



# WINTHROP WEALTH

**Mark S. Winthrop, PPC™**

**Form ADV 2B  
Brochure Supplement**

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

**Winthrop Wealth – Main Office  
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 Mark S. Winthrop 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 Mark S. Winthrop (CRD# 1351181) is also available on the Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://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.



# WINTHROP WEALTH

**Earl B. Winthrop, AIF®**

**Form ADV 2B  
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**321 Columbus Avenue, 3<sup>rd</sup> Fl.  
Boston, MA 02116  
(617) 530-1010**

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**March 2025**

## **Item 1 – Cover Page**

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Additional information about Earl B Winthrop (CRD# 1257625) is also available on the Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Earl B. Winthrop, AIF®**

Born: 1954

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

University of Hartford – Hartford, CT – Bachelor of Science: Accounting – 1976

**Business Experience:**

04/2017 – Present | Winthrop Wealth | President and Founding Partner, Wealth Advisor

11/1993 – 12/2024 | LPL Financial, LLC | Registered Representative

**Professional Designations:**

Accredited Investment Fiduciary® (AIF®): The Accredited Investment Fiduciary® designation is granted by fi360, formerly known as the Center for Fiduciary Studies. AIF® Designees can demonstrate that they have met educational, competence, conduct and ethical standards to carry out a fiduciary standard of care and serve the best interests of their clients. The purpose of the AIF® Designation is to assure that those responsible for managing or advising on investor assets have a fundamental understanding of the principles of fiduciary duty, the standards of conduct for acting as a fiduciary, and a process for carrying out fiduciary responsibility. AIF® Designees must successfully complete a specialized program on investment fiduciary standards of care, pass a comprehensive examination, and attest to a Code of Ethics.

**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**

Earl B. Winthrop has no other outside business activities.

**Item 5 – Additional Compensation**

Earl B. 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 Earl B. 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.



# WINTHROP WEALTH

**Robert W. Abendroth, CFP<sup>®</sup>, ChFC<sup>®</sup>**

## **Form ADV 2B Brochure Supplement**

154 E Central Street  
Suite 200  
Natick, MA 01760  
781-392-1766

### **Winthrop Wealth – Main Office**

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

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

**April 2026**

### **Item 1 – Cover Page**

This brochure supplement provides information about Robert Abendroth 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 Abendroth (CRD# 6401139) is also available on the Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Robert W. Abendroth

Born: 1983

### Item 2 – Educational Background and Business Experience

#### Education:

Bentley University – Waltham, MA – Master of Science: Accountancy – 2007

Colby College – Waterville, ME – Bachelor of Arts: American Studies Major: Minor in Human Development – 2006

#### Business Experience:

4/2026 – Present | Winthrop Wealth | Wealth Advisor

2/2016 – 4/2026 | Eagle Strategies, LLC | Investment Adviser Representative

10/2014 – 4/2026 | NY Life Securities LLC | Registered Representative

9/2014 – 4/2026 | New York Life Insurance | Agent

8/2017 – 9/2024 | True North Financial Partners, LLC | Partner

#### 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 Consultant® (ChFC®)*: Chartered Financial Consultant® is a financial planning designation for the insurance industry conferred by The American College of Financial Services. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses, each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning. ChFC® designees must earn recertification every two years.

### 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 Abendroth 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 Robert Abendroth recommends the purchase of insurance products where Robert Abendroth receives insurance commissions or other additional compensation. Robert Abendroth 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 Robert Abendroth 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

Robert Abendroth 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.

LPL Financial also provides various benefits and/or payments to Robert Abendroth that are new to the LPL custodial platform to assist them with the costs (including foregone revenues during account transition) associated with transitioning their business to LPL (collectively referred to as “Transition Assistance”). The proceeds of such Transition Assistance payments are intended to be used for a variety of purposes, including but not necessarily limited to, providing working capital to assist in funding the Robert Abendroth’s business, satisfying any outstanding debt owed to the Robert Abendroth’s prior firm, offsetting account transfer fees (ACATs) as a result of the Robert Abendroth’s 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.

