

DISCLOSURE DOCUMENT

ADV Parts 2A and 2B  
and  
Privacy Policy



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**March 22, 2023**

This brochure provides information about the qualifications and business practices of Wingate Wealth Advisors, Inc. If you have any questions about the contents of this brochure, please contact us at (781) 862-7100 or at [jeff.white@wingatewealthadvisors.com](mailto:jeff.white@wingatewealthadvisors.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Wingate Wealth Advisors, Inc., including ADV Part 1A, is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

References herein to Wingate Wealth Advisors, Inc. as a "registered investment advisor" or any reference to being "registered" does not imply a certain level of skill or training.

**Part 2A of Form ADV: *Firm Brochure***

**Wingate Wealth Advisors, Inc.**

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March 22, 2023

This brochure provides information about the qualifications and business practices of Wingate Wealth Advisors, Inc.. If you have any questions about the contents of this brochure, please contact Jeffrey H. White at 781-862-7100 or [jeff.white@wingatewealthadvisors.com](mailto:jeff.white@wingatewealthadvisors.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Wingate Wealth Advisors, Inc. also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 105012.

## **Item 2      Material Changes**

This Item is used to provide our clients with a summary of new and/or updated information; we will inform you of the revision(s) based on the nature of the information as follows:

1. Annual Update: We are required to update certain information at least annually, within 90 days of our firm's fiscal year end (FYE) of December 31. We will provide you with either a summary of the revised information with an offer to deliver the full revised Brochure within 120 days of our FYE or we will provide you with our revised Brochure that will include a summary of those changes in this Item.
2. Material Changes: Should a material change in our operations occur, depending on its nature, we will promptly communicate this change to clients (and it will be summarized in this Item). "Material changes" requiring prompt notification will include changes of ownership or control; location; disciplinary proceedings; significant changes to our advisory services or advisory affiliates - any information that is critical to a client's full understanding of who we are, how to find us, and how we do business.

Since our last Annual Amendment filing made on March 22, 2022, there have been no material changes to report.

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## Item 4 Advisory Business

Wingate Wealth Advisors, Inc. is an SEC registered investment adviser with its principal place of business located in Massachusetts. Wingate Wealth Advisors, Inc., formerly known as Wingate Financial Corporation, began conducting business in 1986.

Wingate Wealth Advisors, Inc. provides investment management and financial planning services.

Listed below are the firm's principal shareholders (i.e., those individuals and/or entities controlling 25% or more of this company).

- Jeffrey Hayden White, Corporate Officer
- Matthew A. Lasker, Corporate Officer
- Gary D. Pomerantz, Corporate Officer
- John Casimir Slupski, III, Corporate Officer

We offer the following services to our clients:

### **INVESTMENT MANAGEMENT AND SUPERVISORY SERVICES**

Wingate Wealth Advisors, Inc. provides continuous advice regarding the investment of client funds based on the individual needs of the client. During our data gathering process, we determine the client's investment goals and objectives, including time horizons, risk tolerance, and liquidity needs. We also review and discuss a client's prior investment experience, as well as family composition and background. We then prepare a personal Investment Policy Statement and create and manage a portfolio based on that Investment Policy Statement.

Wingate Wealth Advisors, Inc. primarily manages client accounts on a discretionary basis, although we may accept non-discretionary accounts. Wingate Wealth Advisors, Inc. does not have the authority to withdraw funds from client accounts, except to pay investment management fees as authorized by the client.

Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Wingate Wealth Advisors, Inc. researches and selects third party money managers who are primarily accessed through no-load mutual funds. Our investment recommendations will generally include advice regarding the following securities:

- Mutual fund shares
- Exchange traded funds (ETF's)
- Corporate securities
- Municipal securities
- United States government securities
- Certificates of deposit

Because some types of investments involve additional degrees of risk, they will only be implemented or recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability.

In addition to investing in mutual funds and ETF's, Wingate Wealth Advisors, Inc. may also place accounts with third party money managers, on a fully disclosed basis, either directly, or through a registered investment adviser consultant firm. We select third party money managers based on the client's individual needs as described in the client's Investment Policy Statement and subject to the third party money manager's minimum account size requirements. The fee for this service is as mutually agreed upon by the client, the third-party investment manager, and Wingate Wealth Advisors, Inc..

### **Amount of Managed Assets**

As of February 17, 2023, Wingate Wealth Advisors, Inc. had \$1,093,379,683 assets under management, with \$802,397,861 of clients' assets managed on a discretionary basis, and \$290,981,822 of clients' assets on a non-discretionary basis.

### **FINANCIAL PLANNING SERVICES**

Wingate Wealth Advisors, Inc. also provides financial planning services. Financial planning typically includes a comprehensive evaluation of a client's current financial situation and helping establish the client's goals and objectives. During a comprehensive Financial Planning Review, we seek to identify and consider all of the factors that could impact the client's current and future financial situation.

In general, the Financial Planning Review may address any or all of the following areas:

- **PERSONAL:** We review the client's family situation and discuss financial goals and objectives.
- **FINANCIAL STATEMENT:** We prepare a personal balance sheet, listing the client's assets and liabilities.
- **CASH FLOW:** We review the client's income and spending situation.
- **TAX PLANNING:** We review the client's current and expected future tax situation with the objective of identifying opportunities for tax savings.
- **ESTATE & DISABILITY FUNDING:** We review the client's cash needs in the event of disability or premature death.
- **INSURANCE:** We review existing insurance policies for health, disability, life, long term care, and property and casualty coverages.
- **ESTATE PLANNING:** We assist the client in reviewing their estate plan, including, as appropriate, revocable and irrevocable trusts, wills, estate tax planning, powers of

attorney, asset protection planning, assisted living and nursing home care, Medicaid eligibility and elder law issues.

- **RETIREMENT PLANNING:** We prepare a long term financial analysis projecting future cash flows, asset values and withdrawal plans.
- **EDUCATION FUNDING:** We assist the client in assessing and developing a strategy and investment plan to meet education costs.
- **INVESTMENTS:** We evaluate investment portfolios and their appropriateness for meeting the client's goals and objectives.

We gather required information through in-depth personal interviews. Information gathered includes the client's current financial status, tax status, future goals, return objectives and attitudes towards risk. We carefully review documents supplied by the client, as well as questionnaires and other financial information forms we provide to the client.

We will provide our financial planning recommendations to the client within six months of the agreement date, provided that all information needed has been promptly provided. The client will typically receive financial planning reports, schedules, and memoranda summarizing our recommendations. Should the client choose to implement our recommendations, it is the client's responsibility to work closely with his/her attorney, accountant, and insurance agent, as appropriate. We are prepared to assist in the implementation of our recommendations, but how this is carried out is entirely at the client's discretion.

Financial planning services are provided as requested by the client. A comprehensive Financial Planning Review is recommended at the onset of the client engagement. The scope of engagement and the topics to be covered will be discussed and agreed upon with the client. The review may be comprehensive in nature, or focused on specific planning topics.

