



GW & Wade, LLC

93 Worcester Street

Wellesley, MA 02481

(781) 239-1188

www.gwwade.com

Part 2B of Form ADV: June 30, 2020

Brochure Supplements for Supervised Persons

This compilation of brochure supplements provides information about your Principal/Counselor and his or her team (Counselors, Advisors, and Associates) which supplements the GW & Wade, LLC (“GW & Wade”) ADV Part 2A brochure. You should have received a copy of that brochure. Please see the Table of Contents on page 2 for a full listing of sections in this catalog that pertain to each individual brochure supplement. On page 3, we have provided a chart depicting the individuals associated with Counseling Teams. Individual Counselors and Principals that are not associated with a team are excluded from the chart on page 3. If viewing electronically, clicking the names of supervised persons listed in the Table of Contents will link directly to the supervised person’s respective brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the content of these supplements.

Additional information about GW & Wade’s Principals, Financial Counselors, Advisors, and Associates included in this document is available at the SEC’s website at www.adviserinfo.sec.gov.

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Your Counselor's Part 2B information is included in this catalogue. Additionally, if your Counselor is listed below, please also see the Part 2B supplement information relevant to the team member listed alongside them for whom we are required to provide a supplement.

Lead Counselor

Team Members

Kelli Adams

Benjamin Kuehn, Margaret Watson

Ryan Bartholomew

Justin Wiles, Anthony Kosinski, Marissa Malone

Robert Bodio

Tyler Rich

David Brodsky

Benjamin Kuehn, Margaret Watson

Robert Emens

Eric Berquist

Phil Jameson

Margaret Welborn, Jeffrey Tancreti

Steven Keirn

Christopher Bertetta

Barry Morgan

Jeffrey Tancreti

John Murray

Benjamin Kuehn, Margaret Watson

Timothy Pinch

Carol Cassoli, Adam Silvey, Stephen Marsters

Gerald Polcari

John LeVangie

Eric Rosenberg

Anthony Kosinski, Marissa Malone

Matthew Ryan

Anthony Kosinski, Marissa Malone

Roger Wade

Adam Silvey, Stephen Marsters

Item 1 – Cover Page

Kelli A. Adams
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Kelli Adams that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Kelli Adams is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Kelli A. Adams, Born 1977

Education:

University of New Hampshire, BS

CERTIFIED FINANCIAL PLANNER™ (CFP®)

Enrolled Agent (EA)

CERTIFIED FINANCIAL PLANNER™ – CFP®

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- Licensed Certified Public Accountant (CPA)
- Chartered Financial Consultant (ChFC)
- Chartered Life Underwriter (CLU)
- Chartered Financial Analyst (CFA®)
- Ph.D in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every two (2) years

ENROLLED AGENT – EA

Issued by: Internal Revenue Service (IRS)

Examination Type: Special Enrollment Examination (SEE)

Continuing Education/Experience Requirements: 72 hours every enrollment cycle (every three (3) years) with a minimum of 16 hours (including 2 hours of ethics or professional conduct) each enrollment year

Business Experience:

2001 – 2004	State Street Corporation, Client Service Officer
2005 – 2006	GW & Wade, LLC, Associate
2006 – 2012	GW & Wade, LLC, Senior Associate
2005 – Present	GW & Wade Asset Management Co., LLC, Registered Representative
2012 – Present	GW & Wade, LLC, Counselor
2020 – Present	GW & Wade, LLC, Principal

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

Principals are separately licensed as registered representatives of GW & Wade Asset Management Company, LLC (“GWWAMC”), an affiliated broker-dealer of GW & Wade. When Principals provide investment advice to Clients, they are solely acting on behalf of GW & Wade and not on behalf of GWWAMC, which itself does not provide investment advice of any type. As registered representatives of GWWAMC, Principals are able to effect securities transactions and GWWAMC receives separate compensation, including distribution and service (“12b-1”) fees from the sale of certain mutual funds, for effecting any such transactions.

This practice gives GW & Wade’s Principals, including Ms. Adams, an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Receipt of 12b-1 compensation is a conflict because we could have chosen lower-cost share classes for our Clients and foregone such compensation. GW & Wade mitigates this conflict because if we charge an asset-based management fee on those account assets, then we offset the amount of any 12b-1 fees received by GWWAMC against that management fee. 12b-1 fees are not offset or credited in the case of our legacy non-discretionary arrangements where the 12b-1 fee is indirect compensation for our advisory services. Clients should be aware that mutual funds have internal costs; mutual funds offer different share classes; different share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade’s advisory Clients.

In addition to providing investment advice, Principals at GW & Wade also provide other

advisory services to clients such as financial planning and income tax planning and preparation, typically for separate compensation. Clients are under no obligation to utilize GW & Wade for these services. Each Principal spends approximately 30% of their time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 – Additional Compensation

Ms. Adams's compensation is based on her revenue contributions to GW & Wade. With the exception of the activities discussed above, Ms. Adams receives no substantial additional compensation.

Item 6 – Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm's approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a particular investment strategy and/or fund. To the extent the securities and third-party investment managers have been reviewed and approved by the firm's Investment Committee, they are added to the firm's approved list and are permitted to be recommended for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by our Principals to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, our Principals observe the investment objectives together with any limitations and restrictions for the clients they advise. No one person reviews the individual investment advice that each Principal provides to each individual client, as the growth and success of the firm is rooted in the Principal's ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Ms. Adams.

Item 1 – Cover Page

Robert F. Bodio, Jr.
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Robert F. Bodio, Jr. that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Robert F. Bodio, Jr. is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Robert F. Bodio, Jr., Born 1968

Education:

Boston College, BA

Quinnipiac College School of Law, JD

Business Experience:

1995 – 1996 Consigli & Brucato, P.C., Tax & Estate Attorney

1996 – 1998 GW & Wade, LLC, Staff Attorney

1997 – Present GW & Wade Asset Management Co., LLC, Registered Representative

1998 – Present GW & Wade, LLC, Counselor

2007 – Present GW & Wade, LLC, Principal

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

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different share classes; different share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

In addition to providing investment advice, Principals at GW & Wade also provide other advisory services to clients such as financial planning and income tax planning and preparation, typically for separate compensation. Clients are under no obligation to utilize GW & Wade for these services. Each Principal spends approximately 30% of their time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 - Additional Compensation

Mr. Bodio's compensation is based on his revenue contributions to GW & Wade. With the exception of the activities discussed above, Mr. Bodio receives no substantial additional compensation.

Item 6 - Supervision

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Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Bodio.

Item 1 – Cover Page

David Brodsky
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

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Additional information about David Brodsky is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

David Brodsky, Born 1969

Education:

James Madison University, BBA

Boston University School of Law, JD

Northeastern University, MBA

Northeastern University, MS (Taxation)

Business Experience:

1998 – 2000 KPMG, Tax Specialist

2000 – 2005 GW & Wade, LLC, Supervisor

2001 – Present GW & Wade Asset Management Co., LLC, Registered Representative

2005 – Present GW & Wade, LLC, Counselor

2010 – Present GW & Wade, LLC, Principal

Item 3 – Disciplinary Information

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Item 4 – Other Business Activities

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services. Clients should be aware that mutual funds have internal costs; mutual funds offer different share classes; different share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

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Item 5 – Additional Compensation

Mr. Brodsky's compensation is based on his revenue contributions to GW & Wade. With the exception of the activities discussed above, Mr. Brodsky receives no substantial additional compensation.

Item 6 – Supervision

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As each client's situation is different, the investment advice provided by our Principals to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, our Principals observe the investment objectives together with any limitations and restrictions for the clients they advise. No one person reviews the individual investment advice that each Principal provides to each individual client, as the growth and success of the firm is rooted in the Principal's ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Brodsky.