The amount of the Transition Assistance payments is often significant in relation to the overall revenue earned or compensation received by Robert Abendroth at their prior firm. Such payments are generally based on the size of

the Robert Abendroth's business established at the prior firm. These payments are generally in the form of payments or loans to the Robert Abendroth with favorable interest rate terms as compared to other lenders, which are paid by LPL or forgiven by LPL based on years of service with LPL (e.g., if the Robert Abendroth remains with LPL for 5 years) and/or the scope of business engaged in with LPL. LPL does not verify that any payments made are actually used for such transition costs.

The receipt of Transition Assistance creates a conflict of interest in that Robert Abendroth has a financial incentive to recommend that a client open and maintain an account with Winthrop Wealth at LPL Financial for advisory and custody services respectively, and to recommend switching investment products or services where a client's current investment options are not available through LPL, in order to receive the Transition Assistance benefit or payment, and in cases of businesses not supported by LPL, to further recommend that a client's current holdings be reinvested in a program offering LPL does support. LPL and Robert Abendroth's attempt to mitigate these conflicts of interest by evaluating and recommending that clients use LPL's services based on the benefits that such services provide to clients, rather than the Transition Assistance earned by any particular Robert Abendroth. However, clients should be aware of this conflict and take it into consideration in making a decision whether to establish or maintain a relationship with LPL.

### **Item 6 – Supervision**

Richard C. St. Onge, Chief Compliance Officer, is generally responsible for supervising Robert Abendroth'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.



# WINTHROP WEALTH

**Edward T. Burke, CFA<sup>®</sup>**

**Form ADV 2B  
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**1400 Computer Drive, Ste. 105  
Westborough, MA 01581  
(508) 836-5500**

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Boston, MA 02116  
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**March 2025**

## **Item 1 – Cover Page**

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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](http://www.adviserinfo.sec.gov).

**Edward T. Burke, CFA<sup>®</sup>**

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<sup>®</sup> (CFA<sup>®</sup>): 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.



# WINTHROP WEALTH

**Daniel L. Castle, CFP<sup>®</sup>, ChFC<sup>®</sup>, CLU<sup>®</sup>**

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Boston, MA 02116  
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**March 2025**

### **Item 1 – Cover Page**

This brochure supplement provides information about Daniel L. Castle 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 Daniel L. Castle (CRD# 1716154) is also available on the Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Daniel L. Castle, CFP<sup>®</sup>, ChFC<sup>®</sup>, CLU<sup>®</sup>**

Born: 1961

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

Trine University | Aerospace Engineering | attended 1979-1983

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

**Business Experience:**

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

06/2019 – 12/2024 | 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:**

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

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> 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<sup>®</sup> certification in the United States.

To attain the right to use the CFP<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> professionals provide financial planning services at a fiduciary standard of care. This means CFP<sup>®</sup> 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 Consultant® (ChFC®):** Chartered Financial Consultant® is a financial planning designation for the insurance industry conferred by The American College of Financial Services. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry or an undergraduate or graduate degree from an accredited university and two years of experience in the financial industry. Candidates are required to take nine academic courses, each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning. ChFC® designees must earn recertification every two years.

**Chartered Life Underwriter® (CLU®):** Chartered Life Underwriter® is a professional designation awarded by The American College of Financial Services to individuals who specialize in life insurance underwriting and estate planning. A CLU® has knowledge and training in several areas, including life insurance, pensions, taxation, finance, retirement planning, estate planning, and planning for business owners. Practitioners with the CLU® designation provide guidance on a variety of financial and insurance topics. Candidates are required to complete eight courses, as well as eight examinations. The designation requires 30 hours of continuing education every two years.

### **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**

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. Clients are not required to purchase or engage Daniel L. Castle 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**

Daniel L. Castle 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 Daniel L. Castle'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.



