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FORM ADV PART 2A DISCLOSURE BROCHURE

LORING, WOLCOTT & COOLIDGE FIDUCIARY ADVISORS, LLP

230 CONGRESS STREET, BOSTON, MA 02110

WWW.LWCOTRUST.COM

This brochure provides information about the qualifications and business practices of Loring, Wolcott & Coolidge Fiduciary Advisors, LLP. If you have any questions about the contents of this brochure, please contact William Perkins or Charles Schmidt at (617) 523-6531. 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 Loring, Wolcott & Coolidge Fiduciary Advisors, LLP is available on the SEC's website at https://adviserinfo.sec.gov/.

The effective date of this brochure is July 9, 2026.

ITEM 2 - MATERIAL CHANGES

This section of the brochure is intended to highlight any material changes that have occurred since our last annual update.

Since the last annual update to our Form ADV Part 2A on March 30, 2026, Robert L. Driscoll, Jr. retired from Loring, Wolcott & Coolidge Fiduciary Advisors, LLP.

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ITEM 4 - ADVISORY BUSINESS

Loring, Wolcott & Coolidge Fiduciary Advisors, LLP ("we", "us", or the "Advisor") was created in 1994 to allow the trustees of the Loring, Wolcott & Coolidge Office to provide investment management and advisory services to retirement accounts and other accounts for which they do not serve as trustees. The partners of the Advisor also act collectively to provide investment advice to the trustees in their capacity as fiduciaries.

The partners of the Advisor include the trustees of the Loring, Wolcott & Coolidge Office and one former trustee. Biographical information on the partners is provided as a supplement to this brochure. Compensation is based on the fees paid by the accounts for which each partner has management responsibilities. Each of the partners has made an equal capital contribution to the Advisor. None of the partners is more than a 25% participant in the Advisor.

We are long-term investors with a strong bias toward publicly traded equities; however, an attempt is made to tailor portfolios to individual situations and client needs, so other types of investments are considered. In some instances, we utilize mutual funds instead of individual stocks. We also utilize bonds or bond mutual funds for the production of greater income or to control the volatility of a portfolio. Cash is held to ensure adequate liquidity. We make limited use of other asset classes to meet additional client needs.

We use two investment advisor research consultants to assist in our stock selection: David Wendell Associates, Inc. and Nicholas H. Safford & Co., Inc. The consultants provide advice to the partners but do not directly manage any client assets. We also have access to a broad range of brokerage investment reports, which provide a broader perspective in our investment decision-making process. We use two consultants to assist us in our fixed income selection: W.B. Smith and Company, Inc. and Paul Kaplan.

All clients are permitted to impose restrictions on their accounts. We offer a suite of customized services to investors under the trade name "The Sustainability Group". The Sustainability Group integrates sustainability research with fundamental analysis to provide investment solutions that reflect their clients' goals and priorities. The Sustainability Group also engages portfolio companies and policymakers to highlight opportunities to reduce risk and/or improve shareholder value through improving environmental stewardship, promoting positive social impacts, and enhancing transparency. Additionally, the Sustainability Group provides for alternative investments in targeted certificates of deposit and community development loan funds – creating direct impact investment portfolios for our clients.

We manage most of our client accounts on a discretionary basis. As of 12/31/2025, we managed $12,801,202,678.14 on a discretionary basis and $34,348,216.37 on a non-discretionary basis. We often provide ways for our clients to participate in the investment process even though they have given us discretion to manage their accounts.

ITEM 5 - FEES AND COMPENSATION

The Advisor has a standard fee schedule that applies to trusts and investment accounts. The schedule is based on assets under management and the income collected from those assets. The principal fee is a graduated fee based on assets under management: 0.9% is charged on the first $3,000,000 under management, 0.6% on the next $3,000,000, and 0.3% on the balance of the assets. Certain security types are excluded when calculating the principal fee. The income fee is 5% and is charged on all interest and dividends collected. There are a small number of accounts that pay a flat quarterly or annual fee.

Principal Fee

Market Value	Rate
First $3,000,000	0.9%
Next $3,000,000	0.6%
Balance	0.3%

Income Fee

Income	Rate
Interest and Dividends	5.00%

The fee charged by the Advisor is sometimes modified based on special circumstances that apply to a particular account. This may be in the form of discounts, which could involve excluded assets, or might involve combining accounts into a single master account.

Fees are generally collected quarterly in arrears, based on the market value at the end of the last business day of the quarter. Fees are generally deducted from client accounts by the custodian, but there are circumstances where fees are paid from other accounts or billed separately. Discounted fees are charged to partners and employees of the Advisor and their families.

The principal and income fees cover a variety of services, which include investment management, trust administration, custody, and ancillary services. The fees do not include certain charges for tax services, bill payment services, estate settlement and administration, brokerage commissions, or other administrative fees, which are charged separately. The principal and income fees do not include the management fees charged by mutual funds, exchange traded funds, real estate investment trusts, and similar securities. A tax service fee will be charged based on the complexity of the return and the size of the account for fiduciary tax returns prepared by our tax department. Tax returns for individuals and charitable foundations that choose to retain our tax department as their preparer, are billed on an hourly basis. Special fees may be charged for bill payments, wire transfers, and extraordinary services. A fee of not more than one percent of the market value may be charged on the termination of an irrevocable trust.

The fees are divided among the Advisor, our primary custodian Loring, Wolcott & Coolidge Trust, LLC (the "Trust Company"), the partners of the Advisor, and any outside fiduciaries pursuant to the service agreements among these parties.

ITEM 6 - PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

We do not charge performance-based fees that are based on realized or unrealized gains in the value of client portfolios. There is no side-by-side management of accounts where some are subject to performance-based fees and others are not.

ITEM 7 - TYPES OF CLIENTS

Most of our business focuses on the management of investments for individuals and trusts. We handle investment management and investment advisory accounts, and we manage various types of retirement accounts. We provide advice to the trustees of revocable, irrevocable, and testamentary trusts. We also manage the investments for foundations, endowments, and other entities that require these services.

Our focus is on high net worth individuals. We generally require $2,000,000 in investable assets to establish an account relationship with us. The account minimum acts as a guideline for the acceptance of new business. There are sometimes circumstances that justify a waiver of these guidelines, such as accounts for family members of our existing clients that are less than this amount.