Item 1 – Cover Page

Robert Emens
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

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Additional information about Robert Emens is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Robert Emens, Born 1974

Education:

Bryant College, B.S.

Northeastern University, MS

CERTIFIED FINANCIAL PLANNER™ (CFP®)

CERTIFIED FINANCIAL PLANNER™ – CFP®

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- Licensed Certified Public Accountant (CPA)
- Chartered Financial Consultant (ChFC)
- Chartered Life Underwriter (CLU)
- Chartered Financial Analyst (CFA®)
- Ph.D in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every two (2) years

Business Experience:

1997 – 1999 GW & Wade, LLC, Associate

1999 – 2000 Rinet Company, Inc., Associate

2000 – 2005 GW & Wade, LLC, Supervisor

2005 – Present GW & Wade Asset Management Co., LLC, Registered Representative

2005 – Present GW & Wade, LLC, Counselor

2010 – Present GW & Wade, LLC, Principal

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

Principals are separately licensed as registered representatives of GW & Wade Asset Management Company, LLC (“GWWAMC”), an affiliated broker-dealer of GW & Wade. When Principals provide investment advice to Clients, they are solely acting on behalf of GW & Wade and not on behalf of GWWAMC, which itself does not provide investment advice of any type. As registered representatives of GWWAMC, Principals are able to effect securities transactions and GWWAMC receives separate compensation, including distribution and service (“12b-1”) fees from the sale of certain mutual funds, for effecting any such transactions.

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In addition to providing investment advice, Principals at GW & Wade also provide other advisory services to clients such as financial planning and income tax planning and preparation, typically for separate compensation. Clients are under no obligation to utilize GW & Wade for these services. Each Principal spends approximately 30% of their time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 – Additional Compensation

Mr. Emens's compensation is based on his revenue contributions to GW & Wade. With the exception of the activities discussed above, Mr. Emens receives no substantial additional compensation.

Item 6 – Supervision

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Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Emens.

Item 1 – Cover Page

John Murray
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about John Murray that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about John Murray is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

John Murray, Born 1966

Education:

St. Anselm College, BA

New England School of Law, JD

Business Experience:

1988 – 1999 First Data Corporation, Sr. Control Accountant

1999 – 2005 GW & Wade, LLC, Supervisor

2000 – Present GW & Wade Asset Management Co., LLC, Registered Representative

2005 – Present GW & Wade, LLC, Counselor/Principal

2010 – Present GW & Wade, LLC, Principal

Item 3 – Disciplinary Information

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Item 4 – Other Business Activities

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services. Clients should be aware that a mutual funds have internal costs; mutual funds offer different share classes; different share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

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Item 5 – Additional Compensation

Mr. Murray's compensation is based on his revenue contributions to GW & Wade. With the exception of the activities discussed above, Mr. Murray receives no substantial additional compensation.

Item 6 – Supervision

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Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Murray.

Item 1 – Cover Page

Darren Norton
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

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Additional information about Darren Norton is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Darren Norton, Born 1971

Education:

University of Arizona, BS

New England School of Law, JD

Business Experience:

1996 – 1997 AYCO Company, Staff Attorney

1997 – 1999 GW & Wade, LLC, Staff Attorney

1999 – 2000 Winokur, Winokur, Serkey, and Rosenberg P.C., Estate Planning Attorney

2000 – Present GW & Wade, LLC, Counselor

2000 – Present GW & Wade Asset Management Co., LLC, Registered Representative

2010 – Present GW & Wade, LLC, Principal

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Item 4 – Other Business Activities

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This practice gives GW & Wade’s Principals, including Mr. Norton, an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Receipt of 12b-1 compensation is a conflict because we could have chosen lower-cost share classes for our Clients and foregone such compensation. GW & Wade mitigates this conflict because if we charge an asset-based management fee on those account assets, then we offset the amount of any 12b-1 fees received by GWWAMC against that management fee. 12b-1 fees are not offset or credited in the case of our legacy non-discretionary arrangements where the 12b-1 fee is indirect compensation for our advisory services. Clients should be aware that mutual funds have internal costs; mutual funds offer

different share classes; different share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

In addition to providing investment advice, Principals at GW & Wade also provide other advisory services to clients such as financial planning and income tax planning and preparation, typically for separate compensation. Clients are under no obligation to utilize GW & Wade for these services. Each Principal spends approximately 30% of their time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 - Additional Compensation

Mr. Norton's compensation is based on his revenue contributions to GW & Wade. With the exception of the activities discussed above, Mr. Norton receives no substantial additional compensation.

Item 6 - Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm's approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a particular investment strategy and/or fund. To the extent the securities and third-party investment managers have been reviewed and approved by the firm's Investment Committee, they are added to the firm's approved list and are permitted to be recommended for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by our Principals to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, our Principals observe the investment objectives together with any limitations and restrictions for the clients they advise. No one person reviews the individual investment advice that each Principal provides to each individual client, as the growth and success of the firm is rooted in the Principal's ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Norton.

Item 1 – Cover Page

Timothy Pinch
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Timothy Pinch that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Timothy Pinch is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Timothy Pinch, Born 1957

Education:

Georgetown University, BA

Western New England College School of Law, JD

Boston University School of Law, LL.M. (Taxation)

Business Experience:

1987 – 1989 Commonwealth Equities, Registered Representative

1987 – Present GW & Wade, LLC, Counselor

1989 – Present GW & Wade Asset Management Co., LLC, Registered Representative

2007 – Present GW & Wade, LLC, Principal

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

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This practice gives GW & Wade’s Principals, including Mr. Pinch, an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Receipt of 12b-1 compensation is a conflict because we could have chosen lower-cost share classes for our Clients and foregone such compensation. GW & Wade mitigates this conflict because if we charge an asset-based management fee on those account assets, then we offset the amount of any 12b-1 fees received by GWWAMC against that management fee. 12b-1 fees are not offset or credited in the case of our legacy non-discretionary arrangements where the 12b-1 fee is indirect compensation for our advisory services. Clients should be aware that mutual funds have internal costs; mutual funds offer different share classes; different

share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

In addition to providing investment advice, Principals at GW & Wade also provide other advisory services to clients such as financial planning and income tax planning and preparation, typically for separate compensation. Clients are under no obligation to utilize GW & Wade for these services. Each Principal spends approximately 30% of their time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 – Additional Compensation

Mr. Pinch's compensation is based on his revenue contributions to GW & Wade. With the exception of the activities discussed above, Mr. Pinch receives no substantial additional compensation.

Item 6 – Supervision

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Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Pinch.

Item 1 – Cover Page

Gerald Polcari
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Gerald Polcari that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Gerald Polcari is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Gerald Polcari, Born 1960

Education:

Georgetown University, BS

Suffolk University, JD

Boston University, LL.M. (Taxation)

Business Experience:

1990 – 1994 Price Waterhouse, Tax Consultant

1994 – 1995 Bain & Company, Tax Consultant

1996 – 1997 GW & Wade, LLC, Staff Attorney

1997 – Present GW & Wade Asset Management Co., LLC, Registered Representative

1997 – Present GW & Wade, LLC, Counselor

2007 – Present GW & Wade, LLC, Principal

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

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This practice gives GW & Wade’s Principals, including Mr. Polcari, an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Receipt of 12b-1 compensation is a conflict because we could have chosen lower-cost share classes for our Clients and foregone such compensation. GW & Wade mitigates this conflict because if we charge an asset-based management fee on those account assets, then we offset the amount of any 12b-1 fees received by GWWAMC against that management fee. 12b-1 fees are not offset or credited in the case of our legacy non-

discretionary arrangements where the 12b-1 fee is indirect compensation for our advisory services. Clients should be aware that mutual funds have internal costs; mutual funds offer different share classes; different share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

In addition to providing investment advice, Principals at GW & Wade also provide other advisory services to clients such as financial planning and income tax planning and preparation, typically for separate compensation. Clients are under no obligation to utilize GW & Wade for these services. Each Principal spends approximately 30% of their time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 - Additional Compensation

Mr. Polcari's compensation is based on his revenue contributions to GW & Wade. With the exception of the activities discussed above, Mr. Polcari receives no substantial additional compensation.

