CRESTWOOD
ADVISORS

J. Michael Costello

Managing Partner, Portfolio Manager

Crestwood Advisors Group, LLC
The Owen Building
101 Dyer Street
Providence, RI 02903
617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about J. Michael Costello and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Michael is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1963

Education:
Boston College, 1986, B.A.

Business Background for prior 5 years:
09/2023 – Present: Crestwood Advisors Group, LLC
09/1997 – 08/2023: Endurance Wealth Management Inc.

Professional Designations held:
CHARTERED FINANCIAL ANALYST®, CFA®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of J. Michael Costello. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of J. Michael Costello that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

J. Michael Costello is eligible for additional compensation from our indirect parent company, Focus Financial Partners, LLC (or one of its affiliates), depending on our annual revenues and/or earnings. This potential for increased compensation provides an incentive for J. Michael Costello to encourage you to maintain and even increase the size of your investment account with us.

Item 6 - Supervision

J. Michael Costello gives investment advice directly to clients. Michael is supervised by fellow Managing Partners Michael A. Eckton, John W. Morris, Leah R. Sciabarrasi, and Robert G. Ix. Any partner can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Michael A. Eckton

CEO & Managing Partner, Portfolio Manager

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This brochure supplement provides information about Michael Eckton and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Michael is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1963

Education:
New York University, Stern School of Business, 1992, MBA Finance
University of Delaware, 1985, B.S. Business Administration

Business Background for prior 5 years:
05/2003 – Present: Crestwood Advisors Group, LLC

Professional Designations held:
CHARTERED FINANCIAL ANALYST®, CFA®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Michael Eckton. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Michael Eckton that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Michael Eckton does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Michael Eckton gives investment advice directly to clients. Michael is supervised by fellow Managing Partners John W. Morris, Robert G. Ix, Leah R. Sciabarrasi, and J. Michael Costello. Any partner can be reached at 617.523.8880 or 877.273.7896.



CRESTWOOD
ADVISORS

Robert G. Ix

Managing Partner, Portfolio Manager

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This brochure supplement provides information about Robert Ix and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Robert is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1965

Education:
Case Western Reserve University, 1993, MBA
Kenyon College, 1987, B.A. English

Business Background for prior 5 years:
08/2005 – Present: Crestwood Advisors Group, LLC

Professional Designations held:
CHARTERED FINANCIAL ANALYST®, CFA®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Robert Ix. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Robert Ix that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Robert Ix does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Robert Ix gives investment advice directly to clients. Robert is supervised by fellow Managing Partners Michael A. Eckton, John W. Morris, Leah R. Sciabarrasi, and J. Michael Costello. Any partner can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

John W. Morris

Managing Partner, Wealth Manager

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This brochure supplement provides information about John Morris and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about John is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1966

Education:
Babson College, F. W. Olin Graduate School of Business, 2000, MBA
Kenyon College, 1989, B.A. History

Business Background for prior 5 years:
05/2003 – Present: Crestwood Advisors Group, LLC

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of John Morris. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of John Morris that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

John Morris does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

John Morris gives investment advice directly to clients. John is supervised by fellow Managing Partners Michael A. Eckton, Robert G. Ix, Leah R. Sciabarrasi, and J. Michael Costello. Any partner can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Leah R. Sciabarrasi

President & Managing Partner, Wealth Manager

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This brochure supplement provides information about Leah Sciabarrasi and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Leah is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1979

Education:
Brandeis University, 2001, B. A. Politics

Business Background for prior 5 years:
05/2003 – Present: Crestwood Advisors Group, LLC

Professional Designations held:
CERTIFIED FINANCIAL PLANNER™, CFP®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Leah Sciabarrasi. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Leah Sciabarrasi that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Leah Sciabarrasi does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Leah Sciabarrasi gives investment advice directly to clients. Leah is supervised by fellow Managing Partners John W. Morris, Michael A. Eckton, Robert G. Ix, and J. Michael Costello. Any partner can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Aaron M. Beltrami
Partner, Wealth Manager

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Item 1 - Cover Page

This brochure supplement provides information about Aaron Beltrami and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Aaron is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1971

Education:
Assumption College, 1994, B.S. Business Management

Business Background for prior 5 years:
08/2008 – Present: Crestwood Advisors Group, LLC

Professional Designations held:
CERTIFIED FINANCIAL PLANNER™, CFP®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Aaron Beltrami. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Aaron Beltrami that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Aaron Beltrami does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Aaron Beltrami gives investment advice directly to clients. Aaron is supervised by Managing Partner Leah R. Sciabarrasi. Leah can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Jason D. Hendricks
Partner, Portfolio Manager

Crestwood Advisors Group, LLC
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This brochure supplement provides information about Jason Hendricks and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Jason is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1975

Education:
Vassar College, 1997 B.S. Psychology

Business Background for prior 5 years:
08/2022 – Present: Crestwood Advisors Group, LLC
06/2009 – 07/2022: Bank of America Private Bank