ITEM 8 - METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND THE RISK OF LOSS

METHODS OF ANALYSIS

We are assisted in our investment selection by independent research consultants. David Wendell Associates, Inc. and Nicholas H. Safford & Co., Inc. provide research and advice to us on equity investments. W.B. Smith and Company, Inc. and Paul Kaplan provide advice to us on fixed income investments. We also receive investment research from various brokerage firms. We also obtain investment research through third-party artificial intelligence tools. Information generated by artificial intelligence is evaluated through human oversight and judgement. We utilize artificial intelligence research as one component of the investment selection and due diligence process, but it is not the sole factor relied upon to make investment decisions. There is a risk that our due diligence process in analyzing the recommendations from our consultants will not identify errors in their work.

INVESTMENT STRATEGIES

We focus on high quality growth stocks with the objective of buying and holding these investments over long periods of time. We believe that having low turnover is a more efficient way to produce after tax returns for taxable accounts. The emphasis on growth is an attempt to mitigate the effects of inflation on both the capital and the income produced by the investments. The emphasis on quality is to protect against the inherent risks involved with equity investments.

Our focus on equities relates to the long-term returns that can be derived from this asset class, but it involves more short-term risks than more balanced approaches. While individual risk tolerances are considered in our approach, we are typically more comfortable with a higher equity exposure than other advisors. Our clients should understand that the higher volatility associated with equities exposes them to higher short-term risks. Clients bear the risk of losses on their investments.

Our clients may impose restrictions or present circumstances that result in owning investments that are not core holdings. Tax considerations may lead us to hold investments that we would not otherwise own in their accounts.

RISK OF LOSS

Collectively, our partners have many years of experience in the investment management business. Individually, most of our partners have MBA degrees or hold CFA designations. Despite these qualifications, investment decisions require judgments that can prove to be wrong regardless of the amount of skill that is employed in making them. For this reason, we think it is important for clients to understand the risks of some of the assets that we may buy for them.

There are risks associated with investing in equities traded on national exchanges, equities traded over-the-counter, and equities of foreign issuers. The value of a company's stock may fluctuate

up or down as a result of the movement of the overall stock market. Growth stocks may be more volatile than other stocks as they may be more sensitive to investor perceptions of their growth potential.

There are risks associated with investing in the securities of small and medium capitalization companies. These securities may involve greater volatility than investing in larger and more established companies. The shares of small and medium-size companies can be subject to more abrupt or erratic price changes than the shares of larger, more established companies. The stock of some small or medium-size companies may be thinly traded or there may be few shares outstanding, therefore the shares may not be easily bought or sold without substantial changes in the share price.

There are risks associated with investing in companies with global operations. Changes in foreign currency exchange rates will affect the earnings of companies with foreign operations and this may affect the share price of a company's common stock. Devaluation of a currency by a country's government or banking authority also will have a significant impact on the value of any investment denominated in that currency. Currency markets in general are not as regulated as securities markets.

There are risks associated with investing in foreign companies. These risks include changes in currency exchange rates, economic or financial instability, political or social instability, lack of timely or reliable financial information, unfamiliar or different accounting rules or standards, additional taxes or penalties, unfavorable political or legal developments, seizure or nationalization of assets by a foreign government, reliance on foreign legal remedies, lack of liquidity in foreign financial markets, and different market operations in foreign financial markets. These risks are increased when investing in emerging markets.

There are risks associated with investing in preferred securities. An investor in preferred stocks has ownership in the issuing company and receives dividend income, much like common stocks. However, the dividend income of a preferred stock is a fixed amount, similar to the interest income from a bond. Thus, preferred stocks face the risk of movements in interest rates affecting their value. If a company goes bankrupt, preferred shareholders receive repayment of their investment only after all the company's secured creditors, creditors, and bondholders have received payment. The issuing company has the ability to stop paying the dividend in certain circumstances and the treatment of missed dividends depends on the type of preferred stock.

There are risks associated with investing in fixed-income securities. The movement of interest rates up or down will affect the value of a fixed-income security; if interest rates move up, the value of a fixed-income security may go down. Similarly, if interest rates move down, the value of a fixed-income security may go up. Other risks associated with fixed-income securities include the credit risk that an issuer will not make timely payments of principal and interest or may default entirely. Also, an issuer may "call" or repay its high yielding bonds before their maturity

dates. Fixed-income securities subject to the risk of prepayment can offer less potential for gains during a period of declining interest rates and similar or greater potential for loss during a period of rising interest rates. Limited trading opportunities for some fixed-income securities may make it more difficult to sell or buy a fixed-income security at a favorable price or time.

There are risks associated with investing in U.S. Treasury notes and bonds. Notes and bonds issued by the U.S. Treasury are backed by the full faith and credit of the U.S. government and therefore are considered to have a lower credit risk. However, Standard & Poor's or other rating entities may downgrade the credit rating for U.S. Treasury notes and bonds. The yields of U.S. Treasury securities will usually be lower than the yields of other fixed-income securities with comparable maturity dates. However, they are fixed-income securities and therefore have many of the same risks associated with investing in other fixed-income securities.

There are risks associated with investing in municipal debt. In addition to the risks of investing in fixed-income securities described above, investing in municipal debt has other associated risks. Changes in the tax code could affect the value of taxable or tax-exempt interest income. In periods of economic difficulty, the issuer of a municipal bond may not be able to make interest or principal payments and thus default on the debt.

There are risks associated with investing in the securities of government-sponsored enterprises (e.g., Federal Home Loan Bank and Fannie Mae securities) in addition to the risks of investing in fixed-income securities, as described above. Securities issued by government-sponsored enterprises are not backed by the full faith and credit of the U.S. government.

There are risks associated with investing in corporate debt. Corporate debt securities are subject to credit risk. If the issuer is not able to make interest or principal payments, it may default on these obligations when they are due. Since the issuers often need to issue new bonds as existing bonds come due, the liquidity of the bond market is an important factor in determining the risk of these investments.

There are risks associated with investing in mutual funds and exchange-traded funds ("ETFs"). The risk of owning a mutual fund or an ETF generally reflects the risk of owning the underlying securities held in the mutual fund or ETF. Thus, mutual funds or ETFs holding primarily foreign or emerging market securities will have the risks associated with those types of securities. Similarly, mutual funds or ETFs holding primarily commodities or a specific type of security will have risks associated with those assets. Mutual funds and ETFs face an additional fund management risk: if the managers of the funds do a poor job in managing the funds, it could adversely affect the value of the fund.