Item 6 - Supervision

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Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Polcari.

Item 1 – Cover Page

Eric Rosenberg
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Eric Rosenberg that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Eric Rosenberg is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Eric Rosenberg, Born 1969

Education:

Northwestern University, BA

Boston University School of Law, JD

Boston University, MBA

Business Experience:

1996 – 1999 GW & Wade, LLC, Staff Attorney

1997 – Present GW & Wade Asset Management Co., LLC, Registered Representative

1999 – Present GW & Wade, LLC, Counselor

2010 – Present GW & Wade, LLC, Principal

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

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This practice gives GW & Wade’s Principals, including Mr. Rosenberg, an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Receipt of 12b-1 compensation is a conflict because we could have chosen lower-cost share classes for our Clients and foregone such compensation. GW & Wade mitigates this conflict because if we charge an asset-based management fee on those account assets, then we offset the amount of any 12b-1 fees received by GWWAMC against that management fee. 12b-1 fees are not offset or credited in the case of our legacy non-discretionary arrangements where the 12b-1 fee is indirect compensation for our advisory services. Clients should be aware that mutual funds have internal costs; mutual funds offer different share classes; different share classes have different fees and expenses and

therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

In addition to providing investment advice, Principals at GW & Wade also provide other advisory services to clients such as financial planning and income tax planning and preparation, typically for separate compensation. Clients are under no obligation to utilize GW & Wade for these services. Each Principal spends approximately 30% of their time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 – Additional Compensation

Mr. Rosenberg's compensation is based on his revenue contributions to GW & Wade. With the exception of the activities discussed above, Mr. Rosenberg receives no substantial additional compensation.

Item 6 – Supervision

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Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Rosenberg.

Item 1 – Cover Page

Roger Wade
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Roger Wade that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Roger Wade is available at the SEC’s website at www.adviserinfo.sec.

Item 2 – Educational Background and Business Experience

Roger Wade, Born 1957

Education:

St. Lawrence University, BA

Western New England University School of Law, JD

Boston University School of Law, LL.M. (Taxation)

Business Experience:

1986 – 1989 Commonwealth Equities, Registered Representative

1986 – Present GW & Wade, LLC, Counselor

1989 – Present GW & Wade Asset Management Co., LLC, Registered Representative

2007 – Present GW & Wade, LLC, Principal

Item 3 – Disciplinary Information

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Item 4 – Other Business Activities

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This practice gives GW & Wade’s Principals, including Mr. Wade, an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Receipt of 12b-1 compensation is a conflict because we could have chosen lower-cost share classes for our Clients and foregone such compensation. GW & Wade mitigates this conflict because if we charge an asset-based management fee on those account assets, then we offset the amount of any 12b-1 fees received by GWWAMC against that management fee. 12b-1 fees are not offset or credited in the case of our legacy non-discretionary arrangements where the 12b-1 fee is indirect compensation for our advisory services. Clients should be aware that mutual funds have internal costs; mutual funds offer different share classes; different share classes have different fees and expenses and

therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

In addition to providing investment advice, Principals at GW & Wade also provide other advisory services to clients such as financial planning and income tax planning and preparation, typically for separate compensation. Clients are under no obligation to utilize GW & Wade for these services. Each Principal spends approximately 30% of their time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 - Additional Compensation

Mr. Wade's compensation is based on his revenue contributions to GW & Wade. With the exception of the activities discussed above, Mr. Wade receives no substantial additional compensation.

Item 6 - Supervision

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Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Wade.

Item 1 – Cover Page

Ryan Bartholomew
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Ryan Bartholomew that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Ryan Bartholomew is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Ryan Bartholomew, Born 1983

Education:

Florida State University, B.S.

New England School of Law, J.D.

Boston University School of Law, LL.M. (Taxation)

Business Experience:

2008 – 2010 Dennis Sullivan & Associates, Tax & Estate Attorney

2010 – 2013 GW & Wade, LLC, Associate

2013 – 2014 GW & Wade, LLC, Senior Associate

2011 – Present GW & Wade Asset Management Co., LLC, Registered Representative

2014 – Present GW & Wade, LLC, Counselor

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

Counselors are separately licensed as registered representatives of GW & Wade Asset Management Company, LLC (“GWWAMC”), an affiliated broker-dealer of GW & Wade. When Counselors provide investment advice to Clients, they are solely acting on behalf of GW & Wade and not on behalf of GWWAMC, which itself does not provide investment advice of any type. As registered representatives of GWWAMC, Counselors are able to effect securities transactions and GWWAMC receives separate compensation, including distribution and service (“12b-1”) fees from the sale of certain mutual funds, for effecting any such transactions.

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In addition to providing investment advice, Counselors at GW & Wade also provide other advisory services to clients such as financial planning and income tax planning and preparation, typically for separate compensation. Clients are under no obligation to utilize GW & Wade for these services. Each Counselor spends approximately 30% of their time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 – Additional Compensation

Mr. Bartholomew's compensation is based on his revenue contributions to GW & Wade. With the exception of the activities discussed above, Mr. Bartholomew receives no substantial additional compensation.

Item 6 – Supervision

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Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Bartholomew.

Item 1 – Cover Page

Philip Jameson
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

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Additional information about Philip Jameson is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Philip Jameson, Born 1955

Education:

Harvard University, BA

Columbia University, MBA

Bentley College, MS (Taxation)

Certified Public Accountant (CPA)

LICENSED CERTIFIED PUBLIC ACCOUNTANT – CPA

Issued by: American Institute of Certified Public Accountants

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, or 120 college credit hours

Educational Requirements: Candidate must complete:

- At least 24 credit hours in accounting courses including intermediate and advanced financial accounting, cost accounting, and taxation
- A minimum of 20 credit hours in a related business course like finance, business law, and management

Examination Type: Uniform CPA Examination

Continuing Education/Experience Requirements: 80 hours every two (2) years as well as four (4) hours in professional Ethics

Business Experience:

1988 – 1989 Commonwealth Equities, Registered Representative

2007 – 2015 GW & Wade, LLC, Principal

1988 – Present GW & Wade, LLC, Counselor

1989 – Present GW & Wade Asset Management Co., LLC, Registered Representative

Item 3 – Disciplinary Information

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Item 4 – Other Business Activities

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Item 5 – Additional Compensation

Mr. Jameson’s compensation is based on his revenue contributions to GW & Wade. With the exception of the activities discussed above, Mr. Jameson receives no substantial additional compensation.

Item 6 – Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm's approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a particular investment strategy and/or fund. To the extent the securities and third-party investment managers have been reviewed and approved by the firm's Investment Committee, they are added to the firm's approved list and are permitted to be recommended for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by our Counselors to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, our Counselors observe the investment objectives together with any limitations and restrictions for the clients they advise. No one person reviews the individual investment advice that each Counselor provides to each individual client, as the growth and success of the firm is rooted in the Counselor's ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Jameson.