## **Item 5 Fees and Compensation**

We are a fee-only investment adviser, and all of our revenues come from the fees paid by our clients. We do not accept any compensation from any third parties with respect to any transactions for the accounts of our clients, or for any referrals we may make to third parties such as attorneys, accountants, or other professionals.

### **INVESTMENT MANAGEMENT SERVICES INDIVIDUAL PORTFOLIO MANAGEMENT FEES**

Our annual fees for Investment Management Services are generally based upon a percentage of assets under management. Fees are billed quarterly in arrears or in advance, as agreed with the client, and are charged to clients' investment brokerage accounts unless other payment arrangements have been made.

The annualized fee for Investment Management Services will generally be charged as a percentage of assets under management and fee schedules range up to 1.25% based on various objective and subjective factors as described below. We typically have a two million dollar (\$2M) minimum investment amount for new clients, but exceptions can be made at the discretion of the advisor.

Client facts, circumstances and needs will be considered in determining the appropriate fee schedule. These include the complexity of the client situation, assets to be placed under management, anticipated future additional assets, related accounts, portfolio style, account composition, and account reports, among other factors. Wingate Wealth Advisors, Inc. may negotiate fees on a client by client basis. In establishing the annual fee, there may be a conflict of interest since a higher fee may result in increased compensation received by the registered investment adviser representative. The annual fee schedule will be specified in the agreement between Wingate Wealth Advisors, Inc. and the client.

## GENERAL INFORMATION

***Termination of the Advisory Relationship:*** A client agreement may be canceled at any time, by either party, for any reason upon receipt of written notice. Upon termination of the account, we will pro rate the final fee according to the number of days the account was under management during the billing period.

***Mutual Fund Fees:*** All fees paid to Wingate Wealth Advisors, Inc. for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee and other fund expenses. Wingate Wealth Advisors, Inc. seeks to minimize these fees by investing in institutional share classes, which have lower fees than retail share classes.

***Separately Managed Account Fees:*** Clients participating in separately managed account programs may be charged various program fees in addition to the advisory fee charged by our firm. Such fees may include the investment advisory fees of the third party manager. We will clearly disclose and review any separate program fees that may be charged to clients.

***Wrap Fee Programs:*** Wingate does not offer wrap fee programs.

***Additional Fees and Expenses:*** In addition to our advisory fees, clients are also responsible for the fees and expenses charged by custodian / broker-dealers, including, but not limited to, any transaction charges imposed by a broker-dealer with which an independent investment manager effects transactions for the client's account(s). Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information.

***ERISA Accounts:*** Wingate Wealth Advisors, Inc. is deemed to be a fiduciary to advisory clients that are employee benefit plans pursuant to the Employee Retirement Income Security Act of 1974 ("ERISA"). As such, our firm is subject to specific duties and obligations under ERISA and the Internal Revenue Code that includes, among other things, restrictions concerning certain forms of compensation.



Retirement Plan Rollovers. A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If Wingate Wealth Advisors, Inc. recommends that a client roll over their retirement plan assets into an account to be managed by Wingate Wealth Advisors, Inc., such a recommendation may create a conflict of interest if Wingate Wealth Advisors, Inc. will earn a new (or increase its current) advisory fee as a result of the rollover. To the extent that Wingate Wealth Advisors, Inc. recommends that clients roll over assets from their retirement plan to an IRA managed by Wingate Wealth Advisors, Inc., then Wingate Wealth Advisors, Inc. represents that it and its investment adviser representatives are fiduciaries under ERISA, or the Internal Revenue Code, or both. No client is under any obligation to roll over retirement plan assets to an account managed by Wingate Wealth Advisors, Inc.

Cash Positions. Client portfolios typically include incidental money market fund balances which are included as part of assets under management for purposes of calculating Wingate Wealth Advisors, Inc.'s advisory fee. Wingate Wealth Advisors, Inc. may maintain money market fund balances for anticipated investments or periodic distributions, such as Required Minimum Distributions. Wingate Wealth Advisors, Inc. may exclude substantial cash deposits from its advisory fee while funds are pending investment. Depending upon current yields, at any point in time, Wingate Wealth Advisors, Inc.'s advisory fee could exceed the interest paid by the client's money market fund.

ERISA / IRC Fiduciary Acknowledgment. If the client is: (i) a retirement plan ("Plan") organized under ERISA; (ii) a participant or beneficiary of a Plan subject to Title I of ERISA or described in section 4975(e)(1)(A) of the Internal Revenue Code, with authority to direct the investment of assets in his or her Plan account or to take a distribution; (iii) the beneficial owner of an IRA acting on behalf of the IRA; or (iv) a Retail Fiduciary with respect to a plan subject to Title I of ERISA or described in section 4975(e)(1)(A) of the Internal Revenue Code, then Wingate Wealth Advisors, Inc. represents that it and its investment adviser representatives are fiduciaries under ERISA or the Internal Revenue Code, or both, with respect to any investment advice provided by Wingate Wealth Advisors, Inc. or its investment adviser representatives with respect to any investment recommendations regarding an ERISA Plan or participant or beneficiary account.

***Advisory Fees in General:*** Clients should note that similar advisory services may be available from other registered (or unregistered) investment advisers for similar or lower fees.

## **FINANCIAL PLANNING FEES**

Wingate Wealth Advisors, Inc.'s financial planning fees are determined based on the extent of the services being provided and the complexity of each client's circumstances. All fees are

agreed upon prior to entering into an agreement with any client. Fees are charged on a fixed fee basis.

Our fixed fees typically range from \$3,500 to \$10,000, depending on the specific arrangement reached with the client.

Following the initial Financial Planning Review, financial planning services are usually provided as part of the ongoing investment advisory relationship.

## GENERAL INFORMATION

***Termination of the Advisory Relationship:*** A client agreement may be canceled at any time, by either party, for any reason, upon receipt of written notice.

### **Item 6 Performance-Based Fees and Side-By-Side Management**

Wingate Wealth Advisors, Inc. does not charge performance-based fees.

### **Item 7 Types of Clients**

Wingate Wealth Advisors, Inc. provides advisory services to the following types of clients:

- Individuals (other than high net worth individuals)
- High net worth individuals
- Charitable organizations
- Pension and Profit Sharing Plan Participants

### **Item 8 Methods of Analysis, Investment Strategies and Risk of Loss**

#### **METHODS OF ANALYSIS and INVESTMENT STRATEGIES**

The foundation of Wingate Wealth Advisors, Inc.'s investment process is our strategic investment review. Our process encompasses the following elements:

**Investment Outlook:** First, we focus on the investment outlook, with the objective of identifying both risks and opportunities in U.S. and global financial markets. We review the analysis and forecasts of some of the most thoughtful and insightful investment managers and market strategists. While it is impossible to accurately predict investment returns, we find it helpful to consider a number of possible outcomes. We then assess the relative attractiveness of the various asset classes such as U.S. stocks, foreign developed and emerging markets stocks, high quality bonds, etc.