Professional Designations held:
CERTIFIED FINANCIAL PLANNER™, CFP®
CHARTERED SRI COUNSELOR℠, CSRIC®
CHARTERED FINANCIAL CONSULTANT, ChFC®

Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Jason Hendricks. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Jason Hendricks that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Jason Hendricks does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Jason Hendricks gives investment advice directly to clients. Jason is supervised by Partner Leigh B. Hurd. Leigh can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Leigh B. Hurd
Partner, Portfolio Manager

Crestwood Advisors Group, LLC
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Item 1 – Cover Page

This brochure supplement provides information about Leigh Hurd and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Leigh is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Year of Birth, Education Background and Business Experience

Year of Birth: 1973

Education:
Boston College, Carrol Graduate School of Management, 1999, MBA
Boston College, 1995 B.S. Finance

Business Background for prior 5 years:
06/2013 – Present: Crestwood Advisors Group, LLC

Professional Designation held:
CHARTERED FINANCIAL ANALYST®, CFA®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation on Leigh Hurd. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any outside business activities or compensation of Leigh Hurd that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Leigh Hurd does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 – Supervision

Leigh Hurd gives investment advice directly to clients. Leigh is supervised by Managing Partner Michael A. Eckton. Michael can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Greg F. McSweeney
Partner, Portfolio Manager

Crestwood Advisors Group, LLC
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www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Greg McSweeney and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Greg is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1981

Education:
New York University, Leonard N. Stern School of Business, 2012, MBA
Dartmouth College, 2004, B.A. Economics

Business Background for prior 5 years:
03/2020 – Present: Crestwood Advisors Group, LLC
03/2015 – 02/2020: Bainco International Investors, LLC

Professional Designations held:
CHARTERED FINANCIAL ANALYST®, CFA®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Greg McSweeney. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Greg McSweeney that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Greg McSweeney does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Greg McSweeney gives investment advice directly to clients. Greg is supervised by Partner Leigh Hurd. Leigh can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Alyson L. Nickse
Partner, Wealth Manager

Crestwood Advisors Group, LLC
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Item 1 - Cover Page

This brochure supplement provides information about Alyson Nickse and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Alyson is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1979

Education:
Colby College, 2001, B.A. Biology/Computer Science

Business Background for prior 5 years:
09/2012 – Present: Crestwood Advisors Group, LLC

Professional Designations held:
CERTIFIED FINANCIAL PLANNER™, CFP®
CERTIFIED DIVORCE FINANCIAL ANALYST, CDFA®
ACCREDITED ESTATE PLANNER® (AEP®)
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Alyson Nickse. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Alyson Nickse that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Alyson Nickse does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Alyson Nickse gives investment advice directly to clients. Alyson is supervised by Managing Partner Leah R. Sciabarrasi. Leah can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Timothy S. Paradis

Partner, Wealth Manager

Crestwood Advisors Group, LLC
23 Old Kings Highway South
Darien, CT 06820
617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Timothy Paradis and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Timothy is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1979

Education:
Saint Anselm College, 2001 B.A. Psychology

Business Background for prior 5 years:
04/2023 – Present: Crestwood Advisors Group, LLC
11/2015 – 03/2023: Fidelity Investments

Professional Designations held:
CERTIFIED FINANCIAL PLANNER™, CFP®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Timothy Paradis. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Timothy Paradis that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Timothy Paradis does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Timothy Paradis gives investment advice directly to clients. Timothy is supervised by Managing Partner Leah R. Sciabarrasi. Leah can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

David P. Tuttle

Partner, Portfolio Manager

Crestwood Advisors Group, LLC
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Darien, CT 06820
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Item 1 - Cover Page

This brochure supplement provides information about David Tuttle and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about David is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1960

Education:
Duke University Law School, 1985, J.D.
Princeton University, 1982, B.A. Economics Cum Laude

Business Background for prior 5 years:
04/2019 – Present: Crestwood Advisors Group, LLC
03/2009 – 03/2019: MacGuire Cheswick & Tuttle Investment Counsel LLC

Professional Designations Held:
CHARTERED FINANCIAL ANALYST®, CFA®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of David Tuttle. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of David Tuttle that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

David Tuttle does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

David Tuttle gives investment advice directly to clients. David is supervised by Managing Partner Michael A. Eckton. Michael can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Susan Cheswick Brewer

Managing Director, Portfolio Manager

Crestwood Advisors Group, LLC
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Item 1 - Cover Page

This brochure supplement provides information about Susan Cheswick Brewer and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Susan is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1955

Education:
New York University, Stern School of Business, 1984, MBA
Wellesley College, 1977, B.A. Art History

Business Background for prior 5 years:
04/2019 – Present: Crestwood Advisors Group, LLC
03/2009 – 03/2019: MacGuire, Cheswick & Tuttle Investment Counsel LLC

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Susan Cheswick Brewer. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Susan Cheswick Brewer that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Susan Cheswick Brewer does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Susan Cheswick Brewer gives investment advice directly to clients. Susan is supervised by Managing Partner Michael A. Eckton. Michael can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Alexandra M. Blake
Director, Wealth Manager