Item 1 – Cover Page

Steven Keirn
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Steven Keirn that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Steven Keirn is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Steven Keirn, Born 1967

Education:

Villanova University, BA

Duke University School of Law, JD

CERTIFIED FINANCIAL PLANNER™ (CFP®)

CERTIFIED FINANCIAL PLANNER™ – CFP®

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- Licensed Certified Public Accountant (CPA)
- Chartered Financial Consultant (ChFC)
- Chartered Life Underwriter (CLU)
- Chartered Financial Analyst (CFA®)
- Ph.D in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every two (2) years

Business Experience:

2004 – 2008 GW & Wade, LLC, Supervisor

2005 – Present GW & Wade Asset Management Co., LLC, Registered Representative

2008 – Present GW & Wade, LLC, Counselor

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

Counselors are separately licensed as registered representatives of GW & Wade Asset Management Company, LLC (“GWWAMC”), an affiliated broker-dealer of GW & Wade. When Counselors provide investment advice to Clients, they are solely acting on behalf of GW & Wade and not on behalf of GWWAMC, which itself does not provide investment advice of any type. As registered representatives of GWWAMC, Counselors are able to effect securities transactions and GWWAMC receives separate compensation, including distribution and service (“12b-1”) fees from the sale of certain mutual funds, for effecting any such transactions.

This practice gives GW & Wade’s Counselors, including Mr. Keirn, an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Receipt of 12b-1 compensation is a conflict because we could have chosen lower-cost share classes for our Clients and foregone such compensation. GW & Wade mitigates this conflict because if we charge an asset-based management fee on those account assets, then we offset the amount of any 12b-1 fees received by GWWAMC against that management fee. 12b-1 fees are not offset or credited in the case of our legacy non-discretionary arrangements where the 12b-1 fee is indirect compensation for our advisory services. Clients should be aware that mutual funds have internal costs; mutual funds offer different share classes; different share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade’s advisory Clients.

In addition to providing investment advice, Counselors at GW & Wade also provide other advisory services to clients such as financial planning and income tax planning and preparation, typically for separate compensation. Clients are under no obligation to utilize GW & Wade for these services. Each Counselor spends approximately 30% of their time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 – Additional Compensation

Mr. Keirn’s compensation is based on his revenue contributions to GW & Wade. With the exception of the activities discussed above, Mr. Keirn receives no substantial additional compensation.

Item 6 – Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm's approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a particular investment strategy and/or fund. To the extent the securities and third-party investment managers have been reviewed and approved by the firm's Investment Committee, they are added to the firm's approved list and are permitted to be recommended for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by our Counselors to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, our Counselors observe the investment objectives together with any limitations and restrictions for the clients they advise. No one person reviews the individual investment advice that each counselor provides to each individual client, as the growth and success of the firm is rooted in the Counselor's ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Keirn.

Item 1 – Cover Page

Michael Kuppens
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Michael Kuppens that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Kuppens is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Michael Kuppens, Born 1954

Education:

University of Massachusetts – Amherst, BA

Boston University School of Law, JD

CERTIFIED FINANCIAL PLANNER™ (CFP®)

CERTIFIED FINANCIAL PLANNER™ – CFP®

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- Licensed Certified Public Accountant (CPA)
- Chartered Financial Consultant (ChFC)
- Chartered Life Underwriter (CLU)
- Chartered Financial Analyst (CFA®)
- Ph.D in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every two (2) years

Business Experience:

1979 – 1989	Kneeland, Kydd and Handy, Associate
1989 – 1996	Flash, Athas and Fragomeni, Associate
1996 – 2000	McNeil, Wilkins, Colella, Kuppens & Crowe, Partner
2001 – 2010	GW & Wade, LLC, Senior Associate

2001 – Present GW & Wade Asset Management Co., LLC, Registered Representative

2010 – Present GW & Wade, LLC, Counselor

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

Counselors are separately licensed as registered representatives of GW & Wade Asset Management Company, LLC (“GWWAMC”), an affiliated broker-dealer of GW & Wade. When Counselors provide investment advice to Clients, they are solely acting on behalf of GW & Wade and not on behalf of GWWAMC, which itself does not provide investment advice of any type. As registered representatives of GWWAMC, Counselors are able to effect securities transactions and GWWAMC receives separate compensation, including distribution and service (“12b-1”) fees from the sale of certain mutual funds, for effecting any such transactions.

This practice gives GW & Wade’s Counselors, including Mr. Kuppens, an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Receipt of 12b-1 compensation is a conflict because we could have chosen lower-cost share classes for our Clients and foregone such compensation. GW & Wade mitigates this conflict because if we charge an asset-based management fee on those account assets, then we offset the amount of any 12b-1 fees received by GWWAMC against that management fee. 12b-1 fees are not offset or credited in the case of our legacy non-discretionary arrangements where the 12b-1 fee is indirect compensation for our advisory services. Clients should be aware that mutual funds have internal costs; mutual funds offer different share classes; different share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade’s advisory Clients.

In addition to providing investment advice, Counselors at GW & Wade also provide other advisory services to clients such as financial planning and income tax planning and preparation, typically for separate compensation. Clients are under no obligation to utilize GW & Wade for these services. Each Counselor spends approximately 30% of their time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 – Additional Compensation

Mr. Kuppens' compensation is based on his revenue contributions to GW & Wade. With the exception of the activities discussed above, Mr. Kuppens receives no substantial additional compensation.

Item 6 – Supervision

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Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Kuppens.

Item 1 – Cover Page

John LeVangie
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about John LeVangie that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about John LeVangie is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

John LeVangie, Born 1983

Education:

Western New England College, B.S

Western New England College School of Law, J.D.

New York University School of Law, L.L.M. (Taxation)

Business Experience:

2010–2011 Burke & Associates, Tax Attorney

2011–2014 GW & Wade, LLC, Associate

2014–2017 GW & Wade, LLC, Senior Associate

2011–Present GW & Wade Asset Management Co., LLC, Registered Representative

2017–2019 GW & Wade, LLC, Advisor

2019–Present GW & Wade, LLC, Counselor

Item 3 – Disciplinary Information

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Item 4 – Other Business Activities

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different share classes; different share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

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Item 5 - Additional Compensation

Mr. LeVangie's compensation is based on his salary and a discretionary bonus related to tax-season contributions, longevity and a profit-sharing contribution. With the exception of the activities discussed above, Mr. LeVangie receives no substantial additional compensation.

Item 6 - Supervision

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Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. LeVangie.

Item 1 – Cover Page

Barry Morgan
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Barry Morgan that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Barry Morgan is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Barry Morgan, Born 1979

Education:

University of Hartford, B.A.

Clark University, M.B.A.

Suffolk University Law School, J.D.

Business Experience:

2003 – 2008	Steven A. Branson, Esq. – Financial Strategies, Associate
2009 – 2012	GW & Wade, LLC, Associate
2011 – Present	GW & Wade Asset Management Co., LLC, Registered Representative
2012 – 2015	GW & Wade, LLC, Senior Associate
2015 – 2016	GW & Wade, LLC, Associate Counselor
2016 – Present	GW & Wade, LLC, Counselor

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

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This practice gives GW & Wade’s Counselors, including Mr. Morgan, an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Receipt of 12b-1 compensation is a conflict because we could have chosen lower-cost share classes for our Clients and foregone such compensation. GW & Wade mitigates this conflict because if we charge an asset-based management fee on those account assets, then we offset the amount of any 12b-1 fees received by GWWAMC against that management fee. 12b-1 fees are not offset or credited in the case of our legacy non-

discretionary arrangements where the 12b-1 fee is indirect compensation for our advisory services. Clients should be aware that mutual funds have internal costs; mutual funds offer different share classes; different share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

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Item 5 – Additional Compensation

Mr. Morgan's compensation is based on his salary and a discretionary bonus related to tax-season contributions, longevity and a profit-sharing contribution. With the exception of the activities discussed above, Mr. Morgan receives no substantial additional compensation.

Item 6 – Supervision

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Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Morgan.