**Asset Allocations:** Our next step is to review our model portfolio asset allocations, and determine whether to add, eliminate, or adjust asset class allocations in these model portfolios.

Our model portfolios cover the entire range of investment objectives from aggressive growth to conservative income, with asset allocation selections and weightings varying as the investment objectives change.

**Fund Selections:** Finally, we review our fund selections, choosing active management strategies for areas where market conditions seem to provide opportunities for active managers to create value, and passive management strategies where there appears to be less opportunity. Our criteria for active managers include a focus on the track record, management team, investment philosophy, and the appropriateness of their particular investment discipline for current market conditions.

**Asset Allocation Risks:** A risk of asset allocation is that the client may or may not participate in sharp increases in a particular security, industry, or market sector. Another risk is that the ratio of securities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, may no longer be appropriate for the client's goals.

**General Investment Risks:** Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by Wingate Wealth Advisors, Inc.) will be profitable or equal any specific performance level(s).

## **Item 9      Disciplinary Information**

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable disciplinary events to disclose.

## **Item 10      Other Financial Industry Activities and Affiliations**

We are engaged exclusively in the activities described in Item 4 above and are not engaged in any other business activities.

## **Item 11      Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws.

Wingate Wealth Advisors, Inc. and our personnel owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics, but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of employee quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Our code also provides for oversight, enforcement and record keeping provisions.

Wingate Wealth Advisors, Inc.'s Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. While we do not believe that we have any particular access to non-public information, all employees are reminded that such information may not be used in a personal or professional capacity.

A copy of our Code of Ethics is available to our advisory clients and prospective clients. You may request a copy by email sent to [jeff.white@wingatewealthadvisors.com](mailto:jeff.white@wingatewealthadvisors.com), or by calling us at 781-862-7100.

Our Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our employees will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

Our firm and/or individuals associated with our firm may buy or sell for their personal accounts securities identical to or different from those recommended to our clients. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.

As these situations may represent actual or potential conflicts of interest to our clients, we have established the following policies and procedures for implementing our firm's Code of Ethics, to ensure our firm complies with its regulatory obligations and provides our clients and potential clients with full and fair disclosure of such conflicts of interest:

1. No principal or employee of our firm may put his or her own interest above the interest of an advisory client.
2. No principal or employee of our firm may buy or sell securities for their personal portfolio(s) where their decision is a result of information received as a result of his or her employment unless the information is also available to the investing public.
3. We maintain a list of all reportable securities holdings for our firm and anyone associated with this advisory practice that has access to advisory recommendations ("access person"). These holdings are reviewed on a regular basis by our firm's Chief Compliance Officer or his/her designee.
4. We have established procedures for the maintenance of all required books and records.
5. All of our principals and employees must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
6. We require delivery and acknowledgment of the Code of Ethics by each supervised person of our firm.
7. We have established policies requiring the reporting of Code of Ethics violations to our senior management.
8. Any individual who violates any of the above restrictions may be subject to termination.

## Item 12 Brokerage Practices

We make custodian broker-dealer recommendations based on the services provided by the broker, such as ability to execute trades, on-line access to client account information, transaction charges, reporting capabilities, duplicate monthly statements, and access to mutual funds, including lower sales charges, if any, and lower minimum purchase amounts.

We currently recommend the Schwab Institutional division of Charles Schwab & Co., Inc., a FINRA registered broker-dealer, member SIPC ("Schwab"), National Financial Services LLC and Fidelity Brokerage Services LLC, FINRA registered broker-dealers, members SIPC (together with all affiliates, "Fidelity"), or TD Ameritrade Institutional, a subsidiary of The Charles Schwab Corporation, a FINRA registered broker-dealer, member SIPC ("TD Ameritrade") for custody and brokerage services for our clients. Wingate Wealth Advisors, Inc. is independently owned and operated and not affiliated with Schwab, Fidelity or TD Ameritrade.

Schwab provides Wingate Wealth Advisors, Inc. with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Schwab Institutional. Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment or have a sales charge for retail investors.

For our client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through transaction fees or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab Institutional also makes available to our firm other products and services that benefit Wingate Wealth Advisors, Inc. but may not directly benefit our clients' accounts. Many of these products and services may be used to service all or some substantial number of our client accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist us in managing and administering our clients' accounts include software and other technology that

- i. provide access to client account data (such as trade confirmations and account statements);
- ii. facilitate trade execution and allocate aggregated trade orders for multiple client accounts;
- iii. provide research, pricing and other market data;
- iv. facilitate payment of our fees from clients' accounts; and
- v. assist with back-office functions, record keeping and client reporting.

Schwab Institutional also offers other services intended to help us manage and further develop our business enterprise. These services may include:

- i. compliance, legal and business consulting;
- ii. publications and conferences on practice management and business succession; and
- iii. access to employee benefits providers, human capital consultants and insurance providers.

Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to Wingate Wealth Advisors, Inc. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to our firm. Schwab Institutional may also provide other benefits such as educational events or occasional business entertainment of our personnel. In evaluating whether to recommend that clients custody their assets at Schwab, we may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors we consider and not solely the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

Wingate Wealth Advisors, Inc. has an arrangement with National Financial Services LLC and Fidelity Brokerage Services LLC (together with all affiliates, "Fidelity") through which Fidelity provides Wingate Wealth Advisors, Inc. with Fidelity's "platform" services. The platform services include, among others, brokerage, custodial, administrative support, record keeping and related services that are intended to support intermediaries like Wingate Wealth Advisors, Inc. in conducting business and in serving the best interests of their clients but that may benefit Wingate Wealth Advisors, Inc.

Fidelity charges brokerage commissions and transaction fees for effecting certain securities transactions (i.e., transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity and debt securities transactions). Fidelity enables Wingate Wealth Advisors, Inc. to obtain many no-load mutual funds without transaction charges and other no-load funds at nominal transaction charges. Fidelity's commission rates are generally considered discounted from customary retail commission rates. However, the commissions and transaction fees charged by Fidelity may be higher or lower than those charged by other custodians and broker-dealers.

As part of the arrangement, Fidelity also makes available to Wingate Wealth Advisors, Inc., at no additional charge to Wingate Wealth Advisors, Inc., certain research and brokerage services, including research services obtained by Fidelity directly from independent research companies, as selected by Wingate Wealth Advisors, Inc. (within specified parameters).