Crestwood Advisors Group, LLC
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Item 1 - Cover Page

This brochure supplement provides information about Alexandra Blake and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Alex is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1987

Education:
Columbia University, 2020, M.S. Strategic Communications
Lehigh University, 2008, B.S. Business and Economics

Business Background for prior 5 years:
07/2022 – Present: Crestwood Advisors Group, LLC
10/2018 – 07/2022: Next Capital Management, LLC

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Alexandra Blake. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Alexandra Blake that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Alexandra Blake does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Alexandra Blake gives investment advice directly to clients. Alexandra is supervised by Managing Partner Leah R. Sciabarrasi. Leah can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Hilary J. Champagne

Director, Wealth Planner

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Item 1 - Cover Page

This brochure supplement provides information about Hilary Champagne and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Hilary is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1992

Education:
University of Maine, 2015, B.S.B.A. Marketing

Business Background for prior 5 years:
06/2026 – Present: Crestwood Advisors Group, LLC
04/2022 – 05/2026: TFC Financial Management, Inc.
11/2015 – 04/2022: CIBC Private Wealth US

Professional Designations held:
CERTIFIED FINANCIAL PLANNER™, CFP®
CERTIFIED TRUST AND FIDUCIARY ADVISOR™, CTFA
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Hilary Champagne. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Hilary Champagne that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Hilary Champagne does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Hilary Champagne gives investment advice directly to clients. Hilary is supervised by Managing Partner Leah R. Sciabarrasi. Leah can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Donald J. Clarke

Director, Portfolio Manager

Crestwood Advisors Group, LLC
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www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Donald Clarke and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Donald is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1970

Education:
Skidmore College, 1992, B.A. Business Administration and Economics

Business Background for prior 5 years:
09/2023 – Present: Crestwood Advisors Group, LLC
10/2009 – 08/2023: Endurance Wealth Management, Inc.

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Donald Clarke. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Donald Clarke that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Donald Clarke does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Donald Clarke gives investment advice directly to clients. Donald is supervised by Managing Partner J. Michael Costello. Michael can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Karin I. Coulter
Director, Portfolio Manager

Crestwood Advisors Group, LLC
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Item 1 - Cover Page

This brochure supplement provides information about Karin Coulter and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Karin is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1970

Education:
Salve Regina University, 1995, M.B.A
Roger Williams University, 1993, B.S.

Business Background for prior 5 years:
09/2023 – Present: Crestwood Advisors Group, LLC
06/2015 – 08/2023: Endurance Wealth Management, Inc.

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Karin Coulter. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Karin Coulter that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Karin Coulter does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Karin Coulter gives investment advice directly to clients. Karin is supervised by Managing Partner J. Michael Costello. Michael can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

James M. Doogan
Director, Portfolio Manager

Crestwood Advisors Group, LLC
One Liberty Square, Suite 500
Boston, MA 02109
617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about James Doogan and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about James is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1991

Education:
Saint Anselm College, B.A., Accounting

Business Background for prior 5 years:
04/2023 – Present: Crestwood Advisors Group, LLC
04/2021 – 03/2023: Wealth Enhancement Group
11/2020 – 03/2021: North American Management
02/2018 – 10/2020: Loring, Wolcott & Coolidge Trust

Professional Designations held:
CHARTERED FINANCIAL ANALYST®, CFA®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of James Doogan. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of James Doogan that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

James Doogan does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

James Doogan gives investment advice directly to clients. James is supervised by Partner Leigh G. Hurd. Leigh can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Paige M. Earls
Director, Wealth Manager

Crestwood Advisors Group, LLC
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www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Paige Earls and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Paige is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1988

Education:
Virginia Tech, 2010, B.A. Finance

Business Background for prior 5 years:
05/2015 – Present: Crestwood Advisors Group, LLC

Professional Designations held:
CERTIFIED FINANCIAL PLANNER™, CFP®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Paige Earls. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Paige Earls that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Paige Earls does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Paige Earls gives investment advice directly to clients. Paige is supervised by Managing Partner Leah R. Sciabarrasi. Leah can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Paul L. Gaudio
Director, Wealth Planner

Crestwood Advisors Group, LLC
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www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Paul Gaudio and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Paul is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1995

Education:
College of the Holy Cross, 2017 B.A. Mathematics

Business Background for prior 5 years:
09/2023 – Present: Crestwood Advisors Group, LLC
06/2017 – 08/2023: Ouellette Wealth Management Group

Professional Designations held:
CERTIFIED FINANCIAL PLANNER™, CFP®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Paul Gaudio. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Paul Gaudio that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Paul Gaudio does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Paul Gaudio gives investment advice directly to clients. Paul is supervised by Managing Partner Leah R. Sciabarrasi. Leah can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Kayla C. Hammen
Director, Wealth Manager

Crestwood Advisors Group, LLC
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www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Kayla Hammen and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Kayla is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1992