There are risks associated with investing in exchange-traded notes ("ETNs"). ETNs are senior unsecured, unsubordinated debt securities issued by an underwriting bank. They have a maturity date and are backed only by the credit of the underwriting bank. ETNs are linked to the performance of a particular market benchmark or strategy and, upon maturity, the underwriting

bank promises to pay the amount reflected in the benchmark index minus fees. ETNs are only linked to the performance of a benchmark; they do not actually own the benchmark index. ETNs also face the risk that the credit rating of the underwriting bank may be reduced, or the underwriting bank may go bankrupt, thus reducing the value of the ETN.

There are risks associated with investing in certificates of deposit ("CDs"). A CD is a type of savings account offered by banks and credit unions. CDs offered by banks may be insured up to $250,000 by the Federal Deposit Insurance Corporation ("FDIC"), and those offered by credit unions may be insured up to $250,000 by the National Credit Union Administration ("NCUA"). Because the CD is for a fixed period of time, there is the risk of inflation eroding the returns from the CD, particularly over long periods of time. There may be penalties if the CD is redeemed before maturity. Also, CDs carry the risk of deposit insurance limitations being exceeded by an investor if the investor has CDs and other deposits at an issuing bank or credit union, or of insurance being denied on a credit union deposit for clients who are not members of the credit union.

There are risks associated with investments in community development loan funds. These are not insured deposits. They can be general obligations of the issuing organization or backed by a specific pool of loans that are made by the organization. Loan fund investments are not registered with the SEC, are uninsured, and may lack collateral. These organizations often receive charitable support to offset some of their operating expenses, but the investments are subject to the risk of default if the organization experiences substantial losses on their lending programs. These investments may be illiquid during the term of the investment.

There are risks associated with investing in warrants. Warrants are issued by companies and give the holder the right, but not the obligation, to purchase an underlying asset at a specified price, quantity, and time. If the price of the underlying asset does not exceed the price specified in the warrant, it may be worthless when it expires. Warrants do not pay dividends, have no rights in the event of liquidation, and have no voting rights. Warrants have a limited life due to their expiration dates.

There are risks associated with investing in commercial paper. Commercial paper is a money market instrument generally issued by large banks and corporations to finance working capital and other short-term needs. The risks of investing in commercial paper include the risk of default by the issuer, changes in interest rates, the inability of an issuer to issue new commercial paper to replace existing commercial paper, and changes in investor sentiment concerning the issuer's liquidity and/or the overall state of liquidity in the financial markets.

There are risks associated with investing in commodities. If the commodity is purchased in physical form, such as gold bars and coins, there are risks associated with transporting and storing it securely. There are liquidity risks associated with commodities, as well as potentially high transaction costs of buying or selling the physical commodity. If the commodity is purchased in non-physical form, such as unallocated gold accounts, ETFs, or other unit investment trusts, there

are risks associated with the movement in commodity prices and the ability of the fund or trust manager to respond or deal with those price movements. There also may be initial charges as well as annual management fees associated with the fund or trust.

There are risks associated with private placements and initial public offerings ("IPOs"). Because of concerns about liquidity and volatility, these investments are not suitable for most clients. We do not generally recommend private placements or IPOs. A partner may offer a private placement to a client if it is deemed to be a suitable investment for that client and it is offered to all similar clients for whom that partner serves as the advisor. Clients may request participation in an IPO. Any offering that is over-subscribed will be allocated on a pro-rata basis. Partners and employees are not permitted to participate in an IPO that is offered by a broker based on the trading relationships of our clients.

There are risks associated with the use of artificial intelligence tools for investment research. The Advisor does not solely rely on artificial intelligence because the results it produces may be outdated, misinterpreted, misleading or inaccurate and generated based on third party information. There is no guarantee that information obtained using artificial intelligence tools will be error-free, which could affect the Advisors' investment research and decisions thus resulting in loss. The Advisor utilizes all resources reviewed throughout the due diligence process to make the final investment decisions.

ITEM 9 - DISCIPLINARY INFORMATION

The Advisor has not been subject to any disciplinary actions. Neither have any of its partners, affiliates, or their employees. This includes any criminal cases involving fraud, civil actions related to investments, administrative proceedings before the United States Securities and Exchange Commission or other regulatory agencies, and any self-regulatory organizations.

ITEM 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Most partners of the Advisor serve as officers, directors, and/or employees of the Trust Company. The Trust Company provides custodial services and office support as a qualified custodian to the Advisor. The Trust Company, a New Hampshire-chartered non-depository trust company, is a wholly owned subsidiary of Loring, Wolcott & Coolidge Office, Inc.

Amy Domini is a former partner of the Advisor and is the founder and Chair of Domini Impact Investments, LLC. The Sustainability Group invests in various mutual funds that are managed by Domini Impact Investments, LLC. To mitigate this potential conflict of interest, these assets are excluded from the principal and income fees charged by the Advisor, ensuring that the only fees paid by our clients are the standard fees charged directly by Domini Impact Investments, LLC for the management of those assets.

ITEM 11 - CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

A copy of our Code of Ethics is available to clients or prospective clients upon request. Our Code of Ethics requires us to act in a professional manner on behalf of our clients with competence, skill, independence, and objectivity. We are required to communicate with our clients in a timely and accurate manner and uphold all state and federal laws. We owe a duty of loyalty to our clients and place their interests before our own.

The Sustainability Group invests in various mutual funds that are managed by Domini Impact Investments, LLC. To mitigate this potential conflict of interest, these assets are excluded from the principal and income fees charged by the Advisor, ensuring that the only fees paid by our clients are the standard fees charged directly by Domini Impact Investments, LLC for the management of those assets.

In order to prevent conflicts of interest related to pricing, the Advisor aggregates trades and all accounts included in the aggregated trade receive the same price.

Subject to the restrictions outlined below, parties related to the Advisor are permitted to purchase the same securities that are recommended to our clients; this results in potential conflicts of interest as such related parties may have an incentive to manipulate the timing of such purchases to obtain a better price or more favorable allocation in cases of limited availability. To mitigate this risk, our clients are given priority in these transactions. Related parties are not allowed to trade in stocks recommended to clients until ten business days after the monthly client account review process has concluded. Related parties are permitted to trade with clients in stocks that the Advisor is not generally recommending to clients, subject to trade-size restrictions when a client has also traded the stock that day.

