



Peter T. Jaworski, CFP®

**Form ADV 2B
Brochure Supplement**

DBA Financial Planning Strategies LLC
301 Edgewater Place, Suite 100
Wakefield, MA 01880
(781) 968-5535

Winthrop Wealth – Main Office
321 Columbus Avenue, 3rd Fl.
Boston, MA 02116
(617) 530-1010

www.winthropwealth.com

March 2025

Item 1 – Cover Page

This brochure supplement provides information about Peter T. Jaworski that supplements Winthrop Wealth's ("WW") firm Brochure. You should have received a copy of that brochure. Please contact Richard St. Onge, Chief Compliance Officer, if you did not receive Winthrop Wealth's firm Brochure or if you have any questions about the content of this supplement.

Additional information about Peter T. Jaworski (CRD# 2924203) is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Peter T. Jaworski, CFP®

Born: 1964

Item 2 – Educational Background and Business Experience**Education:**

University of Massachusetts – Amherst, MA – B. S. Accounting – 1987

Business Experience:

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

01/2015 – Present | Financial Planning Strategies LLC | President/CEO

08/2006 – 12/2024 | LPL Financial, LLC | Registered Representative

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

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

Professional Designations:

Certified Financial Planner® (CFP®): The CERTIFIED FINANCIAL PLANNER™, CFP®, and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its high standard of professional education, (2) stringent code of conduct and standards of practice, and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real-world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two

hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field and

- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 – Disciplinary Information

Criminal or Civil Action: None to report

Administrative Proceeding: None to report

Self-Regulatory Proceeding: None to report

Item 4 – Other Business Activities

Peter T. Jaworski has no other outside business activities.

Item 5 – Additional Compensation

Peter T. Jaworski does not receive additional compensation, performance-based fees, or any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A.

Item 6 – Supervision

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



Gregory P. Costantino, CFP®

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Additional information about Gregory P. Costantino (CRD# 4354102) is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Gregory P. Costantino, CFP®

Born: 1970

Item 2 – Educational Background and Business Experience**Education:**

Providence College – Providence, RI – Bachelor of Science: Business Administration – 1992

Business Experience:

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

03/2014 – 12/2024 | LPL Financial, LLC | Registered Representative

01/2015 – Present | Financial Planning Strategies LLC | Managing Director

05/2012 – 01/2015 | McGladrey Wealth Management, LLC | Director

07/2010 – 05/2012 | RSM McGladrey | Manager

09/2001 – 09/2010 | Caturano Wealth Management, LLC | Adviser/Financial Planner

Professional Designations:**Professional Designations:**

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Item 3 – Disciplinary Information

Criminal or Civil Action: None to report

Administrative Proceeding: None to report

Self-Regulatory Proceeding: None to report

Item 4 – Other Business Activities

Gregory P. Costantino has no other outside business activities.

Item 5 – Additional Compensation

Gregory P. Costantino does not receive additional compensation, performance-based fees, or any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A.

Item 6 – Supervision

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



Mark S. Winthrop, PPC™

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Additional information about Mark S. Winthrop (CRD# 1351181) is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Mark S. Winthrop, PPC™

Born: 1958

Item 2 – Educational Background and Business Experience**Education:**

Ithaca College – Ithaca, NY – Bachelor of Science: Accounting – 1980

Business Experience:

04/2017 – Present | Winthrop Wealth | President & Founding Partner, Chief Investment Officer, Wealth Advisor

09/1997 – 01/2025 | LPL Financial, LLC | Registered Representative

Professional Designations:

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.

Item 3 – Disciplinary Information

Criminal or Civil Action: None to report

Administrative Proceeding: None to report

Self-Regulatory Proceeding: None to report

Item 4 – Other Business Activities

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. Clients are not required to purchase or engage Mark S. Winthrop for any products or services offered as Clients have the option to purchase them through another person or entity of their choosing.

Item 5 – Additional Compensation

Mark S. Winthrop receives commissions on insurance sales but does not receive any performance-based fees. He does not receive any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A

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.



Edward T. Burke, CFA[®]

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Additional information about Edward T. Burke (CRD# 2831897) is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Edward T. Burke, CFA®

Born: 1966

Item 2 – Educational Background and Business Experience**Education:**

Suffolk University | M.S., Finance | 1994

Bentley University | B.S., Finance | 1988

Business Experience:

04/2017 – Present | Winthrop Wealth | Wealth Advisor

06/1997 – 12/2024 | LPL Financial, LLC | Registered Representative

Professional Designations:

Chartered Financial Analyst® (CFA®): CFA's are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Item 3 – Disciplinary Information

Criminal or Civil Action: None to report

Administrative Proceeding: None to report

Self-Regulatory Proceeding: None to report

Item 4 – Other Business Activities

Edward T. Burke has no other outside business activities.

Item 5 – Additional Compensation

Edward T. Burke does not receive additional compensation, performance-based fees, or any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A.

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.



Sean M. Winthrop

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Additional information about Sean M. Winthrop (CRD# 7531188) is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Sean M. Winthrop

Born: 1996

Item 2 – Educational Background and Business Experience**Education:**

Saint Michael's College – Colchester, VT – Business Administration/Economics Minor – 2019

Business Experience:

04/2023 – Present | Winthrop Wealth | Wealth Advisor

04/2022 – 12/2024 | LPL Financial, LLC | Registered Representative

04/2022 – 04/2023 | Winthrop Wealth | Client Service Associate

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

8/2015 – 05/2019 | Saint Michael's College | Student

Professional Designations: None

Item 3 – Disciplinary Information

Criminal or Civil Action: None to report

Administrative Proceeding: None to report

Self-Regulatory Proceeding: None to report

Item 4 – Other Business Activities

Sean M. Winthrop has no other outside business activities.

Item 5 – Additional Compensation

Sean M. Winthrop does not receive additional compensation, performance-based fees, or any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A.

Item 6 – Supervision

Richard C. St. Onge, Chief Compliance Officer, is generally responsible for supervising Sean M. 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.



Andrew J. Murphy, CFA®

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This brochure supplement provides information about Andrew J. Murphy that supplements Winthrop Wealth's ("WW") firm Brochure. You should have received a copy of that brochure. Please contact Richard St. Onge, Chief Compliance Officer, if you did not receive Winthrop Wealth's firm Brochure or if you have any questions about the content of this supplement.

Additional information about Andrew J. Murphy (CRD# 5523054) is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Andrew J. Murphy, CFA®

Born: 1985

Item 2 – Educational Background and Business Experience**Education:**

Boston College | Masters of Business Administration (MBA) | 2018

Lebanon Valley College | B.A., Economics | 2009

Business Experience:

01/2018 – Present | Winthrop Wealth | Co-Chief Investment Officer

05/2014 – 12/2024 | LPL Financial, LLC | Registered Representative

05/2014 – 12/2017 | Sheperd Financial Partners | Investment Adviser Representative

Professional Designations:

Chartered Financial Analyst® (CFA®): CFA's are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Item 3 – Disciplinary Information

Criminal or Civil Action: None to report

Administrative Proceeding: None to report

Self-Regulatory Proceeding: None to report

Item 4 – Other Business Activities

Andrew J. Murphy has no other outside business activities.

Item 5 – Additional Compensation

Andrew J. Murphy does not receive additional compensation, performance-based fees, or any additional compensation for performing advisory services other than what is disclosed in Item 4 of Part 2A.

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.