As a result of receiving such services for no additional cost, Wingate Wealth Advisors, Inc. may have an incentive to continue to use or expand the use of Fidelity's services. Wingate Wealth Advisors, Inc. examined this potential conflict of interest when it chose to enter into the relationship with Fidelity and has determined that the relationship is in the best interests of Wingate Wealth Advisors, Inc.'s clients and satisfies its client obligations, including its duty to

seek best execution. A client may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction where Wingate Wealth Advisors, Inc. determines in good faith that the commission is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although Wingate Wealth Advisors, Inc. will seek competitive rates, to the benefit of all clients, it may not necessarily obtain the lowest possible commission rates for specific client account transactions. Although the investment research products and services that may be obtained by Wingate Wealth Advisors, Inc. will generally be used to service all of Wingate Wealth Advisors, Inc.'s clients, a brokerage commission paid by a specific client may be used to pay for research that is not used in managing that specific client's account. Wingate Wealth Advisors, Inc. and Fidelity are not affiliates, and no broker-dealer affiliated with Wingate Wealth Advisors, Inc. is involved in the relationship between Wingate Wealth Advisors, Inc. and Fidelity.

Wingate Wealth Advisors, Inc. also participates in the institutional customer program offered by TD Ameritrade Institutional. TD Ameritrade Institutional is a subsidiary of The Charles Schwab Corporation, member SIPC ("TD Ameritrade"), an SEC-registered broker-dealer and FINRA member. TD Ameritrade offers services to independent investment advisers which include custody of securities, trade execution, clearance and settlement of transactions. Wingate Wealth Advisors, Inc. is independently owned and operated and not affiliated with TD Ameritrade.

Wingate Wealth Advisors, Inc. participates in TD Ameritrade's Institutional customer program and we may recommend TD Ameritrade to our clients for custody and brokerage services. There is no direct link between our firm's participation in the program and the investment advice we give to our clients, although we receive economic benefits through our participation in the program that are typically not available to TD Ameritrade retail investors.

These benefits received by Wingate Wealth Advisors, Inc. include the following products and services (provided without cost or at a discount): duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving adviser participants; the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain Institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Wingate Wealth Advisors, Inc. by third party vendors. TD Ameritrade may also pay for business consulting and professional services received by Wingate Wealth Advisors, Inc.'s related persons and may also pay or reimburse expenses for Wingate Wealth Advisors, Inc.'s personnel to attend conferences or meetings relating to the program or to TD Ameritrade's adviser custody and brokerage services generally.

Some of the products and services made available by TD Ameritrade through the program may benefit Wingate Wealth Advisors, Inc. but may not directly benefit our client accounts.

These products or services may assist us in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help us manage and further develop our business enterprise. The benefits received by Wingate Wealth Advisors, Inc. through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. Clients should be aware, however, that the receipt of economic benefits by Wingate Wealth Advisors, Inc. or our related persons in and of itself, creates a potential conflict of interest and may indirectly influence our recommendation of TD Ameritrade for custody and brokerage services.

### **Item 13 Review of Accounts**

#### **INVESTMENT SUPERVISORY SERVICES INDIVIDUAL PORTFOLIO MANAGEMENT**

**REVIEWS:** While the underlying investments held in clients' accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

These accounts are reviewed by: Financial Advisors: Jeffrey H. White, Peter Frailey, Carol M. Khouri, Matthew A. Lasker, Teo Ferreira, Gary D. Pomerantz, Christopher Bekel, Michael Claveau, Jason Sikorski, and John C. Slupski, III; Portfolio Manager: Joseph N. Evangelista; and Portfolio Analyst: Brian Appleyard.

**REPORTS:** In addition to the monthly statements and confirmations of transactions that clients receive from their broker-dealer custodian, we provide quarterly reports summarizing account performance, balances, holdings, and management fees.

#### **FINANCIAL PLANNING SERVICES**

**SERVICES:** Following the initial Financial Planning Review, ongoing financial planning services will be provided as discussed and agreed upon with the client.

**REPORTS:** Clients will receive financial planning reports, schedules, and memoranda summarizing our analyses and recommendations.

### **Item 14 Client Referrals and Other Compensation**

#### **CLIENT REFERRALS**

If a client is introduced to Wingate Wealth Advisors, Inc. by either an unaffiliated or an affiliated endorser, Wingate Wealth Advisors, Inc. may pay that endorser a referral fee in accordance with the requirements of the Marketing Rule under Rule 206(4)-1 of the Investment Advisers Act of 1940, and any corresponding state securities law requirements. Any such referral fee shall be paid solely from Wingate Wealth Advisors, Inc.'s investment advisory fee, and shall



not result in any additional charge to the client. If the client is introduced to Wingate Wealth Advisors, Inc. by an unaffiliated endorser, the endorser, at the time of the referral, shall disclose the nature of their endorser relationship, and shall provide each prospective client with a copy of Wingate Wealth Advisors, Inc.'s written Brochure with a copy of the written disclosure statement from the endorser to the client disclosing the terms of the endorsement arrangement between Wingate Wealth Advisors, Inc. and the endorser, including the compensation to be received by the endorser from Wingate Wealth Advisors, Inc.

## **Item 15 Custody**

Although custody of clients' account assets will be maintained at a qualified custodian, some services that we provide to our clients have resulted in our being deemed to have custody of a client's assets. Therefore, we have provided the required disclosure in the Custody section of Part 1 of Form ADV.

We previously disclosed in the "Fees and Compensation" section (Item 5) of this Brochure that our firm typically directly debits advisory fees from client accounts. As part of this billing process, the client's custodian is advised of the amount of the fee to be deducted from that client's account. On at least a quarterly basis, the custodian is required to send to the client a statement showing all transactions within the account during the reporting period.

Because the custodian does not calculate the amount of the fee to be deducted, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation, among other things. Clients should contact us directly if they believe that there may be an error in their statement.

In addition to the periodic statements that clients receive directly from their custodians, we also send account statements directly to our clients on a quarterly basis. We urge our clients to carefully compare the information provided on these statements to ensure that all account transactions, holdings and values are correct and current.

## **Item 16 Investment Discretion**

Clients may engage us to provide discretionary investment management services, in which case, we place trades in a client's account without contacting the client prior to each trade to obtain the client's permission.

Our discretionary authority includes the ability to do the following without contacting the client:

- Determine the security to buy or sell; and/or
- Determine the amount of the security to buy or sell

Clients give us discretionary authority when they sign a discretionary agreement with our firm, and may limit this authority by giving us written instructions. Clients may also change/amend such limitations by once again providing us with written instructions.

Wingate Wealth Advisors, Inc. also manages client accounts on a non-discretionary basis. We monitor these accounts and make investment recommendations to the client, but the client must approve these recommendations before they are implemented.

## **Item 17 Voting Client Securities**

As a matter of firm policy, we do not vote proxies on behalf of clients. Therefore, although our firm may provide investment advisory services relative to client investment assets, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Clients are responsible for instructing each custodian of the assets, to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

We may provide clients with consulting assistance regarding proxy issues if they contact us with questions at our principal place of business.