Item 1 – Cover Page

Matthew Ryan
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Matthew Ryan that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Ryan is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Matthew Ryan, Born 1962

Education:

Syracuse University, BA

Boston College, MS

CERTIFIED FINANCIAL PLANNER™ (CFP®)

Enrolled Agent (EA)

CERTIFIED FINANCIAL PLANNER™ – CFP®

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- Licensed Certified Public Accountant (CPA)
- Chartered Financial Consultant (ChFC)
- Chartered Life Underwriter (CLU)
- Chartered Financial Analyst (CFA®)
- Ph.D in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every two (2) years

ENROLLED AGENT – EA

Issued by: Internal Revenue Service (IRS)

Examination Type: Special Enrollment Examination (SEE)

Continuing Education/Experience Requirements: 72 hours every enrollment cycle (every three (3) years) with a minimum of 16 hours (including 2 hours of ethics or professional conduct) each enrollment year

Business Experience:

1986 – 1994	GW & Wade, LLC, Counselor
1994 – 1999	Fidelity Investments, Vice President
1999 – 2000	Diversified Investment Advisors, Vice President
2000 – 2003	Financial Engines, Director
2004 – 2005	Middlesex Savings Bank, Vice President
2005 – 2010	GW & Wade, LLC, Senior Associate
2005 – Present	GW & Wade Asset Management Co., LLC, Registered Representative
2010 – Present	GW & Wade, LLC, Counselor

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

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expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

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Item 5 – Additional Compensation

Mr. Ryan's compensation is based on his revenue contributions to GW & Wade. With the exception of the activities discussed above, Mr. Ryan receives no substantial additional compensation.

Item 6 – Supervision

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Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Ryan.

Item 1 – Cover Page

Adam Silvey
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Adam Silvey that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Adam Silvey is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Adam Silvey, Born 1983

Education:

Stonehill College, B.S.

New England School of Law, J.D.

Boston University School of Law, LL.M. (Taxation)

Business Experience:

2012-2014	GW & Wade, LLC, Associate
2014-Present	GW & Wade Asset Management Co., LLC, Registered Representative
2014-2017	GW & Wade, LLC, Senior Associate
2017-2019	GW & Wade, LLC, Advisor
2019-Present	GW & Wade, LLC, Counselor

Item 3 – Disciplinary Information

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Counselors are separately licensed as registered representatives of GW & Wade Asset Management Company, LLC (“GWWAMC”), an affiliated broker-dealer of GW & Wade. When Counselors provide investment advice to Clients, they are solely acting on behalf of GW & Wade and not on behalf of GWWAMC, which itself does not provide investment advice of any type. As registered representatives of GWWAMC, Counselors are able to effect securities transactions and GWWAMC receives separate compensation, including distribution and service (“12b-1”) fees from the sale of certain mutual funds, for effecting any such transactions.

This practice gives GW & Wade’s Counselors, including Mr. Silvey, an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Receipt of 12b-1 compensation is a conflict because we could have chosen lower-cost share classes for our Clients and foregone such compensation. GW & Wade mitigates this conflict because if we charge an asset-based management fee on those account assets, then we offset the amount of any 12b-1 fees received by GWWAMC against that management fee. 12b-1 fees are not offset or credited in the case of our legacy non-discretionary arrangements where the 12b-1 fee is indirect compensation for our advisory services. Clients should be aware that mutual funds have internal costs; mutual funds offer different share classes; different share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher

expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

In addition to providing investment advice, Counselors at GW & Wade also provide other advisory services to clients such as financial planning and income tax planning and preparation, typically for separate compensation. Clients are under no obligation to utilize GW & Wade for these services. Each Counselor spends approximately 30% of their time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 - Additional Compensation

Mr. Silvey's compensation is based on his salary and a discretionary bonus related to tax-season contributions, longevity and a profit-sharing contribution. With the exception of the activities discussed above, Mr. Silvey receives no substantial additional compensation.

Item 6 - Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm's approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a particular investment strategy and/or fund. To the extent the securities and third-party investment managers have been reviewed and approved by the firm's Investment Committee, they are added to the firm's approved list and are permitted to be recommended for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by our Counselors to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, our Counselors observe the investment objectives together with any limitations and restrictions for the clients they advise. No one person reviews the individual investment advice that each Counselor provides to each individual client, as the growth and success of the firm is rooted in the Counselor's ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Silvey.

Item 1 – Cover Page

Margaret Welborn
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Margaret Welborn that supplements the GW & Wade, LLC brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Margaret Welborn is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Margaret Welborn, Born 1959

Education:

University of Connecticut, B.A.

Suffolk University Law School, J.D.

Business Experience:

1987 – 1990	Kelly & Grandfield, Law Associate
1991 – 1993	Coopers & Lybrand, Senior Tax Associate
1994 – 1998	Charles Schwab & Co, Inc., Corporate Attorney
2006 – 2009	Sheldon Rothstein Mediation Program/Dedham District Court, Volunteer Mediator
2009 – 2011	GW & Wade, LLC, Associate
2011 – Present	GW & Wade Asset Management Co., LLC, Registered Representative
2011 – 2014	GW & Wade, LLC, Senior Associate
2015 – 2016	GW & Wade, LLC, Associate Counselor
2016 – Present	GW & Wade, LLC, Counselor

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

Counselors are separately licensed as registered representatives of GW & Wade Asset Management Company, LLC (“GWWAMC”), an affiliated broker-dealer of GW & Wade. When Counselors provide investment advice to Clients, they are solely acting on behalf of GW & Wade and not on behalf of GWWAMC, which itself does not provide investment advice of any type. As registered representatives of GWWAMC, Counselors are able to effect securities transactions and GWWAMC receives separate compensation, including distribution and service (“12b-1”) fees from the sale of certain mutual funds, for effecting any such transactions.

This practice gives GW & Wade’s Counselors, including Ms. Welborn, an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Receipt of 12b-1 compensation is a conflict because we could have chosen

lower-cost share classes for our Clients and foregone such compensation. GW & Wade mitigates this conflict because if we charge an asset-based management fee on those account assets, then we offset the amount of any 12b-1 fees received by GWWAMC against that management fee. 12b-1 fees are not offset or credited in the case of our legacy non-discretionary arrangements where the 12b-1 fee is indirect compensation for our advisory services. Clients should be aware that mutual funds have internal costs; mutual funds offer different share classes; different share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

In addition to providing investment advice, Counselors at GW & Wade also provide other advisory services to clients such as financial planning and income tax planning and preparation, typically for separate compensation. Clients are under no obligation to utilize GW & Wade for these services. Each Counselor spends approximately 30% of their time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 - Additional Compensation

Ms. Welborn's compensation is based on her revenue contributions to GW & Wade. With the exception of the activities discussed above, Ms. Welborn receives no substantial additional compensation.

Item 6 - Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm's approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a particular investment strategy and/or fund. To the extent the securities and third-party investment managers have been reviewed and approved by the firm's Investment Committee, they are added to the firm's approved list and are permitted to be recommended for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by our Counselors to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, our Counselors observe the investment objectives together with any limitations and restrictions for the clients they advise. No one person

reviews the individual investment advice that each Counselor provides to each individual client, as the growth and success of the firm is rooted in the Counselor's ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Ms. Welborn.

Item 1 – Cover Page

Justin Wiles
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Justin Wiles that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Justin Wiles is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Justin Wiles, Born 1986

Education:

University of Tennessee, B.S.

University of Illinois College of Law, J.D.

