

Re: Notice of Amendment to Wealth Management Agreement

Dear Client:

We are amending your Wealth Management Agreement with Winthrop Advisory Group, LLC d/b/a Winthrop Wealth (the "Agreement") to remove and replace certain liability-related provisions. We believe these changes better align the Agreement with applicable regulatory requirements and current industry practices. Your advisory services and how we work with you are not changing.

The amendment confirms that we must act in your best interest as your investment adviser and that the Agreement does not waive or limit our fiduciary duty or any rights or remedies available to you under applicable law. The changes affect Section 10, "Risk Acknowledgement / Advisor Liability," Section 11, "Indemnification," Section 20, "Notices," and similar provisions elsewhere in the Agreement.

We appreciate the trust you place in us as your investment adviser and believe these changes make the Agreement clearer and better reflect the protections described above.

What is not changing: This amendment does not change the advisory services described in your Agreement, our investment authority, your advisory fee schedule or billing method, your account's wrap or non-wrap status, financial planning services, custodian, investment strategy, or termination rights.

The amendment is effective on 9/25/2026. From that date forward, and to the fullest extent permitted by applicable law, the amendment governs the interpretation and enforcement of the Agreement from its original effective date, including with respect to services performed and events occurring before 9/25/2026. Subject to the amendment provisions of your Agreement and applicable law, you do not need to sign or take any other action. Please keep the enclosed amendment with your records.

Additional information about Winthrop Wealth, its advisory services, fees, and conflicts of interest is available in the firm's current Form CRS and Form ADV Part 2A brochure at www.winthropwealth.com/CRS and www.winthropwealth.com/ADV2A. These documents are provided for reference and are not part of the enclosed amendment.

If you have questions, please contact your advisory representative or Winthrop Wealth at **(617) 530-1010**.
Sincerely,

Winthrop Advisory Group, LLC
d/b/a Winthrop Wealth