We seek to preserve confidential information. We use reasonable care and prudence in managing our clients' investments. We prohibit insider trading and require pre-clearance of trading by persons with access to information about our investment process. We have employees who are dedicated to ensuring compliance with our regulatory requirements.

We provide disclosures that are timely and include all material facts. To ensure we present investment performance that is fair and accurate, both for individual accounts and composite portfolios we engage third party vendors to both calculate and certify our investment performance. Investment performance, proxy voting results, SOC 1 exam reports, and reports of independent verifications of assets conducted pursuant Rule 206(4)-2(a)(4) under the Investment Advisers Act of 1940 are available to clients upon request.

ITEM 12 - BROKERAGE PRACTICES

We select brokers based on a variety of factors that relate to the services we provide for our clients. In no instance is brokerage used to solicit client referrals. While execution is an important

factor in choosing a broker (especially for trades in foreign markets, which are often more difficult to execute than domestic trades), it is not the only factor we use. The pricing we receive reflects the services our brokers provide to us that go beyond simply executing trades and may be higher than those charged by other brokers. These services are analyzed at least annually to determine if they comply with the soft dollar "safe harbor" rules found in Section 28(e) of the Securities Exchange Act of 1934. Our head trader has informal non-binding commission targets. To be fair to all our clients, we attempt to get reasonable pricing for trades from all of our brokers. Testing is performed on client trades to assure that our brokers are providing effective execution.

Under the Section 28(e) "safe harbor" rule, the services that brokers can provide to an advisor in exchange for commissions generated by transactions in client accounts are limited to items related to research and trading. Examples include proprietary research prepared by the broker, services like Bloomberg or FactSet that provide financial data, and products that provide information necessary to track price movements and effectively trade securities. Our brokers provide us with proprietary research and access to their research analysts and investor events.

Trades in client accounts that are executed in foreign markets are executed by Fidelity Brokerage Services, an affiliate of our primary sub-custodian. This arrangement allows for a faster, more reliable settlement and currency conversion process that is not available when trading foreign shares through other brokers. When we route your trades to Fidelity for execution, we realize a financial benefit by not having to pay the standard fee for trade settlement that we pay for other trades. Fidelity Management Trust Company is the custodian for the retirement accounts we manage and is responsible for choosing the broker for any trades executed in these accounts.

When we use commissions generated in client accounts to obtain research or other products or services, we receive a benefit because we do not have to produce or pay for such research, products, or services. We may have an incentive to select or recommend a broker based on our interest in receiving the research or other products or services, rather than on our clients' interest in receiving most favorable execution.

No specific effort is made to allocate soft dollar benefits proportionately to the soft dollar credits each account generates. Research acquired with client commissions is shared across multiple accounts, including those that have directed brokerage arrangements.

Clients are allowed to opt out of our general trading policy to designate their own broker. Directing brokerage can cost clients more money in commissions and we cannot assure that they will get the best execution for their trades. Directed trades cannot be aggregated with other client trades, which may result in higher commissions paid by the client.

We do not collect 12b-1 fees from mutual funds that we recommend. We may combine or aggregate purchase or sale orders for more than one account when we believe such aggregation is consistent with our duty to seek best execution. The decision to aggregate is made in situations where it does not intentionally favor any account over another and it does not systematically

advantage or disadvantage any account. Each participating account will receive the average unit price and will share pro-rata in the transaction costs. Each participating account receives a pro-rata share of any partially filled orders.

ITEM 13 - REVIEW OF ACCOUNTS

Our investment process begins with monthly meetings with our equity research consultants. These meetings include overviews of general market conditions, detailed discussions of individual stock recommendations, and a review of current holdings. The meetings allow the partners to interact with the consultants, to exchange ideas, and to prepare for the monthly investment reviews.

Each of the partners has specific account responsibilities as an advisor and as trustee; however, the partners act collectively in the monthly investment review to provide input on the management of each portfolio. Managed accounts are reviewed in the investment review at least three times each year. The individual partners are responsible for investment decisions made outside of the investment review. The investment review acts as a peer review and a time when specific actions are taken regarding the investments in the account.

Actions may be taken on accounts between reviews based on new ideas that come from the monthly investment meetings. Actions taken between reviews may also be the result of changing market conditions or because of circumstances related to our clients. The partners are assisted in their duties by members of the Investment Analytics group, which is particularly important in analyzing securities that are not covered by our consultants. General brokerage research is useful in assisting us in this process.

Investment account and trust clients are provided with written asset statements and transaction reports at least quarterly. Performance information is provided as requested by the clients. The managing trustee and any outside trustees are provided with quarterly statements on fiduciary accounts. Other reporting requirements are determined by the terms of each trust or by applicable law.

ITEM 14 - CLIENT REFERRALS AND OTHER COMPENSATION

Many of our client referrals come from other clients. We are pleased that clients do this, but we provide no financial incentives for such referrals. We also offer no reward programs for referrals from external sources. There is an incentive compensation structure to reward our partners for new business.

ITEM 15 - CUSTODY

We use the Trust Company as the qualified custodian for most of our clients' non-retirement accounts. The Trust Company is a related party that is owned and managed by most of the partners of the Advisor. We have chosen this structure to provide fully integrated investment,

trust, and tax services to our clients. We are aware of the risks involved in having this amount of control and we have built safeguards and controls into our risk management procedures. There is also comprehensive compliance, audit, and regulatory oversight of our operations.

While the Trust Company is responsible for the sub-accounting to our clients, the liquid stock, bond, and cash holdings are held by third party sub-custodians. These positions are reconciled daily and audited by internal and external auditors. The Trust Company uses Fidelity Investments as its primary sub-custodian for stocks, bonds, mutual funds and other securities, and Bank of America to hold uninvested cash and to process checks, ACH, wire and other cash transactions. To facilitate client transactions, up to $999 per client account may remain uninvested under the Advisor's cash management policies and Bank of America's fees for banking services are impacted by the total amount of those uninvested cash balances.