# WINTHROP WEALTH

**Scott Cohen, LUTCF<sup>®</sup>, RICP<sup>®</sup>**

**Form ADV 2B  
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Suite 200  
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781-392-1766

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**April 2026**

**Item 1 – Cover Page**

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Additional information about Scott Cohen (CRD# 5662667) is also available on the Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Scott Cohen

Born: 1958

### Item 2 – Educational Background and Business Experience

#### Education:

Clark University – Worcester, MA – Bachelor of Arts: Psychology – 1980

#### Business Experience:

4/2026 – Present | Winthrop Wealth | Wealth Advisor

5/2018 – 4/2026 | Eagle Strategies, LLC | Investment Adviser Representative

12/2009 – 4/2026 | NY Life Securities LLC | Registered Representative

5/2009 – 4/2026 | New York Life Insurance | Agent

#### Professional Designations:

*Life Underwriter Training Council Fellow® (LUTCF®)*: The Life Underwriter Training Council Fellow® (LUTCF®) designation is a professional designation associated with the National Association of Insurance and Financial Advisors (NAIFA). It is awarded upon completion of a prescribed course of study and related requirements. The LUTCF® designation is based on education and does not represent a degree, certification, license, or registration. It does not imply a particular level of skill, training, or competency beyond the scope of the program requirements, and it does not indicate specialized training in securities or investment advisory services. The designation is not a guarantee of future performance or any specific outcome.

*Retirement Income Certified Professional® (RICP®)*: The Retirement Income Certified Professional® (RICP®) designation is issued by The American College of Financial Services and is awarded upon completion of the program's educational and testing requirements. The RICP® designation is based on education and does not represent a degree, certification, license, or registration. It does not imply expertise in all aspects of retirement planning, tax planning, estate planning, or investment management, and it is not a guarantee of future performance or any specific outcome.

### 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

Scott Cohen 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 Scott Cohen recommends the purchase of insurance products where Scott Cohen receives insurance commissions or other

additional compensation. Scott Cohen 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 Scott Cohen 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**

Scott Cohen 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 Scott Cohen'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<sup>®</sup>, CFA<sup>®</sup>, CPA, FRM<sup>®</sup>**

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**March 2026**

**Item 1 – Cover Page**

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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<sup>®</sup>, CFA<sup>®</sup>, CPA, FRM<sup>®</sup>**

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<sup>®</sup> Program10/1999 – Present | Kenneth Dean, CPA | Tax Accountant & CFP<sup>®</sup> Teacher

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

**Professional Designations:**

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

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- Examination – Pass the comprehensive CFP<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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.

**Financial Risk Manager (FRM®):** The FRM designation is awarded by the Global Association of Risk Professionals (GARP). The program focuses on financial risk management, including market risk, credit risk, operational risk, liquidity risk, and risk modeling. Candidates must pass two comprehensive examinations, demonstrate relevant professional work experience, and comply with GARP's code of conduct. FRM designees are encouraged to complete continuing professional education to maintain the designation.

### **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.



# WINTHROP WEALTH

**Jonathan P. Hunter**

**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 Jonathan P. Hunter 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 Jonathan P. Hunter (CRD# 5690569) is also available on the Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Jonathan P. Hunter

Born: 1987

### Item 2 – Educational Background and Business Experience

#### Education:

Middlebury College – Middlebury, VT – Bachelor of Arts: Biology – 2010

#### Business Experience:

11/2021 – Present | Winthrop Wealth | Wealth Advisor

10/2021 – 11/2024 | LPL Financial, LLC | Registered Representative

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

**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

Jonathan P. Hunter has no other outside business activities.

### Item 5 – Additional Compensation

Jonathan P. Hunter 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 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.



# WINTHROP WEALTH

**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.



WINTHROP  
WEALTH

**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<sup>®</sup>**

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<sup>®</sup> (CFA<sup>®</sup>): 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.



# WINTHROP WEALTH

**Andrew J. Murphy, 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)

**March 2026**

## **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 – 11/2024 | LPL Financial, LLC | Registered Representative

05/2014 – 01/2018 | Sheperd Financial Partners | Portfolio 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**

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.