Education:
Tufts University, 2014, B.A. Economics and Spanish

Business Background for prior 5 years:
10/2018 – Present: Crestwood Advisors Group, LLC

Professional Designations held:
CERTIFIED FINANCIAL PLANNER™, CFP®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Kayla Hammen. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Kayla Hammen that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Kayla Hammen does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Kayla Hammen gives investment advice directly to clients. Kayla is supervised by Managing Partner Leah R. Sciabarrasi. Leah can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Ryan G. Kenny
Director, Portfolio Manager

Crestwood Advisors Group, LLC
One Liberty Square, Suite 500
Boston, MA 02109
617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Ryan Kenny and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Ryan is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1986

Education:
College of the Holy Cross, 2008, B.A. Economics

Business Background for prior 5 years:
06/2015 – Present: Crestwood Advisors Group, LLC

Professional Designations held:
CHARTERED FINANCIAL ANALYST®, CFA®
CERTIFIED FINANCIAL PLANNER™, CFP®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Ryan Kenny. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Ryan Kenny that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Ryan Kenny does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Ryan Kenny gives investment advice directly to clients. Ryan is supervised by Partner Leigh Hurd. Leigh can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Alex. S LaPointe
Director, Client Development

Crestwood Advisors Group, LLC
One Liberty Square, Suite 500
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617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Alex LaPointe and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Alex is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1984

Education:
Ithaca College, 2006, B.S. International Business

Business Background for prior 5 years:
12/2024 – Present: Crestwood Advisors Group, LLC
11/2013 – 12/2024: RWA Wealth Partners

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Alex LaPointe. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Alex LaPointe that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Alex LaPointe does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Alex LaPointe gives investment advice directly to clients. Alex is supervised by Managing Partner Michael A. Eckton. Michael can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Peter R. Mako

Director, Wealth Planner

Crestwood Advisors Group, LLC
23 Old Kings Highway South
Darien, CT 06820
617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Peter Mako and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Peter is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1994

Education:
Baruch College, 2018 B.A. Business Administration

Business Background for prior 5 years:
05/2025 – Present: Crestwood Advisors Group, LLC
11/2024 – 05/2025: Morgan Stanley
12/2019 – 11/2024: Fidelity Investments

Professional Designations held:
CERTIFIED FINANCIAL PLANNER™, CFP®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Peter Mako. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Peter Mako that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Peter Mako does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Peter Mako gives investment advice directly to clients. Peter is supervised by Partner Timothy S. Paradis. Timothy can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Peter T. Malone
Director, Portfolio Manager

Crestwood Advisors Group, LLC
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www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Peter Malone and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Peter is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1988

Education:
Providence College, 2010, B.S. Finance

Business Background for prior 5 years:
02/2016 – Present: Crestwood Advisors Group, LLC

Professional Designations held:
CHARTERED FINANCIAL ANALYST®, CFA®
CERTIFIED FINANCIAL PLANNER™, CFP®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Peter Malone. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Peter Malone that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Peter Malone does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Peter Malone gives investment advice directly to clients. Peter is supervised by Partner Leigh B. Hurd. Leigh can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Luke B. Neumann
Director, Wealth Manager

Crestwood Advisors Group, LLC
2450 Broadway
Boulder, CO 80304
617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Luke Neumann and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Luke is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1989

Education:
University of Vermont, 2012, B.A. Economics

Business Background for prior 5 years:
10/2017 – Present: Crestwood Advisors Group, LLC

Professional Designations Held:
CERTIFIED FINANCIAL PLANNER™, CFP®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Luke Neumann. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Luke Neumann that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Luke Neumann does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Luke Neumann gives investment advice directly to clients. Luke is supervised by Managing Partner Leah R. Sciabarrasi. Leah can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Roberto P. Palladino
Director, Portfolio Manager

Crestwood Advisors Group, LLC
23 Old Kings Highway South
Darien, CT 06820
617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Roberto Palladino and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Roberto is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1980

Education:
Vanderbilt University, 2011 MBA
Lehigh University, 2002 B.S. Finance

Business Background for prior 5 years:
04/2023 – Present: Crestwood Advisors Group, LLC
07/2021 – 03/2023: Jordan Park Group
11/2015 – 06/2021: Bank of America

Professional Designations held:
CHARTERED FINANCIAL ANALYST®, CFA®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Roberto Palladino. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Roberto Palladino that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Roberto Palladino does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Roberto Palladino gives investment advice directly to clients. Roberto is supervised by Partner Leigh Hurd. Leigh can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

William F. Spencer
Director, Wealth Manager

Crestwood Advisors Group, LLC
One Liberty Square, Suite 500
Boston, MA 02109
617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about William Spencer and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about William is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1988

Education:
Saint Michael's College, 2010, B.S. Business Administration

Business Background for prior 5 years:
06/2016 – Present: Crestwood Advisors Group, LLC

