

Introduction

Weston Financial Group, Inc. (“Weston”, “we”, “us”, or the “Firm”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). Weston provides investment advisory accounts and services rather than brokerage accounts and services which are offered by our affiliated entity (Weston Securities Corporation). To assist in researching firms and financial professionals, free and simple tools are available at <https://www.Investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

Depending on your financial needs and investment objectives, Weston may assist you with investment advisory services. Brokerage and investment advisory services and fees are different, and it is important for you to understand the differences, and you should carefully consider these differences when deciding which type of service and accounts are right for you.

Relationship & Services

- We offer a variety of investment advisory programs and services, including wealth management / financial planning services; individual portfolio management; model portfolios; independent third-party money manager selection programs; broker-sponsored wrap programs; sub-advisory services, pension consulting services and asset allocation and monitoring services to retail investors. None of the investments / programs offered are proprietary and some products offered may impose account minimums.
- We act as your investment adviser only when we have entered into a written agreement with you that describes our advisory relationship and our obligations to you. As your fiduciary, we are required to **monitor** your portfolio, investment strategy, and investments. You will also receive a disclosure brochure that provides more details about the advisory program and/or service you have selected. It is called an ADV Brochure and can be found in the link below.
- In an investment advisory account, we may limit available investments based on factors such as your risk tolerance, net worth, age, investment objectives and experience.
- NOTE FOR INTERNATIONAL CLIENTS: This information is required by law and is not a promotion of Weston's products and services. Further, not all products are available to non-U.S. Residents.
- You may choose an account that allows us to buy and sell investments in your account without asking you in advance (a “**discretionary account**”), or, we may give you advice and you decide what investments to buy and sell (a “**non-discretionary account**”). The level of investment authority you choose to grant us is described in our Investment Management Agreement.
- For more information about the accounts and services we offer, see our [Form ADV, Part 2A Brochure \(Items 4, 5, 7 and 16\)](#) also located at www.westonfinancial.net/FormADVPart2.

Questions to Ask your Financial Professional

Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications?

What Fees Will I Pay?**Fees, Costs, Conflicts and Standards of Conduct**

- Generally, investment advisory accounts are charged a fee that is a percentage of the assets in your account. Our asset-based fee for wealth managements ranges from 0.35% to 0.90% annually based on a tiered schedule or a flat rate. You may also pay hourly fees; and/or fixed fees for other services such as financial planning, asset allocation and monitoring services or tax preparation services. Fees are typically assessed on a quarterly basis but will vary by product.
- Fee rates and the basis of the calculations are negotiated between us and the client and are described in our management agreement. Certain factors are taken into consideration when assessing fees, such as, the scope of management or advisory activities involved, size of the account, complexity of the assets managed or advised, the client's investment objectives and needs, & other activities between us; our affiliates & our client.
- Under our Third-Party Money Manager Selection Programs, also known as Broker-Sponsored Wrap Programs, we offer clients advice on the selection of one or more investment advisers for managing some or all of the client's separately managed accounts held at the sponsoring broker. A wrap-fee is generally an all-inclusive, asset-based fee that includes investment management fees, trading expenses, custody fees, and/or administrative fees. These fees are higher than a typical asset-based advisory fee. You may prefer a wrap-fee program if you prefer the certainty of a quarterly fee regardless of the number of transactions you have. The fees and expenses are described in the product's offering materials. We do not sponsor, nor act as a portfolio manager for the wrap programs, nor are we responsible for the selection of the third-party managers participating in a wrap program.
- For accounts not part of a wrap program, a retail investor will pay additional fees directly or indirectly. For example, certain mutual funds charge a transaction fee when we buy and sell “transaction fee” mutual funds or bonds. Certain investment options

are available called “no-transaction fee” funds and therefore there is no additional fee to buy or sell these funds in your account. You will also pay fees to the broker-dealer or bank that holds your assets (called a “custody fee”), or such broker-dealers or banks may also charge account maintenance fees. Weston is **not** affiliated with any Broker-Sponsored Wrap Program.

- An asset-based fee may cost more than a transaction-based fee, but you may prefer an asset-based fee if you want continuing advice or want someone to make investment decisions for you. The more assets in your investment advisory account, the higher the fee you will pay. As a result, we may have an incentive to encourage you to increase the assets in your investment advisory account. To reduce this conflict, we offer tiered breakpoint fee schedules. This means asset-based fees are proportionately allocated to a lower tiered fee schedule if the market value of the account meets the minimum thresholds of the tiered fee schedule.
- You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.
- **For more information about the fees and costs charged in your investment advisory account, please review our [Form ADV \(Items 5A - 5E, 10 & 14\)](#) located at www.westonfinancial.net/FormADVPart2.**

Questions to Ask your Financial Professional

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money, and what conflicts of interest do you have?

- **When we act as your investment adviser**, we must act in your best interest and not place our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. Here are some examples on what this means: The receipt of additional compensation by our Firm and financial professionals raises a conflict of interest that may impair the objectivity of our Firm and these individuals when making investment advisory recommendations. We owe our clients a fiduciary duty of care which requires we provide investment advice that is in the best interest of the client’s individual needs and objectives. Further, we have adopted written policies and procedures that were reasonably designed to detect, disclose, and/or mitigate material conflicts of interest.

Questions to Ask your Financial Professional

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

- Our financial professionals receive a fixed annual salary, and an annual bonus based, in part, on the corporate performance of the Firm and its parent company. Our financial professionals, if eligible, may also receive compensation from the Firm based on a portion of the client-paid financial planning fees, tax preparation fees and/or investment advisory fees derived from the value of assets held in managed accounts, or based on a Wealth Management Referral Incentive Plan which relates to business development activities for new clients.
- Further, we can make money by advising you to invest in certain investments, such as a variable or fixed annuity or a life insurance policy, because they are managed by our Related Company. Your financial professional, if eligible, may receive more money if you buy these investments. You are under no obligation to use the services or invest in any of the products offered by our Related Companies as described in our Form ADV, Item 10.
- **For more information, please review [Form ADV, Part 2A Brochure](#); and our [Financial Professional’s Form ADV Part 2B \(Brochure Supplements\)](#) located at www.westonfinancial.net/FormADVPart2; and www.westonfinancial.net/WFG-Supplements and [Weston Securities Corporation’s Form CRS](#) located at www.westonfinancial.net/westonsecuritiesCRS.**

Do you or any of your financial professionals have legal or disciplinary history?

Disciplinary History

Yes. Visit Investor.gov/CRS for a free and simple search tool to research Weston and its financial professionals.

Questions to Ask your Financial Professional

As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about our investment services, obtain up-to-date information, and request a copy of this Client Relationship Summary by calling (781) 235-7055; or go to: <https://www.washtrustwealth.com/Weston-Financial/About>; or www.westonfinancial.net/WFG-CRS or by emailing Nicole Tremblay at: ntremblay@westonfinancial.net.

Questions to Ask your Financial Professional

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?