Business Experience:

2014	Celerity Consulting Group, Consultant
2015	RINA Accountancy, Tax Associate
2015 – 2018	GW & Wade, LLC, Associate
2018 – Present	GW & Wade Asset Management Co., LLC, Registered Representative
2018 – 2019	GW & Wade, LLC, Advisor
2019 – Present	GW & Wade, LLC, Counselor

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

Counselors are separately licensed as registered representatives of GW & Wade Asset Management Company, LLC (“GWWAMC”), an affiliated broker-dealer of GW & Wade. When Counselors provide investment advice to Clients, they are solely acting on behalf of GW & Wade and not on behalf of GWWAMC, which itself does not provide investment advice of any type. As registered representatives of GWWAMC, Counselors are able to effect securities transactions and GWWAMC receives separate compensation, including distribution and service (“12b-1”) fees from the sale of certain mutual funds, for effecting any such transactions.

This practice gives GW & Wade’s Counselors, including Mr. Wiles, an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Receipt of 12b-1 compensation is a conflict because we could have chosen lower-cost share classes for our Clients and foregone such compensation. GW & Wade mitigates this conflict because if we charge an asset-based management fee on those account assets, then we offset the amount of any 12b-1 fees received by GWWAMC against that management fee. 12b-1 fees are not offset or credited in the case of our legacy non-discretionary arrangements where the 12b-1 fee is indirect compensation for our advisory services. Clients should be aware that mutual funds have internal costs; mutual funds offer

different share classes; different share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

In addition to providing investment advice, Counselors at GW & Wade also provide other advisory services to clients such as financial planning and income tax planning and preparation, typically for separate compensation. Clients are under no obligation to utilize GW & Wade for these services. Each Counselor spends approximately 30% of their time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 - Additional Compensation

Mr. Wiles' compensation is based on his salary and a discretionary bonus related to tax-season contributions, longevity and a profit-sharing contribution. With the exception of the activities discussed above, Mr. Wiles receives no substantial additional compensation.

Item 6 - Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm's approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a particular investment strategy and/or fund. To the extent the securities and third-party investment managers have been reviewed and approved by the firm's Investment Committee, they are added to the firm's approved list and are permitted to be recommended for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by our Counselors to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, our Counselors observe the investment objectives together with any limitations and restrictions for the clients they advise. No one person reviews the individual investment advice that each Counselor provides to each individual client, as the growth and success of the firm is rooted in the Counselor's ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Wiles.

Item 1 – Cover Page

Carol W. Cassoli
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Carol Cassoli that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Carol Cassoli is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Carol Cassoli, Born 1958

Education:

Bryant College

Business Experience:

1997 – Present GW & Wade, LLC, Director of Human Resources

2005 – Present GW & Wade Asset Management Co., LLC, Registered Representative

2005 – Present GW & Wade, LLC, Advisor

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

Advisors are separately licensed as registered representatives of GW & Wade Asset Management Company, LLC (“GWWAMC”), an affiliated broker-dealer of GW & Wade. When Advisors provide investment advice to Clients, they are solely acting on behalf of GW & Wade and not on behalf of GWWAMC, which itself does not provide investment advice of any type. As registered representatives of GWWAMC, Advisors are able to effect securities transactions and GWWAMC receives separate compensation, including distribution and service (“12b-1”) fees from the sale of certain mutual funds, for effecting any such transactions.

While Ms. Cassoli does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products (see Item 5 below), GWWAMC’s receipt of 12b-1 fees gives some of GW & Wade’s supervised persons, including Ms. Cassoli, an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Receipt of 12b-1 compensation is a conflict because we could have chosen lower-cost share classes for our Clients and foregone such compensation. GW & Wade mitigates this conflict because if we charge an asset-based management fee on those account assets, then we offset the amount of any 12b-1 fees received by GWWAMC against that management fee. 12b-1 fees are not offset or credited in the case of our legacy non-discretionary arrangements where the 12b-1 fee is indirect compensation for our advisory services. Clients should be aware that mutual funds have internal costs; mutual funds offer different share classes; different share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have

higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

In addition to providing investment advice, Advisors at GW & Wade also provide other advisory services to clients such as financial planning and income tax planning and preparation, typically for separate compensation. Clients are under no obligation to utilize GW & Wade for these services. Ms. Cassoli spends approximately 50% of her time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 - Additional Compensation

Ms. Cassoli's compensation is based on her salary and a discretionary bonus related to tax-season contributions, longevity and a profit-sharing contribution. With the exception of the activities discussed above, Ms. Cassoli receives no substantial additional compensation.

Item 6 - Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm's approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a particular investment strategy and/or fund. To the extent the securities and third-party investment managers have been reviewed and approved by the firm's Investment Committee, they are added to the firm's approved list and are permitted to be recommended for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by our Advisors to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, our Advisors observe the investment objectives together with any limitations and restrictions for the clients they advise. No one person reviews the individual investment advice that each Advisor provides to clients (unless the Advisor is working to support a counseling team, in which case the lead counselor typically reviews such advice), as the growth and success of the firm is rooted in the Advisor's ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Ms. Cassoli.

Item 1 – Cover Page

Benjamin Kuehn
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Benjamin Kuehn that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Benjamin Kuehn is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Benjamin Kuehn, Born 1985

Education:

Trinity College, BS

University of Connecticut School of Law, J.D.

Business Experience:

2014– 2018 GW & Wade, LLC, Associate

2017– Present GW & Wade Asset Management Co., LLC, Registered Representative

2018– 2020 GW & Wade, LLC, Senior Associate

2020–Present GW & Wade, LLC, Advisor

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

Advisors are separately licensed as registered representative of GW & Wade Asset Management Company, LLC (“GWWAMC”), an affiliated broker-dealer of GW & Wade. When Advisors provide investment advice to Clients, they are solely acting on behalf of GW & Wade and not on behalf of GWWAMC, which itself does not provide investment advice of any type. As registered representatives of GWWAMC, Advisors are able to effect securities transactions and GWWAMC receives separate compensation, including distribution and service (“12b-1”) fees from the sale of certain mutual funds, for effecting any such transactions.

While Mr. Kuehn does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products (see Item 5 below), GWWAMC’s receipt of 12b-1 fees gives some of GW & Wade’s supervised persons, including Mr. Kuehn, an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Receipt of 12b-1 compensation is a conflict because we could have chosen lower-cost share classes for our Clients and foregone such compensation. GW & Wade mitigates this conflict because if we charge an asset-based management fee on those account assets, then we offset the amount of any 12b-1 fees received by GWWAMC against that management fee. 12b-1 fees are not offset or credited in the case of our legacy non-discretionary arrangements where the 12b-1 fee is indirect compensation for our advisory services. Clients should be aware that mutual funds have internal costs; mutual funds offer different share classes; different share classes have different fees and expenses and

therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

In addition to providing investment advice, Mr. Kuehn may also provide other advisory services to clients such as financial planning and income tax planning and preparation. Clients are under no obligation to utilize GW & Wade for these services. Mr. Kuehn spends approximately 70% of his time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 – Additional Compensation

Mr. Kuehn's compensation is based on his salary and a discretionary bonus related to tax-season contributions, longevity and a profit-sharing contribution. With the exception of the activities discussed above, Mr. Kuehn receives no substantial additional compensation.

Item 6 – Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm's approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a particular investment strategy and/or fund. To the extent the securities and third-party investment managers have been reviewed and approved by the firm's Investment Committee, they are added to the firm's approved list and are permitted to be recommended for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by Mr. Kuehn to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, Mr. Kuehn observes the investment objectives together with any limitations and restrictions for the clients he is advising. No one person reviews the individual investment advice that Mr. Kuehn provides to clients, (unless Mr. Kuehn is working to support a counseling team, in which case the lead counselor typically reviews such advice), as the growth and success of the firm is rooted in our investment adviser representatives' ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if

you have any questions concerning the investment advice provided by Mr. Kuehn.