## **Item 18 Financial Information**

Wingate Wealth Advisors, Inc. does not require the prepayment of fees of more than \$1,200 six or more months in advance. Therefore, Wingate Wealth Advisors, Inc. is not required to include a financial statement.

Wingate Wealth Advisors, Inc. has no additional financial circumstances to report.

**Part 2B of Form ADV: *Brochure Supplement***

Christopher John Bekel  
Michael Paul Claveau  
Lianna Ariel Deprey  
Joseph N. Evangelista  
Teofilo Ferreira  
Peter Frailey  
Carol M. Khouri  
Matthew A. Lasker  
Gary D. Pomerantz  
Jason Sikorski  
John Casimir Slupski, III  
Jeffrey Hayden White

Wingate Wealth Advisors, Inc.  
Lexington, MA

March 22, 2023

This brochure supplement provides information about the individuals listed above that supplements the Wingate Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Jeffrey H. White if you did not receive Wingate Wealth Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about the individuals listed above is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Christopher John Bekel **Born:** 1990

### Education

- Bryant University, Smithfield, RI; BS Business Administration; 2012

### Business Experience

- Wingate Wealth Advisors, LLC; Professional Staff; from 09/2017 to Present
- Wingate Wealth Advisors, Inc.; Associate Advisor; from 09/2017 to 03/2021; Financial Advisor; from 04/2021 to Present
- East Coast Asset Management, LLC; Financial Planning Associate; from 05/2013 to 10/2017
- Boston Hill Advisors, LLC; Paraplanner; from 06/2012 to 05/2013

## Item 3 Disciplinary Information

Christopher John Bekel has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. Christopher John Bekel is not engaged in any other investment related activities.
2. Christopher John Bekel does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### B. Non Investment-Related Activities

Christopher John Bekel is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## Item 5 Additional Compensation

Christopher John Bekel does not receive any economic benefit from a nonadvisory client for the provision of advisory services.

## Item 6 Supervision

**Supervisor:** Jeffrey H. White

**Title:** CCO

**Phone Number:** 781-862-7100

Wingate follows a compliance plan to ensure adherence to our written policies and procedures and to industry regulations. Among other things, this plan includes monitoring correspondence with clients; archiving all email; an annual compliance meeting with all employees; written acknowledgement by all employees that they understand and will comply with our written policies and procedures, our privacy policy and our code of ethics; and a periodic review of client files and client accounts.

Wingate requires all employees who have the authority to instruct the custodian to execute trades in client accounts or to execute client instructions to withdraw funds (i.e., wire transfer, check request), to have multi-factor authentication as an additional level of security with the custodian.

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Michael Paul Claveau      **Born:** 1992

### Education

- University of Massachusetts; BS, Finance; 2015

### Business Experience

- Wingate Wealth Advisors, LLC; Professional Staff; from 6/2022 to Present
- Wingate Wealth Advisors, Inc.; Financial Advisor; from 6/2022 to Present
- Boston Hill Advisors; Associate Financial Advisor / Paraplanner and Operations; from 6/2015 to 5/2022

### Designations

Michael Paul Claveau has earned the following designation(s) and is in good standing with the granting authority:

- **Certified Financial Planner™; Certified Financial Planner Board of Standards, Inc.; 2018**

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience, agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards and complete 30 hours of continuing education every two years.

## Item 3 Disciplinary Information

Michael Paul Claveau has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. Michael Paul Claveau is not engaged in any other investment-related activities.
2. Michael Paul Claveau does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### B. Non Investment-Related Activities

Michael Paul Claveau is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

## Item 5 Additional Compensation

Michael Paul Claveau does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## Item 6 Supervision

**Supervisor:** Jeffrey H. White

**Title:** CCO

**Phone Number:** 781-862-7100

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Wingate requires all employees who have the authority to instruct the custodian to execute trades in client accounts or to execute client instructions to withdraw funds (i.e., wire transfer, check request), to have multi-factor authentication as an additional level of security with the custodian.

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Lianna Ariel Deprey      **Born:** 1987

### Education

- Amherst College, Amherst, MA; BA, English / Political Science; 2009

### Business Experience

- Wingate Wealth Advisors, LLC; Professional Staff; from 01/2018 to Present
- Wingate Wealth Advisors, Inc.; Paraplanner; from 02/2019 to 03/2021; Financial Planner; from 04/2021 to Present
- Wingate Wealth Advisors, Inc.; Client Service Manager; from 01/2018 to 02/2019
- Mayflower Advisors, LLC; Senior Registered Associate; from 04/2016 to 01/2018
- O'Brien Management, LLC; Support Advisor; from 02/2015 to 04/2016
- Southwest Investment Group; Financial Associate; from 10/2012 to 02/2015
- Access International; Software Support Analyst; from 03/2010 to 10/2012
- Center for Family Connections; Operations; from 09/2009 to 03/2010

## Item 3 Disciplinary Information

Lianna Ariel Deprey has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. Lianna Ariel Deprey is not engaged in any other investment-related activities.
2. Lianna Ariel Deprey does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### B. Non Investment-Related Activities

Lianna Ariel Deprey is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of her time.

## Item 5 Additional Compensation

Lianna Ariel Deprey does not receive any economic benefit from a non-advisory client for the provision of advisory services.



## Item 6 Supervision

**Supervisor:** Jeffrey H. White

**Title:** CCO

**Phone Number:** 781-862-7100

Wingate follows a compliance plan to ensure adherence to our written policies and procedures and to industry regulations. Among other things, this plan includes monitoring correspondence with clients; archiving all email; an annual compliance meeting with all employees; written acknowledgement by all employees that they understand and will comply with our written policies and procedures, our privacy policy and our code of ethics; and a periodic review of client files and client accounts.

Wingate requires all employees who have the authority to instruct the custodian to execute trades in client accounts or to execute client instructions to withdraw funds (i.e., wire transfer, check request), to have multi-factor authentication as an additional level of security with the custodian.

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Joseph N. Evangelista **Born:** 1974

### Education

- Boston College, Chestnut Hill, MA; BS, Accounting; 1996
- Suffolk University Law School, Boston, MA; JD; 1999

### Business Experience

- Wingate Wealth Advisors, LLC / Wingate Financial Group, Inc.; Professional Staff; from 04/2003 to Present
- Wingate Wealth Advisors, Inc. / Wingate Financial Corporation; Portfolio Manager; from 01/2009 to Present
- Wingate Financial Corporation; Portfolio Analyst; from 04/2003 to 12/2008
- American Express Financial Advisors; Client Counselor; from 04/1999 to 04/2003
- Brandon Associates, LLC; Legal Intern; from 09/1997 to 04/1999

### Designations

Joseph N. Evangelista has earned the following designation(s) and is in good standing with the granting authority:

- **Chartered Mutual Fund Counselor<sup>SM</sup>; College for Financial Planning; 2004**

The Chartered Mutual Fund Counselor<sup>SM</sup> (CMFC<sup>®</sup>) designation is awarded by the College for Financial Planning to investment practitioners who complete its nine-module CMFC<sup>®</sup> Professional Education Program jointly sponsored by the College and the Investment Company Institute, pass an examination, commit to a code of ethics and agree to pursue continuing education.