# WINTHROP WEALTH

**Richard C. St. Onge, IACCP<sup>®</sup>, PPC<sup>™</sup>**

## **Form ADV 2B Brochure Supplement**

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

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**March 2026**

### **Item 1 – Cover Page**

This brochure supplement provides information about Richard C. St. Onge 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 C. St. Onge (CRD# 4643907) is also available on the Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Richard C. St. Onge, IACCP<sup>®</sup>, PPC<sup>™</sup>**

Born: 1979

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

University of Connecticut – Storrs, CT – B.A. – English/History – 2002

**Business Experience:**

04/2017 – Present | Winthrop Wealth | Chief Compliance Officer, Wealth Advisor

03/2003 – 01/2025 | LPL Financial, LLC | Registered Representative

**Professional Designations:**

*Investment Advisor Certified Compliance Professional (IACCP<sup>®</sup>)*: IACCP<sup>®</sup> is a designation for experienced compliance professionals who complete 20 hours of coursework and pass an examination. The program is administered by the National Regulatory Services (NRS) organization and is co-sponsored by the Investment Advisor Association (IAA). Material information in this program includes the Investment Advisors Act of 1940, the Investment Company Act of 1940, the Securities Act of 1933, and other relevant industry topics and knowledge. Continuing Education requirements must be met annually to maintain this designation.

*Professional Plan Consultant (“PPC<sup>®</sup>”)*: 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.

**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 C. St. Onge has no other outside business activities.

**Item 5 – Additional Compensation**

Richard C. St. Onge does not receive performance-based fees or any additional compensation for advisory services, other than as disclosed in Item 4 of Part 2A.

**Item 6 – Supervision**

Richard C. St. Onge is the Chief Compliance Officer of WW and, therefore, is responsible for the compliance and supervisory program of the firm. However, the executive team of WW, including Max Winthrop, CEO of WW, is responsible for supervising Richard C. St. Onge’s activities. Max Winthrop can be reached at the firm’s main



telephone number listed on the cover page of this Brochure Supplement.



# WINTHROP WEALTH

**Lucas A. Winthrop**

**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 Lucas A. Winthrop 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 Lucas A. Winthrop (CRD# 6173661) is also available on the Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Lucas A. Winthrop

Born: 1990

### Item 2 – Educational Background and Business Experience

#### Education:

University of New Hampshire – Durham, NH – Bachelor of Science: Finance – 2013

#### Business Experience:

04/2017 – Present | Winthrop Wealth | Chief Operating Officer, Wealth Advisor

05/2013 – 12/2024 | LPL Financial, LLC | Registered Representative

**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

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. Clients are not required to purchase or engage Lucas A. 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

Lucas A. 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 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.



# WINTHROP WEALTH

**Max G. Winthrop**

**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 Max G. Winthrop 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 Max G. Winthrop (CRD# 5972623) is also available on the Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Max G. Winthrop, CFP®**

Born: 1988

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

Babson College – Wellesley, MA, – Bachelor of Science: Finance – 2011

**Business Experience:**

04/2017 – Present | Winthrop Wealth | Chief Executive Officer, Wealth Advisor

07/2014 – 11/2024 | LPL Financial, LLC | Registered Representative

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

**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**

Max G. Winthrop has no other outside business activities.

**Item 5 – Additional Compensation**

Max G. 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 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.



# WINTHROP WEALTH

**Sean M. Winthrop**

**Form ADV 2B  
Brochure Supplement**

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

**Winthrop Wealth – Main Office  
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 Sean M. Winthrop 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 Sean M. Winthrop (CRD# 7531188) is also available on the Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://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.



# WINTHROP WEALTH

**Robert E. Zola, CFP®**

## **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 Robert E. Zola 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 E. Zola (CRD# 2553407) is also available on the Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Robert E. Zola, CFP®**

Born: 1967

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

University of Miami Law School – Miami, FL – Juris Doctor (JD) – 1992

Skidmore College – Saratoga Springs, NY – B.A., Government – 1989

**Business Experience:**

04/2017 – Present | Winthrop Wealth | Senior Wealth Advisor

01/2016 – 12/2024 | LPL Financial, LLC | Registered Representative

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

**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 E. Zola has no other outside business activities.

### **Item 5 – Additional Compensation**

Robert E. Zola 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 E. Zola’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.