Item 1 – Cover Page

Christopher Bertetta

GW & Wade, LLC

93 Worcester Street

Wellesley, MA 02481

(781) 239-1188

www.gwwade.com

March 20, 2020

This brochure supplement provides information about Christopher Bertetta that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher Bertetta is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Christopher Bertetta, Born 1990

Education:

San Diego State University, BS

Business Experience:

2009–2012	Phil Bertetta Insurance Agency, Office Clerk
2012–2016	North American Title Company Inc., Escrow Assistant
2016–2018	PricewaterhouseCoopers LLP, Tax Associate
2019–Present	GW & Wade, LLC, Associate

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

N/A

Item 5 – Additional Compensation

Mr. Bertetta's compensation is based on his salary and a discretionary bonus related to tax-season contributions, longevity and a profit-sharing contribution. With the exception of the activities discussed above, Mr. Bertetta receives no substantial additional compensation.

Item 6 – Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm's approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a particular investment strategy and/or fund. To the extent the securities and third-party investment managers have been reviewed and approved by the firm's Investment

Committee, they are added to the firm's approved list and are permitted to be recommended for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by Mr. Bertetta to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, Mr. Bertetta observes the investment objectives together with any limitations and restrictions for the clients she is advising. No one person reviews the individual investment advice that Mr. Bertetta provides to clients (unless Mr. Bertetta is working to support a counseling team, in which case the lead counselor typically reviews such advice), as the growth and success of the firm is rooted in our investment adviser representatives' ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Bertetta.

Item 1 – Cover Page

Eric Berquist
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Eric Berquist that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Eric Berquist is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Eric Berquist, Born 1977

Education:

University of Pennsylvania, B.A.

Santa Clara University School of Law, J.D.

New York University School of Law, LL.M.

Business Experience:

2014-2015 Essential Discovery, Attorney

2015-2017 Isabel Chiu & Co., LLP, Staff Attorney

2017-Present GW & Wade, LLC, Associate

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

N/A

Item 5 – Additional Compensation

Mr. Berquist's compensation is based on his salary and a discretionary bonus related to tax-season contributions, longevity and a profit-sharing contribution. With the exception of the activities discussed above, Mr. Berquist receives no substantial additional compensation.

Item 6 – Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm's approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a particular investment strategy and/or fund. To the extent the securities and third-party investment managers have been reviewed and approved by the firm's Investment Committee, they are added to the firm's approved list and are permitted to be recommended

for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by Mr. Berquist to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, Mr. Berquist observes the investment objectives together with any limitations and restrictions for the clients he is advising. No one person reviews the individual investment advice that Mr. Berquist provides to clients (unless Mr. Berquist is working to support a counseling team, in which case the lead counselor typically reviews such advice), as the growth and success of the firm is rooted in our investment adviser representatives' ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Berquist.

Item 1 – Cover Page

Anthony Kosinski
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Anthony Kosinski that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Anthony Kosinski is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Anthony Kosinski, Born 1981

Education:

Western New England College, B.S

Western New England College School of Law, J.D.

Boston University School of Law, L.L.M. (Taxation)

Business Experience:

2006–2017 DeFranceschi & Klemm, PC, Tax Attorney

2017–Present GW & Wade, LLC, Associate

2019–Present GW & Wade Asset Management Co., LLC, Registered Representative

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

Mr. Kosinski is separately licensed as registered representative of GW & Wade Asset Management Company, LLC (“GWWAMC”), an affiliated broker-dealer of GW & Wade. When Mr. Kosinski provides investment advice to Clients, he is solely acting on behalf of GW & Wade and not on behalf of GWWAMC, which itself does not provide investment advice of any type. As a registered representative of GWWAMC, Mr. Kosinski is able to effect securities transactions and GWWAMC receives separate compensation, including distribution and service (“12b-1”) fees from the sale of certain mutual funds, for effecting any such transactions.

While Mr. Kosinski does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products (see Item 5 below), GWWAMC’s receipt of 12b-1 fees gives some of GW & Wade’s supervised persons, including Mr. Kosinski, an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Receipt of 12b-1 compensation is a conflict because we could have chosen lower-cost share classes for our Clients and foregone such compensation. GW & Wade mitigates this conflict because if we charge an asset-based management fee on those account assets, then we offset the amount of any 12b-1 fees received by GWWAMC against that management fee. 12b-1 fees are not offset or credited in the case of our legacy non-discretionary arrangements where the 12b-1 fee is indirect compensation for our advisory services. Clients should be aware that mutual funds have internal costs; mutual funds offer

different share classes; different share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

In addition to providing investment advice, Mr. Kosinski may also provide other advisory services to clients such as financial planning and income tax planning and preparation. Clients are under no obligation to utilize GW & Wade for these services. Mr. Kosinski spends approximately 70% of his time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 – Additional Compensation

Mr. Kosinski's compensation is based on his salary and a discretionary bonus related to tax-season contributions, longevity and a profit-sharing contribution. With the exception of the activities discussed above, Mr. Kosinski receives no substantial additional compensation.

Item 6 – Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm's approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a particular investment strategy and/or fund. To the extent the securities and third-party investment managers have been reviewed and approved by the firm's Investment Committee, they are added to the firm's approved list and are permitted to be recommended for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by Mr. Kosinski to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, Mr. Kosinski observes the investment objectives together with any limitations and restrictions for the clients he is advising. No one person reviews the individual investment advice that Mr. Kosinski provides to clients (unless Mr. Kosinski is working to support a counseling team, in which case the lead counselor typically reviews such advice), as the growth and success of the firm is rooted in our investment adviser representatives' ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Kosinski.

Item 1 – Cover Page

Marissa Malone
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

June 30, 2020

This brochure supplement provides information about Marissa Malone that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Marissa Malone is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Marissa Malone, Born 1990

Education:

University of Massachusetts Amherst, B.A.

Suffolk University, Sawyer Business School, M.B.A.

Suffolk University Law School, J.D.

Business Experience:

2015–2017 Gray, Gray & Gray, LLP, Staff Accountant

2017–2018 Baim Institute for Clinical Research, Staff Accountant

2018–Present GW & Wade, LLC, Associate

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

N/A

Item 5 – Additional Compensation

Ms. Malone’s compensation is based on her salary and a discretionary bonus related to tax-season contributions, longevity and a profit-sharing contribution. With the exception of the activities discussed above, Ms. Malone receives no substantial additional compensation.

Item 6 – Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm’s approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a particular investment strategy and/or fund. To the extent the securities and third-party

investment managers have been reviewed and approved by the firm's Investment Committee, they are added to the firm's approved list and are permitted to be recommended for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by Ms. Malone to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, Ms. Malone observes the investment objectives together with any limitations and restrictions for the clients she is advising. No one person reviews the individual investment advice that Ms. Malone provides to clients (unless Ms. Malone is working to support a counseling team, in which case the lead counselor typically reviews such advice), as the growth and success of the firm is rooted in our investment adviser representatives' ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Ms. Malone.

Item 1 – Cover Page

Stephen Marsters
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Stephen Marsters that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Stephen Marsters is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Stephen Marsters, Born 1983

Education:

Providence College, B.A.

New England School of Law, J.D.

Business Experience:

2006–2012 Massachusetts School Building Authority, Associate General Counsel

2012–2015 University of Massachusetts Boston, Associate General Counsel

2015–2019 KP Law, PC, Associate Attorney

2019–Present GW & Wade, LLC, Associate

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

N/A

Item 5 – Additional Compensation

Mr. Marsters' compensation is based on his salary and a discretionary bonus related to tax-season contributions, longevity and a profit-sharing contribution. With the exception of the activities discussed above, Mr. Marsters receives no substantial additional compensation.