## Item 3 Disciplinary Information

Joseph N. Evangelista has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. Joseph N. Evangelista is not engaged in any other investment related activities.
2. Joseph N. Evangelista does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### B. Non Investment-Related Activities

Joseph N. Evangelista is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## Item 5 Additional Compensation

Joseph N. Evangelista does not receive any economic benefit from a nonadvisory client for the provision of advisory services.

## Item 6 Supervision

**Supervisor:** Jeffrey H. White

**Title:** CCO

**Phone Number:** 781-862-7100

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Wingate requires all employees who have the authority to instruct the custodian to execute trades in client accounts or to execute client instructions to withdraw funds (i.e., wire transfer, check request), to have multi-factor authentication as an additional level of security with the custodian.

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Teofilo Ferreira    **Born:** 1971

### Education

- Bryant College, Smithfield, RI; BS, Finance; 1993
- Boston University, Boston, MA; MBA, Finance; 2005

### Business Experience

- Wingate Wealth Advisors, LLC; Professional Staff; from 07/2014 to Present
- Wingate Wealth Advisors, Inc.; Financial Advisor; from 07/2014 to 03/2021; Senior Financial Advisor; from 04/2021 to Present
- TIAA-CREF; Wealth Management Advisor; from 01/2013 to 07/2014
- Merrill Lynch & Company; Financial Advisor; from 09/2009 to 08/2012
- State Street Corporation; Vice President, Senior Sales Trader; from 10/1994 to 12/2008

### Designations

Teofilo Ferreira has earned the following designation(s) and is in good standing with the granting authority:

- **Chartered Retirement Planning Counselor<sup>SM</sup>; College for Financial Planning; 2011**

The Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC<sup>®</sup>) is awarded by the College for Financial Planning to applicants who complete course work in pre- and post-retirement needs, asset management, estate planning and retirement planning, pass an exam, adhere to a code of ethics and complete 16 hours of continuing education every two years.

- **Certified Financial Planner<sup>TM</sup>; Certified Financial Planner Board of Standards, Inc.; 2012**

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP<sup>®</sup> designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP<sup>®</sup> certification exam, candidates must also complete qualifying work experience, agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards and complete 30 hours of continuing education every two years.

## Item 3 Disciplinary Information

Teofilo Ferreira has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. Teofilo Ferreira is not engaged in any other investment-related activities.
2. Teofilo Ferreira does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Teofilo Ferreira is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## Item 5 Additional Compensation

Teofilo Ferreira does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## Item 6 Supervision

**Supervisor:** Jeffrey H. White

**Title:** CCO

**Phone Number:** 781-862-7100

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Wingate requires all employees who have the authority to instruct the custodian to execute trades in client accounts or to execute client instructions to withdraw funds (i.e., wire transfer, check request), to have multi-factor authentication as an additional level of security with the custodian.

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Peter Frailey **Born:** 1949

### Education

- Bowdoin College, Brunswick, ME; BA, History; 1971
- Brown University, Providence, RI; MAT, Education; 1973
- Babson College, Babson Park, MA; MBA, Business; 1985

### Business Experience

- Wingate Wealth Advisors, LLC / Wingate Financial Group, Inc.; Professional Staff; from 05/1986 to Present
- Wingate Wealth Advisors, Inc. / Wingate Financial Corporation; Financial Advisor; from 05/1986 to 03/2021; Senior Financial Advisor; from 04/2021 to Present
- Wingate Planning Corporation; Financial Planner; from 01/1994 to 03/2013
- Winslow, Evans and Crocker, Inc.; Registered Rep; from 06/2006 to 09/2006
- Wingate Capital Corporation; Registered Rep; from 05/1986 to 06/2006
- Wingate Insurance Agency, Inc.; Insurance Broker; from 05/1986 to 11/2006

### Designations

Peter Frailey has earned the following designation(s) and is in good standing with the granting authority:

- **Certified Financial Planner™; Certified Financial Planner Board of Standards, Inc.; 1985**

The program is administered by the Certified Financial Planner Board of Standards, Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience, agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards and complete 30 hours of continuing education every two years.

## Item 3 Disciplinary Information

Peter Frailey has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. Peter Frailey is not engaged in any other investment-related activities.
2. Peter Frailey does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### B. Non Investment-Related Activities

Peter Frailey is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## **Item 5 Additional Compensation**

Peter Frailey does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

**Supervisor:** Jeffrey H. White

**Title:** CCO

**Phone Number:** 781-862-7100

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Wingate requires all employees who have the authority to instruct the custodian to execute trades in client accounts or to execute client instructions to withdraw funds (i.e., wire transfer, check request), to have multi-factor authentication as an additional level of security with the custodian.

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Carol M. Khouri **Born:** 1961

### Education

- Florida Atlantic University, Boca Raton, FL; BA, Philosophy; 1984

### Business Experience

- Wingate Wealth Advisors, LLC / Wingate Financial Group, Inc.; Professional Staff; from 01/2002 to Present
- Wingate Wealth Advisors, Inc. / Wingate Financial Corporation; Financial Advisor; from 01/2002 to 03/2021; Senior Financial Advisor; from 04/2021 to Present
- Wingate Planning Corporation; Client Counselor; from 01/2002 to 03/2013
- Wingate Capital Corporation; Registered Rep; from 01/2002 to 03/2006
- Prudential Securities; Wealth Analyst; from 06/2001 to 09/2001
- Prudential Securities; Financial Advisor; from 09/1995 to 06/2001
- Prudential Securities; Reg Sales Associate; from 05/1988 to 09/1995

### Designations

Carol M. Khouri has earned the following designation(s) and is in good standing with the granting authority:

- **Certified Financial Planner™; Certified Financial Planner Board of Standards, Inc.; 1998**

The program is administered by the Certified Financial Planner Board of Standards, Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience, agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards and complete 30 hours of continuing education every two years.

- **Certified Divorce Financial Analyst™; Institute for Divorce Financial Analysts™; 2003**

A Certified Divorce Financial Analyst™ is a member of the Institute for Divorce Financial Analysts™ who specializes in the financial issues surrounding divorce. The role of the CDFA™ includes acting as an advisor to one party's divorce lawyer, or as a mediator for both parties. A CDFA™ uses his or her knowledge of tax law, asset distribution, and short- and long-term financial planning to achieve an equitable settlement. To become a CDFA™, a person must have two years of financial planning or legal experience. After attaining the proper work experience, candidates are required to complete a four-step modular program and exam designed by the IDFA. The program is a self-study system, covering financial and tax issues, with case studies of divorce settlements.