Professional Designations Held:
CERTIFIED FINANCIAL PLANNER™, CFP®
CERTIFIED FINANCIAL BEHAVIOR SPECIALIST®, FBS®
CERTIFIED FINANCIAL THERAPIST CFT™
TAX PLANNING CERTIFIED PROFESSIONAL™ (TPCP™)
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of William Spencer. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of William Spencer that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

William Spencer does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

William Spencer gives investment advice directly to clients. William is supervised by Managing Partner Leah R. Sciabarrasi. Leah can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Hillary R. Urbancic-Davis

Director, Wealth Planner

Crestwood Advisors Group, LLC
One Liberty Square, Suite 500
Boston, MA 02109
617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Hillary Urbancic-Davis and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Hillary is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1988

Education:
Fairfield University, 2010, B.A. Economics, Finance & Psychology

Business Background for prior 5 years:
03/2021 – Present: Crestwood Advisors Group, LLC
10/2016 – 03/2019: Morgan Stanley

Professional Designations held:
CERTIFIED PRIVATE WEALTH ADVISOR®, CPWA®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Hillary Urbancic-Davis. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Hillary Urbancic-Davis that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Hillary Urbancic-Davis does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Hillary Urbancic-Davis gives investment advice directly to clients. Hillary is supervised by Managing Partner Leah R. Sciabarrasi. Leah can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Alexander M. Dobecki
Client Advisor

Crestwood Advisors Group, LLC
One Liberty Square, Suite 500
Boston, MA 02109
617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Alex Dobecki and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Alex is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1999

Education:
Byrant University, B.A., Financial Services

Business Background for prior 5 years:
06/2025 – Present: Crestwood Advisors Group, LLC
12/2023 – 05/2025: TD Private Client Wealth, LLC
05/2022 – 12/2023: TD Bank Group

Professional Designations Held:
CERTIFIED FINANCIAL PLANNER™, CFP®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Alex Dobecki. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Alex Dobecki that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Alex Dobecki does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Alex Dobecki gives investment advice directly to clients. Alex is supervised by Wealth Manager Paige M. Earls. Paige can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Brandon D. Lozier

Client Advisor

Crestwood Advisors Group, LLC
One Liberty Square, Suite 500
Boston, MA 02109
617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Brandon Lozier and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Brandon is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1992

Education:
University of Massachusetts Dartmouth, 2014 B.S. Finance

Business Background for prior 5 years:
11/2016 – Present: Crestwood Advisors Group, LLC

Professional Designations held:
CERTIFIED FINANCIAL PLANNER™, CFP®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Brandon Lozier. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Brandon Lozier that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Brandon Lozier does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Brandon Lozier gives investment advice directly to clients. Brandon is supervised by Wealth Manager Paige M. Earls. Paige can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Alex J. Matuschak

Client Advisor

Crestwood Advisors Group, LLC
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www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Alex Matuschak and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Alex is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1992

Education:
Providence College, 2015 B.A. Business/Managerial Economics
Boston College, 2022 M.S. Finance

Business Background for prior 5 years:
01/2026 – Present: Crestwood Advisors Group, LLC
11/2018 – 01/2026: GW&K Investment Management

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Alex Matuschak. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Alex Matuschak that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Alex Matuschak does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Alex Matuschak gives investment advice directly to clients. Alex is supervised by Wealth Manager Paige M. Earls. Paige can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Madison S. McAuliffe

Client Advisor

Crestwood Advisors Group, LLC
One Liberty Square, Suite 500
Boston, MA 02109
617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Madison McAuliffe and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Madison is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1999

Education:
Connecticut College, 2021 B.A. Psychology, Minors in Economics & Finance

Business Background for prior 5 years:
03/2026 – Present: Crestwood Advisors Group, LLC
07/2023 – 03/2026: J.P. Morgan
01/2023 – 06/2023: First Republic Private Wealth Management
06/2021 – 01/2023: BNY Mellon Wealth Management

Professional Designations held:
CERTIFIED FINANCIAL PLANNER™, CFP®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Madison McAuliffe. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Madison McAuliffe that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Madison McAuliffe does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Madison McAuliffe gives investment advice directly to clients. Madison is supervised by Wealth Manager Paige M. Earls. Paige can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Madison N. McNamara

Client Advisor

Crestwood Advisors Group, LLC
One Liberty Square, Suite 500
Boston, MA 02109
617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Madison McNamara and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Madison is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 2000

Education:
University of Delaware, 2021 B.S. Financial Planning and Wealth Management

Business Background for prior 5 years:
09/2024 – Present: Crestwood Advisors Group, LLC
06/2022 – 08/2024: Vanguard

Professional Designations held:
CERTIFIED FINANCIAL PLANNER™, CFP®
TAX PLANNING CERTIFIED PROFESSIONAL™ (TPCP™)
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Madison McNamara. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Madison McNamara that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Madison McNamara does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Madison McNamara gives investment advice directly to clients. Madison is supervised by Wealth Manager Paige M. Earls. Paige can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Aidan C. Reed