We use Bank of America's online treasury management system to initiate the electronic movement of money out of the firm. The Trust Company does not maintain any foreign currency reserves and typically relies on Bank of America to perform foreign exchange transactions for us. Under normal circumstances, Bank of America makes the foreign currency available for immediate disbursement. In these cases, the cost to exchange currencies is normally about 1% of the value of the transaction. We can use an alternative procedure to execute foreign currency transactions. In these cases, funds are not available until after the three-day settlement period of the foreign exchange trade. These trades are settled at competitive market exchange rates. Clients are always free to request that wires be sent this way.

Fidelity Investments is the custodian for the retirement accounts we manage. Clients who do not wish to take advantage of our integrated services may, upon mutual agreement with the Advisor, choose this arrangement for their non-retirement accounts as well. Both the Trust Company and Fidelity are responsible for sending statements to our clients at least quarterly. These statements provide timely information about the holdings and the transactions in client accounts. Clients should review these statements carefully.

The Trust Company uses Globe Tax Services, Inc. ("GlobeTax") to provide foreign tax reclamation services, which allows our clients to reclaim certain foreign taxes that were withheld from dividends on foreign securities in excess of the clients' statutory tax obligation. Fees for this service are paid out of the monies successfully reclaimed and are paid when those funds are received from foreign tax authorities. Participation in the program is optional for our clients. A more complete description of GlobeTax and their services is provided to clients before their enrollment and is also available upon request.

The Trust Company and Fidelity use Financial Recovery Technologies, LLC ("FRT") to provide class action filing and collection services on behalf of our clients. There is no additional fee for clients related to this service. Participation in the program is optional for our clients. A more complete description of FRT and their services is available upon request.

ITEM 16 - INVESTMENT DISCRETION

We are generally given investment discretion in the management of client accounts. Clients are, however, free to choose to have their accounts managed on a non-discretionary basis. Even when we have discretion, many clients ask to participate in varying degrees in the investment decision-making process. We take a flexible approach to responding to these requests. In some cases, we consult with clients, others request reports, and some wish to discuss matters on a case-by-case basis. However, by giving us discretion, a client is allowing us to take action without consultation if we think the circumstances merit such action.

ITEM 17 - VOTING CLIENT SECURITIES

We have retained proxy-voting responsibilities for most of our clients' accounts. We have developed comprehensive proxy voting guidelines that promote responsible corporate governance and the full disclosure of information that will assist us in assessing shareholder value. This includes issues involving corporate governance, employment practices, community relations, board composition, product liabilities, and environmental disclosure practices. We believe the positions taken in the guidelines are in our clients' best interests as long-term shareholders. If a client believes their interests conflict with our guidelines, the client may contact us to discuss voting their shares separately. We use Glass Lewis as an agent to vote the shares in accordance with our guidelines and to keep records of our votes. A copy of the guidelines or information about proxy votes for clients is available on our website or upon request.

ITEM 18 - FINANCIAL INFORMATION

The Advisor has not been subject to a bankruptcy petition and has no outstanding legal judgments or adverse financial conditions that would be material to any of its clients.

BROCHURE SUPPLEMENTS

ITEM 1 – COVER PAGE

GILBERT M. RODDY, JR., CFA

LORING, WOLCOTT & COOLIDGE FIDUCIARY ADVISORS, LLP
230 CONGRESS STREET
BOSTON, MA 02110
(617) 523-6531

JULY 9, 2026

This brochure supplement provides information about Gilbert M. Roddy, Jr. that supplements the Loring, Wolcott & Coolidge Fiduciary Advisors, LLP brochure. Please call (617) 523-6531 if you did not receive Loring, Wolcott & Coolidge Fiduciary Advisors, LLP's brochure or if you have any questions about the contents of this supplement. Additional information about Gilbert M. Roddy, Jr.is available on the SEC's website at https://adviserinfo.sec.gov/.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Roddy joined Loring, Wolcott & Coolidge in 1985. Gibbs was born on July 8, 1956. He holds an MBA with high distinction from the Amos Tuck School of Business Administration, graduated Magna Cum Laude from Bowdoin College with a degree in economics and graduated from the American Bankers Association's National Graduate Trust School with high honors. Gibbs is a Certified Trust and Fiduciary Advisor ("CTFA"), which is a designation issued by the American Bankers Association. To earn a CTFA designation, a candidate must have a minimum of three years of work experience, pass the CTFA examination, and adhere to the ABA Professional Certifications' Code of Ethics. Gibbs is also a Chartered Financial Analyst ("CFA") charterholder, which is a designation issued by the CFA institute. To earn a CFA charter, a candidate must have four years of qualified investment work experience, pass three CFA Program exam levels, and adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Prior to joining Loring, Wolcott & Coolidge, Gibbs served as a Senior Financial Analyst for Amoco Corporation where he was involved in mergers and acquisitions.

ITEM 3 – DISCIPLINARY INFORMATION

Gibbs has not been involved in any material legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Gibbs serves as Trustee and Treasurer of McCrillis Land Association and McCrillis Timberland, LLC, as Trustee of the Concord Museum, as Emeritus Trustee of the Boston Athenaeum, and on the Advisory Board of the Concord Art Association.

ITEM 5 – ADDITIONAL COMPENSATION

No person or entity who is not a client provides an economic benefit to Gibbs for providing advisory services.

ITEM 6 – SUPERVISION

Gibbs is supervised by an Audit Committee consisting of three partners, along with the Chief Compliance Officer Charles Schmidt, who can be reached at (617) 523-6531. Gibbs is a member of the Audit Committee and recuses himself from any decisions relating to his own actions. Peer review of investment advice occurs during monthly investment review meetings among the partners.

ITEM 1 – COVER PAGE

WILLIAM B. PERKINS, CFA

LORING, WOLCOTT & COOLIDGE FIDUCIARY ADVISORS, LLP
230 CONGRESS STREET
BOSTON, MA 02110
(617) 523-6531

JULY 9, 2026

This brochure supplement provides information about William B. Perkins that supplements the Loring, Wolcott & Coolidge Fiduciary Advisors, LLP brochure. Please call (617) 523-6531 if you did not receive Loring, Wolcott & Coolidge Fiduciary Advisors, LLP's brochure or if you have any questions about the contents of this supplement. Additional information about William B. Perkins is available on the SEC's website at https://adviserinfo.sec.gov/.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Perkins joined Loring, Wolcott & Coolidge in 1987. Bill was born on April 26, 1955. He is a graduate of Harvard College, Lewis & Clark Law School, and the American Bankers Association's National Graduate Trust School. Bill is a Chartered Financial Analyst ("CFA") charterholder, which is a designation issued by the CFA institute. To earn a CFA charter, a candidate must have four years of qualified investment work experience, pass three CFA Program exam levels, and adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Prior to joining Loring, Wolcott & Coolidge, Bill was a practicing attorney and had served as a judicial law clerk. Bill is the Compliance Partner for Loring, Wolcott & Coolidge Fiduciary Advisors, LLP. He is a member of the CFA Society of Boston.