- **Certified Financial Divorce Specialist™; Financial Divorce Association, Inc.; 2011**

The Certified Financial Divorce Specialist™ receives specialized training in the financial, legal and tax aspects of divorce. The designation is designed specifically for financial professionals and for divorce professionals such as attorneys, CPAs, financial planners, mediators, and arbitrators.



### **Item 3 Disciplinary Information**

Carol M. Khouri has no reportable disciplinary history.

### **Item 4 Other Business Activities**

#### **A. Investment-Related Activities**

1. Carol M. Khouri is not engaged in any other investment-related activities.
2. Carol M. Khouri does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

#### **B. Non Investment-Related Activities**

Carol M. Khouri is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of her time.

### **Item 5 Additional Compensation**

Carol M. Khouri does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 Supervision**

**Supervisor:** Jeffrey H. White

**Title:** CCO

**Phone Number:** 781-862-7100

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Wingate requires all employees who have the authority to instruct the custodian to execute trades in client accounts or to execute client instructions to withdraw funds (i.e., wire transfer, check request), to have multi-factor authentication as an additional level of security with the custodian.

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Matthew A. Lasker **Born:** 1969

### Education

- Gettysburg College, Gettysburg, PA; BA, History; 1991

### Business Experience

- Wingate Wealth Advisors, LLC / Wingate Financial Group, Inc.; Professional Staff; from 01/1999 to Present
- Wingate Wealth Advisors, Inc. / Wingate Financial Corporation; Financial Advisor; from 10/2005 to 03/2021; Senior Financial Advisor; from 04/2021 to Present - Corporate Officer; from 12/2012 to Present
- Wingate Planning Corporation; Client Counselor; from 10/2005 to 03/2013
- Wingate Capital Corporation; Registered Rep; from 07/2001 to 03/2006

### Designations

Matthew A. Lasker has earned the following designation(s) and is in good standing with the granting authority:

- **Chartered Mutual Fund Counselor<sup>SM</sup>; College for Financial Planning; 1999**

The Chartered Mutual Fund Counselor<sup>SM</sup> (CMFC<sup>®</sup>) designation is awarded by the College for Financial Planning to investment practitioners who complete its nine-module CMFC<sup>®</sup> Professional Education Program jointly sponsored by the College and the Investment Company Institute, pass an examination, commit to a code of ethics and agree to pursue continuing education.

- **Certified Financial Planner<sup>™</sup>; Certified Financial Planner Board of Standards, Inc.; 2009**

The program is administered by the Certified Financial Planner Board of Standards, Inc. Those with the CFP<sup>®</sup> designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP<sup>®</sup> certification exam, candidates must also complete qualifying work experience, agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards and complete 30 hours of continuing education every two years.

## Item 3 Disciplinary Information

Matthew A. Lasker has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. Matthew A. Lasker is not engaged in any other investment related activities.
2. Matthew A. Lasker does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Matthew A. Lasker is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## Item 5 Additional Compensation

Matthew A. Lasker does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## Item 6 Supervision

**Supervisor:** Jeffrey H. White

**Title:** CCO

**Phone Number:** 781-862-7100

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## Item 2 Educational Background and Business Experience

**Full Legal Name:** Gary D. Pomerantz **Born:** 1968

### Education

- Boston University, Boston, MA; BA Political Science, BS Journalism; 1990

### Business Experience

- Wingate Wealth Advisors, LLC; Professional Staff; from 09/2017 to Present
- Wingate Wealth Advisors, Inc.; Financial Advisor; from 09/2017 to 03/2021; Senior Financial Advisor; from 04/2021 to Present
- East Coast Asset Management, LLC; Senior Managing Director, Principal; from 07/2011 to 10/2017
- Lexington Wealth Management, Inc.; Financial Planner; from 08/2006 to 06/2011
- Wingate Financial Corporation; Investment Advisor; from 02/2004 to 08/2006
- TFC Financial Management; Investment Advisor; from 04/1997 to 02/2004
- Harvard University, Office of Retirement Programs; Senior Consultant; from 04/1993 to 03/1997

### Designations

Gary D. Pomerantz has earned the following designation(s) and is in good standing with the granting authority:

- **Certified Financial Planner™; Certified Financial Planner Board of Standards, Inc.; 1996**

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience, agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards and complete 30 hours of continuing education every two years.

## Item 3 Disciplinary Information

Gary D. Pomerantz has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. Gary D. Pomerantz is not engaged in any other investment related activities.
2. Gary D. Pomerantz does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### B. Non Investment-Related Activities

Gary D. Pomerantz is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## **Item 5 Additional Compensation**

Gary D. Pomerantz does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

**Supervisor:** Jeffrey H. White

**Title:** CCO

**Phone Number:** 781-862-7100

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## Item 2 Educational Background and Business Experience

**Full Legal Name:** Jason Sikorski      **Born:** 1983

### Education

- University of Massachusetts; BA, Communications/Economics; 2007
- DeVry University - Keller Graduate School of Management; MBA, Finance; 2013

### Business Experience

- Wingate Wealth Advisors, LLC; Professional Staff; from 04/2020 to Present
- Wingate Wealth Advisors, Inc.; Associate Advisor; from 03/2022 to Present
- Wingate Wealth Advisors, Inc.; Operations Team Lead; from 04/2020 to 02/2022
- Pioneer Valley Financial Group; IT and Operations Coordinator; from 12/2017 to 12/2019; Director of Operations; from 12/2019 to 04/2020
- Best Buy; Sales/Geek Squad Home Theatre Agent; from 01/2007 to 12/2017

## Item 3 Disciplinary Information

Jason Sikorski has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. Jason Sikorski is not engaged in any other investment-related activities.
2. Jason Sikorski does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### B. Non Investment-Related Activities

Jason Sikorski is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## Item 5 Additional Compensation

Jason Sikorski does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## Item 6 Supervision

**Supervisor:** Jeffrey H. White

**Title:** CCO

**Phone Number:** 781-862-7100

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will comply with our written policies and procedures, our privacy policy and our code of ethics; and a periodic review of client files and client accounts.

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## Item 2 Educational Background and Business Experience

**Full Legal Name:** John Casimir Slupski, III **Born:** 1968

### Education

- Boston University, Boston, MA; BA Political Science, BS Journalism; 1990
- Boston University, Boston, MA; MBA; 2001

### Business Experience

- Wingate Wealth Advisors, LLC; Professional Staff; from 09/2017 to Present
- Wingate Wealth Advisors, Inc.; Financial Advisor; from 09/2017 to 03/2021; Senior Financial Advisor; from 04/2021 to Present
- East Coast Asset Management, LLC; Senior Managing Director; from 07/2011 to 10/2017
- East Coast Asset Management, Inc.; Managing Director; from 06/2011 to 07/2011
- Pegaesus Advisors; Financial Planner; from 03/2009 to 06/2011
- Wingate Financial Corporation; Client Counselor; from 04/1999 to 03/2009
- Blue Cross/Blue Shield; Manager; from 09/1995 to 04/1999

### Designations

John Casimir Slupski, III has earned the following designation(s) and is in good standing with the granting authority:

- **Certified Financial Planner™; Certified Financial Planner Board of Standards, Inc.; 2002**

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience, agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards and complete 30 hours of continuing education every two years.