Client Advisor

Crestwood Advisors Group, LLC
23 Old Kings Highway South
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www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Aidan Reed and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Aidan is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 2001

Education:
University of Virginia, 2023 B.A. Statistics with a Data Science Concentration, B.A. Music

Business Background for prior 5 years:
05/2026 – Present: Crestwood Advisors Group, LLC
07/2024 – 05/2026: Bridgelight Financial Advisors
07/2023 – 06/2024: Hackmann Wealth Partners

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Aidan Reed. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Aidan Reed that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Aidan Reed does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Aidan Reed gives investment advice directly to clients. Aidan is supervised by Partner Timothy S. Paradis. Timothy can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Logan P. Ribeiro
Client Advisor

Crestwood Advisors Group, LLC
One Liberty Square, Suite 500
Boston, MA 02109
617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Logan Ribeiro and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Logan is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1997

Education:
Bryant University, 2019 B.A. Financial Services and Psychology

Business Background for prior 5 years:
09/2023 – Present: Crestwood Advisors Group, LLC
05/2018 – 09/2023: Ameriprise Financial Services, LLC

Professional Designations held:
CERTIFIED FINANCIAL PLANNER™, CFP®
CERTIFIED PRIVATE WEALTH ADVISOR®, CPWA®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Logan Ribeiro. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Logan Ribeiro that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Logan Ribeiro does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Logan Ribeiro gives investment advice directly to clients. Logan is supervised by Wealth Manager Paige M. Earls. Paige can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Ryan W. Stanick
Client Advisor

Crestwood Advisors Group, LLC
One Liberty Square, Suite 500
Boston, MA 02109
617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page

This brochure supplement provides information about Ryan Stanick and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Ryan is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience

Year of Birth: 1997

Education:
Boston College, 2020 B.A. Accounting for Finance/Consulting

Business Background for prior 5 years:
12/2025 – Present: Crestwood Advisors Group, LLC
07/2020 – 12/2025: Equitable Advisors

Professional Designations held:
CERTIFIED FINANCIAL PLANNER™, CFP®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information

Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Ryan Stanick. No events have occurred that relate to this item.

Item 4 – Other Business Activities

Crestwood is required to disclose any other outside business activities or compensation of Ryan Stanick that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation

Ryan Stanick does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision

Ryan Stanick gives investment advice directly to clients. Ryan is supervised by Wealth Manager Paige M. Earls. Paige can be reached at 877.273.7896 or 617.523.8880.



CRESTWOOD
ADVISORS

Alex D. Sternberg
Portfolio Manager

Crestwood Advisors Group, LLC
One Liberty Square, Suite 500
Boston, MA 02109
617.523.8880 or 877.273.7896
www.crestwoodadvisors.com

Item 1 - Cover Page
This brochure supplement provides information about Alex Sternberg and should be included with Crestwood Advisors Group's main brochure. Please contact Roy Treible at 617.226.0075 if you did not receive a copy of Crestwood's brochure or if you have questions about the contents. Additional information about Alex is available at the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Year of Birth, Education Background and Business Experience
Year of Birth: 1993

Education:
Bates College, B.A., Economics

Business Background for prior 5 years:
08/2025 – Present: Crestwood Advisors Group, LLC
01/2019 – 08/2025: Fiduciary Trust International

Professional Designations held:
CHARTERED FINANCIAL ANALYST®, CFA®
Please refer to Appendix 1 for a full description of the designation(s) above

Item 3 – Disciplinary Information
Crestwood is required to disclose any legal or disciplinary events that would affect a client's evaluation of Alex Sternberg. No events have occurred that relate to this item.

Item 4 – Other Business Activities
Crestwood is required to disclose any other outside business activities or compensation of Alex Sternberg that would cause any material conflict of interests with clients. There are no activities or additional compensation arrangements to report.

Item 5 – Additional Compensation
Alex Sternberg does not receive any economic benefit for providing advisory services outside of our reported management fee.

Item 6 - Supervision
Alex Sternberg gives investment advice directly to clients. Alex is supervised by Partner Leigh G. Hurd. Leigh can be reached at 877.273.7896 or 617.523.8880.



APPENDIX 1

Professional Designation Qualifications

CERTIFIED DIVORCE FINANCIAL ANALYST, CDFA ®

A CDFA professional is a financial professional skilled at analyzing data and providing expertise on the financial issues of divorce. The role of the CDFA professional is to assist the client and his or her attorney to understand how the decisions he or she makes today will impact the client's financial future. A CDFA plays a crucial role in the divorce, helping individuals navigate complex financial matters and make informed decisions.

Financial Expertise and Strategy:

CDFA professionals provide the client and attorney with data analysis that shows the financial effect of any given settlement. They become part of the divorce team and provide support on financial issues such as:

- Understanding the short-term and long-term effects of dividing property.
- Analyzing pensions and retirement plans.
- Determining if the client can afford the marital home, and if not, what he or she can afford.
- Recognizing the tax consequences of different settlement proposals.

