



WINTHROP WEALTH

Aimée M. Lloyd, CFP®, CFA

Form ADV 2B Brochure Supplement

DBA Keel Financial Partners

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Winthrop Wealth – Main Office

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www.winthropwealth.com

December 2025

Item 1 – Cover Page

This brochure supplement provides information about Aimée Lloyd 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 Aimée Lloyd (CRD# 4520285) is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Aimée Lloyd, CFP®, CFA

Born: 1975

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

Seattle University – Seattle, WA – B.B.A, summa cum laude, Finance, minor in Economics – 1980

Business Experience:

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

08/2022 - Present | Keel Financial Partners | Founding Partner & Financial Advisor

12/2013 – 12/2022 | Private Advisor Group | Investment Adviser Representative

09/2012 – 8/2022 | MyICON | Senior Vice President & Financial Advisor

08/2005 – 12/2024 | LPL Financial, LLC | Registered Representative

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.

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

Aimée Lloyd is a licensed insurance agent and, in such capacity, may recommend, on a fully- disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Aimée Lloyd recommends the purchase of insurance products where Aimée Lloyd receives insurance commissions or other additional compensation. Aimée Lloyd seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. Clients are not required to purchase or engage Aimée Lloyd 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

Aimée Lloyd receives commissions on insurance sales but does not receive any performance-based fees. She 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 Aimée Lloyd's advisory activities on behalf of WW. Richard C. St. Onge can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.



Robert J. Reamer, CFP®

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DBA Keel Financial Partners

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December 2025

Item 1 – Cover Page

This brochure supplement provides information about Robert J. Reamer 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 Robert J. Reamer (CRD# 5200308) is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Rober J. Reamer, CFP®

Born: 1983

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

University of Phoenix | Master of Business Administration (MBA) | 2011

Western Washington University | B.A., Business Administration, Finance Focus | 2006

Seattle University | Executive Certificate in Financial Planning | 2008

Business Experience:

11/2022 – Present | Winthrop Wealth | Investment Adviser Representative

08/2022 - Present | Keel Financial Partners | Founding Partner & Financial Advisor

12/2013 – 12/2022 | Private Advisor Group | Investment Adviser Representative

08/2012 – 12/2021 | Mylcon | Director of Consulting Services

04/2011 – 12/2024 | LPL Financial, LLC | Registered Representative

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

Robert J. Reamer has no other outside business activities.

Item 5 – Additional Compensation

Robert J. Reamer 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 Robert J. Reamer's advisory activities on behalf of WW. Richard C. St. Onge can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.



David M. Moretsky, CFP®

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Additional information about David M. Moretsky (CRD# 4267143) is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

David M. Moretsky, CFP®

Born: 1971

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

Western Washington University – Bellingham, WA – Business Administration – Finance focus – 1993

Business Experience:

11/2022 – Present | Winthrop Wealth | Investment Adviser Representative

08/2022 – Present | Keel Financial Partners, LLC | Founding Partner and Financial Advisor

06/2005 – 12/2024 | LPL Financial, LLC | Registered Representative

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

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

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

Professional Designations:

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) and
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- 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

David M. Moretsky is a licensed insurance agent and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that David M. Moretsky recommends the purchase of insurance products where David M. Moretsky receives insurance commissions or other additional compensation. David M. Moretsky 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 David M. Moretsky 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

David M. Moretsky 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 David M. Moretsky's advisory activities on behalf of WW. Richard C. St. Onge can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.



Cavan M. LaMontagne

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June 2025

Item 1 – Cover Page

This brochure supplement provides information about Cavan M. LaMontagne 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 Cavan M. LaMontagne (CRD# 7386869) is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Cavan M. LaMontagne

Born: 2000

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

St. Lawrence University – Canton, NY – Bachelor of Arts: Economics – 2022

Business Experience:

05/2024 – Present | Winthrop Wealth | Client Service Associate, Wealth Advisor

05/2024 – 12/2024 | LPL Financial, LLC | Non-Licensed Assistant

05/2022 - 04/2024 | MassMutual Life Insurance Co. | Registered Staff

05/2022 - 04/2024 | MML Investors Services, LLC | Registered Representative

05/2022 - 04/2024 | Baystate Financial | Paraplanner

07/2018 - 05/2022 | St. Lawrence University | 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

Cavan M. LaMontagne 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 Cavan M. LaMontagne recommends the purchase of insurance products where Cavan M. LaMontagne receives insurance commissions or other additional compensation. Cavan M. LaMontagne 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 Cavan M. LaMontagne 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

Cavan M. LaMontagne 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 Cavan M. LaMontagne'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.



Amber M. Moser, CFP®

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December 2025

Item 1 – Cover Page

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Additional information about Amber M. Moser (CRD# 6382815) is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Amber M. Moser, CFP®

Born: 1992

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

Central Washington University – Ellensburg, WA – Business Administration, Finance/Accounting, Economics minor
– 1992

Business Experience:

11/2022 – Present | Winthrop Advisory Group, LLC | Investment Adviser Representative

11/2022 – Present | Keel Financial Partners, LLC | Financial Advisor

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

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

01/2015 – 12/2024 | LPL Financial, LLC | Registered Representative

Professional Designations:

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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

Amber M. Moser is a licensed insurance agent and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Amber M. Moser recommends the purchase of insurance products where Amber M. Moser receives insurance commissions or other additional compensation. Amber M. Moser 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 Amber M. Moser 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

Amber M. Moser receives commissions on insurance sales but does not receive any performance-based fees. She 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 Amber M. Moser's advisory activities on behalf of WW. Richard C. St. Onge can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.



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December 2025

Item 1 – Cover Page

This brochure supplement provides information about David W. Mercer 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 David W. Mercer (CRD# 2521613) is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

David W. Mercer

Born: 1958

Item 2 – Educational Background and Business Experience

Education:

University of Washington – Seattle, WA – Bachelor of Science: Business Administration – 1983

Business Experience:

09/2025 – Present | Winthrop Wealth | Wealth Advisor

10/1998 – 12/2025 | Mercer Asset Management, Inc. | President

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

David W. Mercer has no other outside business activities.

Item 5 – Additional Compensation

David W. Mercer 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 David W. Mercer'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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March 2025

Item 1 – Cover Page

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.



Francesca M. Lanza

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March 2025

Item 1 – Cover Page

This brochure supplement provides information about Francesca M. Lanza 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 Francesca M. Lanza (CRD# 7203898) is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Francesca M. Lanza

Born: 1999

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

University of Massachusetts at Amherst – Amherst, MA – B.A.A. Finance – 2021

Business Experience:

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

10/2022 – 11/2024 | 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

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

Francesca M. Lanza has no other outside business activities.

Item 5 – Additional Compensation

Francesca M. Lanza 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 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.



Matthew J. McGrath, CFA[®]

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September 2025

Item 1 – Cover Page

This brochure supplement provides information about Matthew J. McGrath 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 Matthew J. McGrath (CRD# 6223871) is also available on the Securities and Exchange Commission's website at www.adviserinfo.sec.gov.

Matthew J. McGrath, CFA®

Born: 1992

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

Villanova University | BBA, Finance | 2014

Business Experience:

05/2025 – Present | Winthrop Wealth | Portfolio Manager

06/2019 – 05/2025 | One Digital (formerly Time Scale Financial) | Investment Operations Manager

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

Matthew J. McGrath has no other outside business activities.

Item 5 – Additional Compensation

Matthew J. McGrath 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 Matthew J. McGrath'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.