ITEM 3 – DISCIPLINARY INFORMATION

Bill has not been involved in any material legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Bill serves as President and Trustee of Sailors' Snug Harbor of Boston.

ITEM 5 – ADDITIONAL COMPENSATION

No person or entity who is not a client provides an economic benefit to Bill for providing advisory services.

ITEM 6 – SUPERVISION

Bill is supervised by an Audit Committee consisting of three partners, along with the Chief Compliance Officer Charles Schmidt, who can be reached at (617) 523-6531. Bill is a member of the Audit Committee and recuses himself from any decisions relating to his own actions. Peer review of investment advice occurs during monthly investment review meetings among the partners.

ITEM 1 – COVER PAGE

HUGH L. WARREN, CFA

LORING, WOLCOTT & COOLIDGE FIDUCIARY ADVISORS, LLP
230 CONGRESS STREET
BOSTON, MA 02110
(617) 523-6531

JULY 9, 2026

This brochure supplement provides information about Hugh L. Warren that supplements the Loring, Wolcott & Coolidge Fiduciary Advisors, LLP brochure. Please call (617) 523-6531 if you did not receive Loring, Wolcott & Coolidge Fiduciary Advisors, LLP's brochure or if you have any questions about the contents of this supplement. Additional information about Hugh L. Warren is available on the SEC's website at https://adviserinfo.sec.gov/.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Warren joined Loring, Wolcott & Coolidge in 1993. Hugh was born on April 24, 1951. He is a graduate of Harvard College, Harvard Business School, and the American Bankers Association's National Trust School. Hugh is a Chartered Financial Analyst ("CFA") charterholder, which is a designation issued by the CFA institute. To earn a CFA charter, a candidate must have four years of qualified investment work experience, pass three CFA Program exam levels, and adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Prior to joining Loring, Wolcott & Coolidge, Hugh spent nine years as a trustee and financial advisor to individuals and families. Hugh also worked in strategic planning at Temple, Barker & Sloane and sales marketing roles at IBM and Digital Equipment. He is a member of the CFA Society of Boston.

ITEM 3 – DISCIPLINARY INFORMATION

Hugh has not been involved in any material legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Hugh serves as the Treasurer and Director of the Friends of the Lobkowicz Collections.

ITEM 5 – ADDITIONAL COMPENSATION

No person or entity who is not a client provides an economic benefit to Hugh for providing advisory services.

ITEM 6 – SUPERVISION

Hugh is supervised by an Audit Committee consisting of three partners, along with the Chief Compliance Officer Charles Schmidt, who can be reached at (617) 523-6531. Peer review of investment advice occurs during monthly investment review meetings among the partners.

ITEM 1 – COVER PAGE

CHARLES-FREDERICK DAVID BOIT, CFA

LORING, WOLCOTT & COOLIDGE FIDUCIARY ADVISORS, LLP
230 CONGRESS STREET
BOSTON, MA 02110
(617) 523-6531

JULY 9, 2026

This brochure supplement provides information about Charles-Frederick David Boit that supplements the Loring, Wolcott & Coolidge Fiduciary Advisors, LLP brochure. Please call (617) 523-6531 if you did not receive Loring, Wolcott & Coolidge Fiduciary Advisors, LLP's brochure or if you have any questions about the contents of this supplement. Additional information about Charles-Frederick David Boit is available on the SEC's website at https://adviserinfo.sec.gov/.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Boit joined Loring, Wolcott & Coolidge in 2001. David was born on April 3, 1967. He is a graduate of Harvard College, holds an MBA from the Wharton School of Finance, and a master's degree in International Studies from the University of Pennsylvania. David is a Chartered Financial Analyst ("CFA") charterholder, which is a designation issued by the CFA institute. To earn a CFA charter, a candidate must have four years of qualified investment work experience, pass three CFA Program exam levels, and adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Prior to joining Loring, Wolcott & Coolidge, David worked for Sextant Group Inc., a New York firm focused on venture capital and private equity investment opportunities. David also spent four years advising large corporations on mergers, acquisitions, and corporate transactions for James D. Wolfensohn Inc. and its Moscow-based affiliate The Russian-American Investment Bank. He is a member of the CFA Society of Boston.

ITEM 3 – DISCIPLINARY INFORMATION

David has not been involved in any material legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

We are required to disclose if a supervised person is actively engaged in any other investment-related business or occupation. David is not actively engaged in any such business or occupation.

ITEM 5 – ADDITIONAL COMPENSATION

No person or entity who is not a client provides an economic benefit to David for providing advisory services.

ITEM 6 – SUPERVISION

David is supervised by an Audit Committee consisting of three partners, along with the Chief Compliance Officer Charles Schmidt, who can be reached at (617) 523-6531. Peer review of investment advice occurs during monthly investment review meetings among the partners.

