



**Richard A. Boehm, CFP®**

**Form ADV 2B  
Brochure Supplement**

**DBA Unified Wealth Management**

180 Post Road E, Suite 200  
Westport, CT 06880  
(203) 442-6752

**Winthrop Wealth – Main Office**

321 Columbus Avenue, 3<sup>rd</sup> Fl.  
Boston, MA 02116  
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[www.winthropwealth.com](http://www.winthropwealth.com)

**March 2025**

**Item 1 – Cover Page**

This brochure supplement provides information about Richard A. Boehm 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 Richard A. Boehm (CRD# 2365186) is also available on the Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Richard A. Boehm, CFP®**

Born: 1970

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

SUNY Oswego – Oswego, NY – Bachelor of Science: Accounting – 1992

**Business Experience:**

07/2020 – Present | Winthrop Advisory Group, LLC | Investment Adviser Representative

12/2004 – Present | Unified Wealth Management, LLC | Founder &amp; Managing Member

02/2009 – 12/2024 | LPL Financial | Registered Representative

09/2004 – Present | Unified Tax Services, LLC | Member/Tax Preparation

**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

Richard A. Boehm 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 A. Boehm recommends the purchase of insurance products where Richard A. Boehm receives insurance commissions or other additional compensation. Richard A. Boehm 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 Richard A. Boehm for any products or services offered as Clients have the option to purchase them through another person or entity of their choosing.

Richard A. Boehm also provides tax preparation services to certain individuals through Unified Tax Services, LLC. Richard A. Boehm is compensated for services by these individuals. This activity is separate and distinct from her employment with WW and WW does not receive any portion of the tax preparation fees. Richard A. Boehm has a financial interest in recommending that clients use these additional services; however, there is no requirement to do so. Tax and accounting clients are under no obligation to use WW for wealth management services.

### Item 5 – Additional Compensation

Richard A. Boehm receives compensation from the activities above 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 Richard A. Boehm'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.



**Sheena A. Oberoi, CFP®**

**Form ADV 2B  
Brochure Supplement**

**DBA Unified Wealth Management**

6720 N Scottsdale Road, Suite 378  
Scottsdale, AZ 85253  
(480) 668-3016

**Winthrop Wealth – Main Office**

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**December 2025**

**Item 1 – Cover Page**

This brochure supplement provides information about Sheena A. Oberoi 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 Sheena A. Oberoi (CRD# 5121268) is also available on the Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Sheena A. Oberoi**

Born: 1983

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

University of Colorado Boulder – Boulder, CO – Bachelor of Science: Accounting – 2005

**Business Experience:**

11/2024 – Present, Compass Realty, Real Estate Agent  
12/2023 – 11/2024, Silverleaf Realty, Real Estate Agent  
08/2020 – Present, Winthrop Advisory Group, LLC, Investment Advisor Representative  
02/2009 – Present, Unified Tax Services, LLC, Admin/Tax Preparation  
08/2007 – Present, Unified Wealth Management, LLC, Director of Operations  
02/2009 – 12/2024, LPL Financial, 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

Sheena A. Oberoi 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 Sheena A. Oberoi recommends the purchase of insurance products where Sheena A. Oberoi receives insurance commissions or other additional compensation. Sheena A. Oberoi 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 Sheena A. Oberoi for any products or services offered as Clients have the option to purchase them through another person or entity of their choosing.

Sheena A. Oberoi is a licensed real estate agent and, in such capacity, provides mortgage and real estate services through Compass Realty, a separate entity not affiliated with WW. This activity represents less than 5% of her time and is a source of separate income, none of which is shared with WW. These fees are separate and distinct from the advisory fees assessed by WW. However, clients should be aware that this creates a potential conflict of interest if Sheena recommends real estate transactions or services to clients of WW.

Sheena A. Oberoi also provides tax preparation services to certain individuals through Unified Tax Services, LLC. Sheena Oberoi is compensated for services by these individuals. This activity is separate and distinct from her employment with WW and WW does not receive any portion of the tax preparation fees. Sheena Oberoi has a financial interest in recommending that clients use these additional services; however, there is no requirement to do so. Tax and accounting clients are under no obligation to use WW for wealth management services.

WW clients are under no obligation to use Sheena's insurance, tax preparation, or real estate services and are encouraged to seek alternative agents.

### Item 5 – Additional Compensation

Sheena A. Oberoi receives compensation from the activities above 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 Sheena A. Oberoi'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.



**Kenneth J. Dean, CFP®, CFA®, CPA**

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Brochure Supplement**

**321 Columbus Avenue, 3<sup>rd</sup> Fl.  
Boston, MA 02116  
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**March 2025**

**Item 1 – Cover Page**

This brochure supplement provides information about Kenneth J. Dean 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 Kenneth J. Dean (CRD# 4567381) is also available on the Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



**Kenneth J. Dean, CFP®, CFA®, CPA**

Born: 1965

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

Farleigh Dickinson University | M.S., Taxation | 1994

Rutgers University | B.S., Accounting | 1987

**Business Experience:**

04/2018 – Present | Winthrop Wealth | Senior Director of Financial Planning

04/2018 – 11/2024 | LPL Financial, LLC | Registered Representative

03/2006 – Present | Boston University | Adjunct Professor, CFP® Program

10/1999 – Present | Kenneth Dean, CPA | Tax Accountant &amp; CFP® Teacher

01/2016 – 05/2017 | Peak Financial Management, Inc. | Investment Adviser Representative

**Professional Designations:**

**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”).

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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
- 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.

**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.

### 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**

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.

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**

Kenneth J. Dean receives compensation from the above activities 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 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.



**Andrew J. Murphy, CFA®**

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**321 Columbus Avenue, 3<sup>rd</sup> Fl.  
Boston, MA 02116  
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**[www.winthropwealth.com](http://www.winthropwealth.com)**

**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](http://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**

**Form ADV 2B  
Brochure Supplement**

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

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

**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](http://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<sup>®</sup>**

**Form ADV 2B  
Brochure Supplement**

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

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

**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](http://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.