Data Collection and Analysis:

Much of a CDFA professional's role is collect the client's financial data and perform analysis. CDFAs can help manage a client's expectations of their financial future by presenting different scenarios and talking through the client's budget and expenses. CDFAs are trained to:

- Collect financial and expense data.
- Help clients identify their future financial goals.
- Develop a budget.
- Set retirement objectives.
- Determine how much risk they are willing to take with their investments.
- Identify what kind of lifestyle they want.

Expert Presenter and Litigation Support:

In some cases, CDFA professionals are called upon to act as expert witnesses in court or in mediation proceedings.



CERTIFIED FINANCIAL PLANNER™, CFP®

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

To learn more about the CFP, visit www.cfp.net
The above was reprinted from https://www.cfp.net/get-certified/certification-process as of March 25, 2021.



CERTIFIED PRIVATE WEALTH ADVISOR, CPWA®

A CERTIFIED PRIVATE WEALTH ADVISOR® (CPWA®) is an advanced professional certification for advisors who serve high-net-worth clients. It's designed for seasoned professionals who seek the latest, most advanced knowledge and techniques to address the sophisticated needs of clients with a minimum net worth of $5 million. Unlike credentials that focus specifically on investing or financial planning, the CPWA® takes a holistic and multidisciplinary approach.

The CPWA® Certification is designed to help financial leaders make a significant impact in their field. A CPWA® has a deep understanding of the wealth lifecycle – accumulation, preservation, and distribution. A CPWA® can identify and analyze the unique challenges high-net-worth individuals face and be able to develop specific strategies to minimize taxes, monetize and protect assets, maximize growth, and transfer wealth.

To achieve a CPWA designation candidates must meet the prerequisite, education, and exam requirements. All candidates must obtain all the following:

- A bachelor's degree from an accredited university or college or have one of the following license or designation: CIMA, CIMC, CFA, CFP, ChFC or CPA license.
- An acceptable record according to the Investments & Wealth Institute's Admissions Committee.
- Five years of experience in the financial field.

Once a financial professional completes all coursework and passes the CPWA exam, they then receive the CPWA designation. However, that is not the end of training for CPWA candidates. All CPWAs must maintain their certification by renewing their designation every two years.

There are three requirements that CPWAs must meet to keep their certification. These requirements include completion and reporting 40 hours of continuing education credits (includes two hours of ethics), paying the renewal fee, and completing the compliance requirement.

To learn more, visit https://investmentsandwealth.org/home
The above is reprinted from www.investmentsandwealth.org/certifications/welcome-to-cpwa as of March 25, 2021.

CHARTERED FINANCIAL ANALYST®, CFA®

The CHARTERED FINANCIAL ANALYST (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.



CFA®, Cont.

High Ethical Standards:

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition:

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills
needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge:

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.
The above was reprinted from https://www.cfainstitute.org/-/media/documents/support/waiver/charter-financial-advisor-statement.ashx as of March 25, 2021



CHARTERED FINANCIAL CONSULTANT®, ChFC®

Practitioners with the ChFC® designation are trained to develop and implement comprehensive financial plans for individuals, businesses, and organizations. A ChFC® has the knowledge and skills to objectively assess your current financial status, identify potential problem areas, and recommend appropriate options. And, you're working with someone who has demonstrated expertise in multiple areas of financial planning, including income and estate tax, investment planning, risk management, and retirement planning.

In order to obtain the ChFC® designation, a number of requirements must be met. An applicant must:
• Take nine college-level courses and pass an exam for each course
• Have at least three years of qualifying full-time work experience in financial planning or a related field
• Pass a professional fitness standards and background check
Once appointed, a ChFC® must meet continuing education requirements in order to maintain the certification.

To learn more, visit: www.theamericancollege.edu/designations-degrees/ChFC

CERTIFIED FINANCIAL BEHAVIOR SPECIALIST®, FBS®

The CERTIFIED FINANCIAL BEHAVIOR SPECIALIST® (FBS®) designation is a professional certification mark for financial professionals providing financial consulting services conferred by the Financial Psychology Institute®. To receive authorization to use the marks, the candidate must meet specific educational and continuing education requirements in the areas of behavioral finance and financial behavior.

Designation Requirements

- Bachelor's Degree or higher from a Regionally Accredited Institute of higher learning and/or a License, Registration, or Certification in financial planning, counseling, coaching, mental health, or a related field.
- Completion of a Certificate in Financial Psychology & Behavioral Finance or related field.
- Agreement to adhere to the Financial Psychology Institute's® Code of Ethics.
- 20 Hours of CEUs in approved courses related to financial planning, financial behavior, or a related field every 2 years, either through the Financial Psychology Institute® or other approved providers.
- Two letters of recommendation from professionals familiar with financial psychology or financial therapy, and who are also familiar with your work.

Certificate holders include practicing financial planners, financial coaches, financial counselors, and mental health practitioners who use the theories and tools of financial behavior to provide more holistic services to clients, better understand financial beliefs and behaviors, and work more effectively with individuals, couples, families, and organizations around money.