ITEM 1 – COVER PAGE

THOMAS R. APPLETON, CFA

LORING, WOLCOTT & COOLIDGE FIDUCIARY ADVISORS, LLP
230 CONGRESS STREET
BOSTON, MA 02110
(617) 523-6531

JULY 9, 2026

This brochure supplement provides information about Thomas R. Appleton that supplements the Loring, Wolcott & Coolidge Fiduciary Advisors, LLP brochure. Please call (617) 523-6531 if you did not receive Loring, Wolcott & Coolidge Fiduciary Advisors, LLP's brochure or if you have any questions about the contents of this supplement. Additional information about Thomas R. Appleton is available on the SEC's website at https://adviserinfo.sec.gov/.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Appleton joined Loring, Wolcott & Coolidge in 2006. Thomas was born on June 19, 1974. He is a graduate of Trinity College with a degree in Economics and Asian Studies and a graduate of the American Bankers Association's National Graduate Trust School. He is a Certified Trust and Fiduciary Advisor ("CTFA"), which is a designation issued by the American Bankers Association. To earn a CTFA designation, a candidate must have a minimum of three years of work experience, pass the CTFA examination, and adhere to the ABA Professional Certifications' Code of Ethics. Thomas is also a Chartered Financial Analyst ("CFA") charterholder, which is a designation issued by the CFA institute. To earn a CFA charter, a candidate must have four years of qualified investment work experience, pass three CFA Program exam levels, and adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Thomas serves as the Treasurer of Loring, Wolcott & Coolidge. Prior to joining Loring, Wolcott & Coolidge, Thomas served as a Trust Officer at State Street Bank and United States Trust Company. Thomas is a member of the CFA Society of Boston and the Boston Estate Planning Council.

ITEM 3 – DISCIPLINARY INFORMATION

Thomas has not been involved in any material legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Thomas serves as the Assistant Treasurer of the Colonial Society of Massachusetts, Treasurer of the New England Quarterly, Treasurer of the Paul Revere Memorial Association, member of the Finance Committee of Revolutionary Spaces, and as a consultant to the Andover Companies.

ITEM 5 – ADDITIONAL COMPENSATION

No person or entity who is not a client provides an economic benefit to Thomas for providing advisory services.

ITEM 6 – SUPERVISION

Thomas is supervised by an Audit Committee consisting of three partners, along with the Chief Compliance Officer Charles Schmidt, who can be reached at (617) 523-6531. Peer review of investment advice occurs during monthly investment review meetings among the partners.

ITEM 1 – COVER PAGE

WENDY S. HOLDING, CFA

LORING, WOLCOTT & COOLIDGE FIDUCIARY ADVISORS, LLP
230 CONGRESS STREET
BOSTON, MA 02110
(617) 523-6531

JULY 9, 2026

This brochure supplement provides information about Wendy S. Holding that supplements the Loring, Wolcott & Coolidge Fiduciary Advisors, LLP brochure. Please call (617) 523-6531 if you did not receive Loring, Wolcott & Coolidge Fiduciary Advisors, LLP's brochure or if you have any questions about the contents of this supplement. Additional information about Wendy S. Holding is available on the SEC's website at https://adviserinfo.sec.gov/.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ms. Holding joined Loring, Wolcott & Coolidge in 2005. Wendy was born on July 31, 1973. She graduated *cum laude* from Princeton University. She is a graduate of the American Bankers Association's National Trust School and is a Chartered Financial Analyst ("CFA") charterholder, which is a designation issued by the CFA institute. To earn a CFA charter, a candidate must have four years of qualified investment work experience, pass three CFA Program exam levels, and adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Prior to joining Loring, Wolcott & Coolidge, Wendy spent six years at Wellington Management, focusing on high yield bonds. Wendy's career began in Bozeman, Montana, where she worked at Wild Forever, a grizzly bear conservation group. After witnessing the roles economics play in driving conservation policy, she decided to pursue a career in finance as a means of achieving social change. She is a member of the CFA Society of Boston.

ITEM 3 – DISCIPLINARY INFORMATION

Wendy has not been involved in any material legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Wendy serves on the board of Trust for Public Land New England, the Princeton University Rowing Association, and as Treasurer of the Siasconset Civic Association.

ITEM 5 – ADDITIONAL COMPENSATION

No person or entity who is not a client provides an economic benefit to Wendy for providing advisory services.

ITEM 6 – SUPERVISION

Wendy is supervised by an Audit Committee consisting of three partners, along with the Chief Compliance Officer Charles Schmidt, who can be reached at (617) 523-6531. Wendy is a member of the Audit Committee and recuses herself from any decisions relating to her own actions. Peer review of investment advice occurs during monthly investment review meetings among the partners.

ITEM 1 – COVER PAGE

AMORY LORING LOGAN, CFA

LORING, WOLCOTT & COOLIDGE FIDUCIARY ADVISORS, LLP
230 CONGRESS STREET
BOSTON, MA 02110
(617) 523-6531

JULY 9, 2026

This brochure supplement provides information about Amory Loring Logan that supplements the Loring, Wolcott & Coolidge Fiduciary Advisors, LLP brochure. Please call (617) 523-6531 if you did not receive Loring, Wolcott & Coolidge Fiduciary Advisors, LLP's brochure or if you have any questions about the contents of this supplement. Additional information about Amory Loring Logan is available on the SEC's website at https://adviserinfo.sec.gov/.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ms. Logan joined Loring, Wolcott & Coolidge in 2016. Amory was born on August 19, 1981. She is a graduate of Dartmouth College and Dartmouth's Tuck School of Business. She is a Chartered Financial Analyst ("CFA") charterholder, which is a designation issued by the CFA institute. To earn a CFA charter, a candidate must have four years of qualified investment work experience, pass three CFA Program exam levels, and adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Prior to joining Loring, Wolcott & Coolidge, Amory spent five years serving on the investment team at the Dartmouth College Investment Office, which manages Dartmouth's endowment and other pools of capital. Previously, she was an investment consultant at Cambridge Associates, working primarily with endowments and foundations on the implementation of their investment portfolios. She came to these investment roles after spending her early career in education consulting.

ITEM 3 – DISCIPLINARY INFORMATION

Amory has not been involved in any material legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Amory currently serves on the boards of Maine Coast Heritage Trust, Shore Country Day School, and Sailors' Snug Harbor of Boston. Amory also serves as a Trustee of the McCrillis Land Association and as the Treasurer of the Colonial Society of Massachusetts and the Manchester-by-the-Sea Museum.

ITEM 5 – ADDITIONAL COMPENSATION

No person or entity who is not a client provides an economic benefit to Amory for providing advisory services.

ITEM 6 – SUPERVISION

Amory is supervised by an Audit Committee consisting of three partners, along with the Chief Compliance Officer Charles Schmidt, who can be reached at (617) 523-6531. Peer review of investment advice occurs during monthly investment review meetings among the partners.