## Item 3 Disciplinary Information

John Casimir Slupski, III has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. John Casimir Slupski, III is not engaged in any other investment related activities.
2. John Casimir Slupski, III does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### B. Non Investment-Related Activities

John Casimir Slupski, III is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.



## **Item 5 Additional Compensation**

John Casimir Slupski, III does not receive any economic benefit from a nonadvisory client for the provision of advisory services.

## **Item 6 Supervision**

**Supervisor:** Jeffrey H. White

**Title:** CCO

**Phone Number:** 781-862-7100

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## Item 2 Educational Background and Business Experience

**Full Legal Name:** Jeffrey Hayden White **Born:** 1944

### Education

- Holy Cross College, Worcester, MA; BA, Liberal Arts; 1966
- Bentley University, Waltham, MA; MS, Taxation; 1979
- Bentley University, Waltham, MA; MS, Finance; 1981
- Northeastern University, Boston, MA; MBA, Business; 1985

### Business Experience

- Wingate Wealth Advisors, LLC / Wingate Financial Group, Inc.; Corporate Officer; from 05/1986 to Present
- Wingate Wealth Advisors, Inc. / Wingate Financial Corporation; Senior Financial Advisor/Corporate Officer/Chief Compliance Officer; from 05/1986 to Present
- Wingate Planning Corporation; Client Counselor/Corporate Officer/Compliance Officer; from 01/1994 to 03/2013
- Wingate Capital Corporation; Registered Rep/Corporate Officer; from 05/1986 to 02/1997
- Wingate Insurance Agency, Inc.; Insurance Broker; from 05/1986 to 11/2006

### Designations

Jeffrey Hayden White has earned the following designation(s) and is in good standing with the granting authority:

- **Licensed Insurance Adviser; Commonwealth of Massachusetts Division of Insurance; 1978**

The Licensed Adviser is someone who has passed an extensive written examination as well as fulfilled experience requirements to be licensed by the Division of Insurance to provide insurance advice for a fee. Further, an Adviser is someone who has committed himself or herself to maintaining extremely high standards of professional propriety and ethics as well as advanced education in their area of specialty. Only a small percentage of insurance professionals practicing in the Commonwealth of Massachusetts can call themselves an "Insurance Adviser." The Licensed Adviser is compensated directly by the client on a fee for advice basis, so the conflict associated with commission-based compensation is eliminated.

- **Certified Financial Planner™; Certified Financial Planner Board of Standards, Inc.; 1980**

The program is administered by the Certified Financial Planner Board of Standards, Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience, agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards and complete 30 hours of continuing education every two years.

- **Chartered Life Underwriter®; The American College; 1980**

The CLU® program is administered by The American College. This designation requires five core and three elective courses that focus on various areas of insurance and financial planning. Additional program requirements must be met, including a minimum of three years of business experience, ethics standards and agree to comply with The American College Code of Ethics and Procedures. Continuing Education for this designation requires 30 hours every two years.

- **Chartered Financial Consultant®; The American College; 1982**

The ChFC® program is administered by the The American College. This designation has the same core curriculum as the CFP® designation, plus two or three additional elective courses that focus on various areas of personal financial planning. In addition to successful completion of an exam on areas of financial planning, including income tax, insurance, investment and estate planning, candidates are required to have a minimum of three years experience in a financial industry position.

- **Chartered Financial Analyst®; CFA Institute; 1982**

This designation is offered by the CFA Institute (formerly the Association for Investment Management and Research [AIMR]). To obtain the CFA charter, candidates must successfully complete three exams and gain at least three years of qualifying work experience, among other requirements. In passing these exams, candidates demonstrate their competence, integrity and extensive knowledge in accounting, ethical and professional standards, economics, portfolio management and security analysis.

- **Registered Health Underwriter®; The American College; 1983**

The Registered Health Underwriter (RHU®) designation is administered by The American College. Designees must complete two required and one elective college-level course covering such topics as group benefits, individual health insurance, and managed care. Additional program requirements must be met, including a minimum of three years of business experience, ethics standards and agree to comply with The American College Code of Ethics and Procedures. Continuing Education for this designation requires 30 hours every two years.

- **Certified Fund Specialist®; 1992**

The Certified Fund Specialist® (CFS®) designation is offered by The Institute of Business and Finance (IBF) to financial services professionals who successfully complete its 60-hour course focusing on mutual funds and mutual fund industry, pass a comprehensive exam, adhere to the IBF's code of ethics and complete 15 hours of continuing education courses each year.

### **Item 3 Disciplinary Information**

Jeffrey Hayden White has no reportable disciplinary history.

### **Item 4 Other Business Activities**

A. Investment-Related Activities

1. Jeffrey Hayden White is not engaged in any other investment related activities.
2. Jeffrey Hayden White does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Jeffrey Hayden White is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

### **Item 5 Additional Compensation**

Jeffrey Hayden White does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## Item 6 Supervision

**Supervisor:** Carol R. Newman

**Title:** CO

**Phone Number:** 781-862-7100

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450 BEDFORD STREET LEXINGTON, MASSACHUSETTS 02420-1547  
PHONE: (781) 862-7100 FAX: (781) 861-9707 WINGATEWEALTHADVISORS.COM

## Our Privacy Policy

**Wingate Wealth Advisors, LLC (WWA)** is committed to safeguarding your privacy. All information provided to our firm remains in the strictest confidence. This includes all personal information that we collect from you in connection with any of the services provided by our affiliate:

- ◆ Wingate Wealth Advisors, Inc. - SEC registered investment adviser providing investment management and financial planning services.

WWA uses the personal, financial, and health information that you provide to us to help you meet your personal financial goals while guarding your rights of privacy.

Our policy with respect to personal information follows:

- We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.
- The categories of personal information that WWA collects from you may include information about your personal finances, your health to the extent that it is needed for the planning process, and transactions between you and third parties.
- Personal information about you will be maintained during the time that you are a client, and for the time that such records are required to be maintained by federal and state securities laws. Thereafter, all information will be destroyed.
- We share your information with third party organizations only to process products, services, or transactions on your behalf. For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm to establish an account or to execute securities transactions, or to provide information to your accountant on your behalf.
- We limit employee access to your information only to those individuals providing services or effecting transactions on your behalf.
- We make client financial information available to regulatory agencies, such as the SEC, which have the right to view all firm records, or as otherwise required by law.
- WWA does not provide your personal information to any mailing list vendors or solicitors.

WWA will notify you in advance of any change to the firm privacy policy as required by SEC Regulation S-P and the Massachusetts Privacy Law.