To learn more, visit www.financialpsychologyinstitute.com/CertifiedFinancialBehaviorSpecialist



CHARTERED SRI COUNSELOR℠, CSRIC®

The CHARTERED SRI COUNSELOR℠, or CSRIC® program, is a designation program that provides a blend of foundational knowledge and scenario learning to work with sustainable, responsible, and impact (SRI) investments, alongside environmental, social, and governance (ESG) factors, for a variety of clients. This program provides experienced financial advisors and investment professionals with a foundation knowledge of the history, definitions, trends, portfolio construction principles, fiduciary responsibilities, and best practices for sustainable investing. This course was developed in partnership with US SIF, The Forum for Sustainable and Responsible Investment—the leading voice advancing sustainable, responsible, and impact investing across all asset classes in the United States.

To learn more, visit www.kaplanfinancial.com/wealth-management/csric

ACCREDITED ESTATE PLANNER® DESIGNATION, AEP®

The ACCREDITED ESTATE PLANNER® (AEP®) designation is a graduate level specialization in estate planning, obtained in addition to already recognized professional credentials within the various disciplines of estate planning. It is awarded by the National Association of Estate Planners & Councils (NAEPC) to recognize estate planning professionals who meet stringent requirements of experience, knowledge, education, professional reputation, and character, and who commit to the team concept of estate planning.

Designation Requirements:

- Active practice for a minimum of five years within the following disciplines: accounting; insurance and financial planning; law; philanthropy; and trust services.
- Devote at least 1/3 of one's time to estate planning.
- One or more of the following professional credentials: CAP®, CFA, CFP®, ChFC®, CLU®, CPA, CPWA®, CSPG, CTFA, JD (active law license required if this is the only credential with which you are applying), MSFS, and MST.
- Three professional references from individuals with whom you have worked with on estate planning cases and assignments.
- Current membership in an affiliated local estate planning council.

Additional Requirement for Applicants with 5 – 15 years of Experience:

- Two graduate courses provided through The American College.

To learn more, visit www.naepc.org/designations/estate-planners



TAX PLANNING CERTIFIED PROFESSIONAL™ (TPCP™)

A TAX PLANNING CERTIFIED PROFESSIONAL™ (TPCP™) is a financial professional who has earned a specialized designation by completing a comprehensive tax planning program offered by The American College of Financial Services. The TPCP™ Program equips learners with the skills to identify, evaluate, and implement comprehensive tax strategies for individuals and businesses owners across their lifespan, focusing on maximizing tax benefits while ensuring compliance with current legislation.

Designation Requirements

- Successfully complete the three courses within the TPCP™ program including all associated classwork and a final exam for each course.
- Have at least three years of experience in the financial services industry.

To learn more, visit www.theamericancollege.edu/learn/professional-designations-certifications/tpcp

CERTIFIED FINANCIAL THERAPIST™ (CFT™)

The CERTIFIED FINANCIAL THERAPIST™ (CFT™) designation is a professional certification awarded by the Financial Therapy Association (FTA) to individuals who have demonstrated competency in the field of financial therapy. The CFT™ certification provides education and training that learners can use to apply research and evidence-based therapeutic techniques to help clients, advance the field of financial therapy, and engage with other practitioners. CFT™ provides the level of knowledge and skills to compliment the learner's discipline.

To earn the CFT™ designation, individuals must meet specific educational and experience requirements across the areas of (1) financial therapy, (2) financial planning and financial counseling, and (3) therapeutic competencies.

To learn more, visit financialtherapyassociation.org/become-a-cft/

None of the issuing organization of the designations discussed herein endorse, promote or warrant the accuracy or quality of the products and services offered by Crestwood Advisors Group, LLC. For more information about these designations, please refer to the websites of the respective issuing organizations.

CERTIFIED TRUST AND FIDUCIARY ADVISOR™ (CTFA)

A CERTIFIED TRUST AND FIDUCIARY ADVISOR™ (CTFA™) is a financial professional who has earned a specialized designation by demonstrating expertise in trust administration and fiduciary responsibilities through a program offered by the American Bankers Association (ABA). The CTFA™ designation equips professionals with advanced knowledge of fiduciary principles, trust administration, investment management, tax considerations, and ethical standards required to effectively support individuals and families with complex trust and estate planning needs.

Designation Requirements

• Successfully complete the CTFA™ examination, demonstrating knowledge of fiduciary practices, trust administration, investment management, and related areas.
• Meet the professional experience prerequisites, including one of the following:
  • A minimum of three years of experience in wealth management and completion of an approved wealth management training program, all within the last seven years;



- A minimum of five years of experience in wealth management within the last seven years and a bachelor's degree; or
- Ten or more years of experience in wealth management, with at least five of those years occurring within the last seven years.

• Agree to uphold the ABA Professional Code of Ethics and complete ongoing continuing education requirements to maintain the designation.

To learn more, visit https://www.aba.com/training-events/certifications/certified-trust-and-fiduciary-advisor

