. Castle 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 Daniel L. Castle on a commissionable basis. In addition, Daniel L. Castle 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 Daniel L. Castle recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client’s needs. To address this, disclosure is made to clients at the time a brokerage account is opened through LPL. Notwithstanding the above, Daniel L. Castle takes his responsibility very seriously and only intends to recommend that a client purchase or sell securities through him as a registered representative if he believes it is appropriate for the client. WW has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Licensed Insurance Agent

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

Item 5. Additional Compensation

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Daniel L. Castle 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 Daniel L. Castle may attend.

Daniel L. Castle 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 Daniel L. Castle 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 Daniel L. Castle'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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Kenneth J. Dean**Winthrop Wealth**321 Columbus Ave, 3rd Fl

Boston, MA 02116

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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.

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

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

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

Tax Preparation

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

CFP® Course Instructor

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

Item 5. Additional Compensation

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

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

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

Item 6. Supervision

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

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

Jonathan P. Hunter**Winthrop Wealth**321 Columbus Ave, 3rd Fl

Boston, MA 02116

(617) 530-1010

www.winthropwealth.com

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

Item 2. Educational Background and Business Experience

Born 1987

Post-Secondary Education

Middlebury College | B.A., Biology | 2010

Recent Business Background

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

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

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

Item 3. Disciplinary Information

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

Item 4. Other Business Activities

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

Registered Representative of a Broker-Dealer

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

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

Item 5. Additional Compensation

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

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

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

Item 6. Supervision

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

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

Francesca M. Lanza**Winthrop Wealth**321 Columbus Ave, 3rd Fl

Boston, MA 02116

(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.

Andrew J. Murphy**Winthrop Wealth**321 Columbus Ave, 3rd Fl

Boston, MA 02116

(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 | 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 for additional information.

Item 4. Other Business Activities

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

Registered Representative of a Broker-Dealer

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

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

Item 5. Additional Compensation

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

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

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

Item 6. Supervision

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

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

Richard C. St. Onge**Winthrop Wealth**321 Columbus Ave, 3rd Fl

Boston, MA 02116

(617) 530-1010

www.winthropwealth.com

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

Item 2. Educational Background and Business Experience

Born 1979

Post-Secondary Education

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

Recent Business Background

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

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

Professional Designation

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

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

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

Item 3. Disciplinary Information

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

Item 4. Other Business Activities

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

Registered Representative of a Broker-Dealer

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

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

Dually-Registered Investment Adviser Representative

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

Licensed Insurance Agent

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

St. Onge receives insurance commissions or other additional compensation. Richard C. St. Onge seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

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

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

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

Item 6. Supervision

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

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

Lucas A. Winthrop**Winthrop Wealth**321 Columbus Ave, 3rd Fl

Boston, MA 02116

(617) 530-1010

www.winthropwealth.com

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

Item 2. Educational Background and Business Experience

Born 1990

Post-Secondary Education

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

Recent Business Background

04/2017 – Present | Winthrop Wealth | Chief Operating Officer, Investment Adviser Representative

05/2013 – Present | LPL Financial, LLC | Registered Representative

Item 3. Disciplinary Information

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

Item 4. Other Business Activities

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

Registered Representative of a Broker-Dealer

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

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

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

Licensed Insurance Agent

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

Item 5. Additional Compensation

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

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

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

Item 6. Supervision

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

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

previously requested by the client. WW periodically reviews the advisory activities of Lucas A. Winthrop, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Lucas A. Winthrop.

Max G. Winthrop**Winthrop Wealth**321 Columbus Ave, 3rd Fl

Boston, MA 02116

(617) 530-1010

www.winthropwealth.com

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

Item 2. Educational Background and Business Experience

Born 1988

Post-Secondary Education

Babson College | B.S., Finance | 2011

Recent Business Background

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

07/2014 – Present | LPL Financial, LLC | Registered Representative

08/2011 – 06/2014 | SunLife Financial | RLDP

Item 3. Disciplinary Information

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

Item 4. Other Business Activities

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

Registered Representative of a Broker-Dealer

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

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

Item 5. Additional Compensation

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

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

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

Item 6. Supervision

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

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

Sean Winthrop
Winthrop Wealth

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

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321 Columbus Ave, 3rd Fl
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(617) 530-1010

www.winthropwealth.com

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

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 for additional information.

Item 4. Othis Business Activities

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

Registered Representative of a Broker-Dealer

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

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

Sean 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 Sean Winthrop may attend.

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

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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.

Robert E. Zola**Winthrop Wealth**321 Columbus Ave, 3rd Fl

Boston, MA 02116

(617) 530-1010

www.winthropwealth.com

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

Item 2. Educational Background and Business Experience

Born 1967

Post-Secondary Education

University of Miami Law School | Juris Doctor (JD) | 1992

Skidmore College | B.A., Government | 1989

Recent Business Background

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

01/2016 – Present | LPL Financial, LLC | Registered Representative

10/1993 –12/2015 | Self-Employed | Trader

Professional Designations

Robert E. Zola holds the professional designation of CERTIFIED FINANCIAL PLANNER (“CFP[®]”). 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 Robert E. Zola. 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 Robert E. Zola is actively engaged.

Registered Representative of a Broker-Dealer

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

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

Item 5. Additional Compensation

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