Item 6 – Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm's approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a

particular investment strategy and/or fund. To the extent the securities and third-party investment managers have been reviewed and approved by the firm's Investment Committee, they are added to the firm's approved list and are permitted to be recommended for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by Mr. Marsters to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, Mr. Marsters observes the investment objectives together with any limitations and restrictions for the clients she is advising. No one person reviews the individual investment advice that Mr. Marsters provides to clients (unless Mr. Marsters is working to support a counseling team, in which case the lead counselor typically reviews such advice), as the growth and success of the firm is rooted in our investment adviser representatives' ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Marsters.

Item 1 – Cover Page

Tyler Rich
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Tyler Rich that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Tyler Rich is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Tyler Rich, Born 1985

Education:

Boston College, B.A.

Northeastern University, M.B.A

Northeastern University, MS in Accounting

Business Experience:

2011–2014 Pricewaterhouse Coopers – Assurance, Associate

2014–2016 Pricewaterhouse Coopers – Transaction Services, Senior Associate

2016–2017 Pricewaterhouse Coopers – Transaction Services, Manager

2017–Present GW & Wade, LLC, Associate

2018–Present GW & Wade Asset Management Co., LLC, Registered Representative

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

Mr. Rich is separately licensed as a registered representative of GW & Wade Asset Management Company, LLC (“GWWAMC”), an affiliated broker-dealer of GW & Wade. When Mr. Rich provides investment advice to Clients, he is solely acting on behalf of GW & Wade and not on behalf of GWWAMC, which itself does not provide investment advice of any type. As a registered representative of GWWAMC, Mr. Rich is able to effect securities transactions and GWWAMC receives separate compensation, including distribution and service (“12b-1”) fees from the sale of certain mutual funds, for effecting any such transactions.

While Mr. Rich does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products (see Item 5 below), GWWAMC’s receipt of 12b-1 fees gives some of GW & Wade’s supervised persons, including Mr. Rich, an incentive to recommend investment products based on the compensation received, rather than on a client’s needs. Receipt of 12b-1 compensation is a conflict because we could have chosen lower-cost share classes for our Clients and foregone such compensation. GW & Wade mitigates this conflict because if we charge an asset-based management fee on those account assets, then we offset the amount of any 12b-1 fees received by GWWAMC against that management fee. 12b-1 fees are not offset or credited in the case of our legacy non-discretionary arrangements where the 12b-1 fee is indirect compensation for our advisory services. Clients should be aware that mutual funds have internal costs; mutual funds offer

different share classes; different share classes have different fees and expenses and therefore, different returns; share classes that pay a 12b-1 fee generally have a higher expense ratio than other share classes of the same fund that do not pay a 12b-1 fee by an amount at least equal to the amount of the 12b-1 fee; the share classes of a fund that have higher expense ratios have lower returns than the share classes of the same fund with lower expense ratios; and most mutual fund companies offer a class of shares that does not pay a 12b-1 fee that are available to GW & Wade's advisory Clients.

In addition to providing investment advice, Mr. Rich may also provide other advisory services to clients such as financial planning and income tax planning and preparation. Clients are under no obligation to utilize GW & Wade for these services. Mr. Rich spends approximately 70% of his time on activity not related to investment advice (e.g. financial planning and tax related work).

Item 5 – Additional Compensation

Mr. Rich's compensation is based on his salary and a discretionary bonus related to tax-season contributions, longevity and a profit-sharing contribution. With the exception of the activities discussed above, Mr. Rich receives no substantial additional compensation.

Item 6 – Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm's approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a particular investment strategy and/or fund. To the extent the securities and third-party investment managers have been reviewed and approved by the firm's Investment Committee, they are added to the firm's approved list and are permitted to be recommended for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by Mr. Rich to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, Mr. Rich observes the investment objectives together with any limitations and restrictions for the clients he is advising. No one person reviews the individual investment advice that Mr. Rich provides to clients, (unless Mr. Rich is working to support a counseling team, in which case the lead counselor typically reviews such advice), as the growth and success of the firm is rooted in our investment adviser representatives' ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Rich.

Item 1 – Cover Page

Jeffrey Tancreti
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Jeffrey Tancreti that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey Tancreti is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Jeffrey Tancreti, Born 1989

Education:

Suffolk University, B.S.

New England School of Law, J.D.

Business Experience:

2011–2013	Massachusetts Office of Campaign and Political Finance, Audit Assistant
2013–2019	Massachusetts Office of Campaign and Political Finance, Auditor
2017–2019	Massachusetts Office of Campaign and Political Finance, Attorney
2019–Present	GW & Wade, LLC, Associate

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

N/A

Item 5 – Additional Compensation

Mr. Tancreti's compensation is based on his salary and a discretionary bonus related to tax-season contributions, longevity and a profit-sharing contribution. With the exception of the activities discussed above, Mr. Tancreti receives no substantial additional compensation.

Item 6 – Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm's approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a particular investment strategy and/or fund. To the extent the securities and third-party investment managers have been reviewed and approved by the firm's Investment

Committee, they are added to the firm's approved list and are permitted to be recommended for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by Mr. Tancreti to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, Mr. Tancreti observes the investment objectives together with any limitations and restrictions for the clients he is advising. No one person reviews the individual investment advice that Mr. Tancreti provides to clients (unless Mr. Tancreti is working to support a counseling team, in which case the lead counselor typically reviews such advice), as the growth and success of the firm is rooted in our investment adviser representatives' ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Mr. Tancreti.

Item 1 – Cover Page

Margaret Watson
GW & Wade, LLC
93 Worcester Street
Wellesley, MA 02481
(781) 239-1188
www.gwwade.com

March 5, 2020

This brochure supplement provides information about Margaret Watson that supplements the GW & Wade, LLC (“GW & Wade”) brochure. You should have received a copy of that brochure. Please contact Matthew Valentine, Chief Compliance Officer, if you did not receive GW & Wade, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Margaret Watson is available at the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Margaret Watson, Born 1995

Education:

Boston College, B.A.

Business Experience:

2017–2019 Deloitte & Touche, LLP, Audit Associate

2019–Present GW & Wade, LLC, Associate

Item 3 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4 – Other Business Activities

N/A

Item 5 – Additional Compensation

Ms. Watson's compensation is based on her salary and a discretionary bonus related to tax-season contributions, longevity and a profit-sharing contribution. With the exception of the activities discussed above, Ms. Watson receives no substantial additional compensation.

Item 6 – Supervision

GW & Wade has an Investment Committee that includes Principals and employees of the firm. The Investment Committee is responsible for oversight of the firm's approved list which primarily includes mutual funds, equities, fixed income securities, third-party investment managers, and ETFs across various investment strategies and sectors. Our investment selection process screens for potential investment strategies using various industry sources. We use several criteria to determine the overall investment merit of a particular investment strategy and/or fund. To the extent the securities and third-party investment managers have been reviewed and approved by the firm's Investment Committee, they are added to the firm's approved list and are permitted to be recommended for purchase for our Clients. The Chief Compliance Officer monitors for transactions in mutual funds and ETFs that are not included in the firm's approved list.

As each client's situation is different, the investment advice provided by Ms. Watson to each client will vary. Our investment advice is based on a client's individual goals and investment objectives, typically as identified in the financial planning process. When recommending securities for our clients, Ms. Watson observes the investment objectives together with any limitations and restrictions for the clients she is advising. No one person reviews the individual investment advice that Ms. Watson provides to clients (unless Ms. Watson is working to support a counseling team, in which case the lead counselor typically reviews such advice), as the growth and success of the firm is rooted in our investment adviser representatives' ability to tailor the advice for each client based upon that client's specific goals and investment objectives.

Please contact the firm's Chief Compliance Officer, Matthew Valentine, at 781-239-1188 if you have any questions concerning the investment advice provided by Ms. Watson.