ITEM 1 – COVER PAGE

NUSHIN KORMI, CFA

LORING, WOLCOTT & COOLIDGE FIDUCIARY ADVISORS, LLP
230 CONGRESS STREET
BOSTON, MA 02110
(617) 523-6531

JULY 9, 2026

This brochure supplement provides information about Nushin Kormi that supplements the Loring, Wolcott & Coolidge Fiduciary Advisors, LLP brochure. Please call (617) 523-6531 if you did not receive Loring, Wolcott & Coolidge Fiduciary Advisors, LLP's brochure or if you have any questions about the contents of this supplement. Additional information about Nushin Kormi is available on the SEC's website at https://adviserinfo.sec.gov/.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ms. Kormi joined Loring, Wolcott & Coolidge in 2017. Nushin was born on January 24, 1978. She is a graduate of Harvard College, *magna cum laude,* and Harvard Business School. She is a Chartered Financial Analyst ("CFA") charterholder, which is a designation issued by the CFA institute. To earn a CFA charter, a candidate must have four years of qualified investment work experience, pass three CFA Program exam levels, and adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Nushin speaks Farsi fluently and is proficient in both French and Swedish. Prior to joining Loring, Wolcott & Coolidge, Nushin was a Principal at the Rocky Mountain Institute, a nonprofit focused on transforming global energy use. Prior to that, she was a Vice President with the Environmental Markets Group at Goldman, Sachs & Co. Nushin also founded Resility, a consultancy and research company focused on integrating environmental, social, and governance metrics into corporate analysis for Nordic companies.

ITEM 3 – DISCIPLINARY INFORMATION

Nushin has not been involved in any material legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Nushin is a member of the board of Mothers Out Front and an advisory board member for the Trustees of Reservations.

ITEM 5 – ADDITIONAL COMPENSATION

No person or entity who is not a client provides an economic benefit to Nushin for providing advisory services.

ITEM 6 – SUPERVISION

Nushin is supervised by an Audit Committee consisting of three partners, along with the Chief Compliance Officer Charles Schmidt, who can be reached at (617) 523-6531. Peer review of investment advice occurs during monthly investment review meetings among the partners.

ITEM 1 – COVER PAGE

DAVID CUETOS (RUANO), CFA

LORING, WOLCOTT & COOLIDGE FIDUCIARY ADVISORS, LLP
230 CONGRESS STREET
BOSTON, MA 02110
(617) 523-6531

JULY 9, 2026

This brochure supplement provides information about David Cuetos (Ruano) that supplements the Loring, Wolcott & Coolidge Fiduciary Advisors, LLP brochure. Please call (617) 523-6531 if you did not receive Loring, Wolcott & Coolidge Fiduciary Advisors, LLP's brochure or if you have any questions about the contents of this supplement. Additional information about David Cuetos (Ruano) is available on the SEC's website at https://adviserinfo.sec.gov/.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mr. Cuetos joined Loring, Wolcott & Coolidge in 2020. David was born on December 24, 1984. He earned a BS/MS in Electrical Engineering from the University of Oviedo, and his MBA from Harvard Business School, where he was a Baker Scholar and a Ramon Areces Scholar. David is a Chartered Financial Analyst ("CFA") charterholder, which is a designation issued by the CFA institute. To earn a CFA charter, a candidate must have four years of qualified investment work experience, pass three CFA Program exam levels, and adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Prior to joining Loring, Wolcott & Coolidge, David worked for a decade as an investment professional in the technology sector, managing long-short portfolios of stocks for Citadel, an alternative asset manager. Previously, David worked for Bain Capital, where he was part of their public market team. David started his career out of college working for McKinsey & Company in his native Spain.

ITEM 3 – DISCIPLINARY INFORMATION

David has not been involved in any material legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

David is a board member and the Assistant Treasurer of the Society for the Support of Native Americans.

ITEM 5 – ADDITIONAL COMPENSATION

No person or entity who is not a client provides an economic benefit to David for providing advisory services.

ITEM 6 – SUPERVISION

David is supervised by an Audit Committee consisting of three partners, along with the Chief Compliance Officer Charles Schmidt, who can be reached at (617) 523-6531. Peer review of investment advice occurs during monthly investment review meetings among the partners.

ITEM 1 – COVER PAGE

SIMRAN SU, CFA

LORING, WOLCOTT & COOLIDGE FIDUCIARY ADVISORS, LLP
230 CONGRESS STREET
BOSTON, MA 02110
(617) 523-6531

JULY 9, 2026

This brochure supplement provides information about Simran Su that supplements the Loring, Wolcott & Coolidge Fiduciary Advisors, LLP brochure. Please call (617) 523-6531 if you did not receive Loring, Wolcott & Coolidge Fiduciary Advisors, LLP's brochure or if you have any questions about the contents of this supplement. Additional information about Simran Su is available on the SEC's website at https://adviserinfo.sec.gov/.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ms. Su joined Loring, Wolcott & Coolidge in 2025. Simran was born on September 19, 1987. She holds a bachelor's degree in finance, summa cum laude, from the Schreyer Honors College at Penn State University. She is a Chartered Financial Analyst ("CFA") charterholder, which is a designation issued by the CFA institute. To earn a CFA charter, a candidate must have four years of qualified investment work experience, pass three CFA Program exam levels, and adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Prior to joining Loring, Wolcott & Coolidge, Simran spent nine years at Wellington Management, where she was a Managing Director & Relationship Manager in their Client Group. She started her career in New York City as an investment banker at Lehman Brothers and Barclays Capital during a tumultuous time in the markets. Putting the analytical skills that she learned in banking to work and pursuing her interests in fundamental investing, she then joined Surveyor Capital (Citadel LLC) as a long/short equity analyst for a hedge fund team based in Boston. With a desire to stay in the investment management industry but wanting to work directly with clients, she joined Wellington and was responsible for some of the firm's largest client relationships.

ITEM 3 – DISCIPLINARY INFORMATION

Simran has not been involved in any material legal or disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

We are required to disclose if a supervised person is actively engaged in any other investment-related business or occupation. Simran is not actively engaged in any such business or occupation.

ITEM 5 – ADDITIONAL COMPENSATION

No person or entity who is not a client provides an economic benefit to Simran for providing advisory services.

ITEM 6 – SUPERVISION

Simran is supervised by an Audit Committee consisting of three partners, along with the Chief Compliance Officer Charles Schmidt, who can be reached at (617) 523-6531. Peer review of investment advice occurs during monthly investment review meetings among the partners