

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

John H. Biebel  
Peter Frailey  
Elizabeth W. Gustin  
Richard Snell Hayes  
Carol M. Khouri  
Matthew A. Lasker  
Debra S. McDonald  
Arthur Felix von der Linden, Jr.  
Jeffrey Hayden White

Wingate Planning Corporation

Lexington, MA

03/30/2012

This brochure supplement provides information about the individual(s) listed above that supplements the Wingate Planning Corporation brochure. You should have received a copy of that brochure. Please contact Mark F. Greco if you did not receive Wingate Planning Corporation's brochure or if you have any questions about the contents of this supplement.

Additional information about the individual(s) 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:** John H. Biebel

**Born:** 1967

### Education

- Oberlin College, Oberlin, OH; BA, English Literature; 1989
- Suffolk University Law School, Boston, MA; JD; 1996

### Business Experience

- Wingate Financial Group, Inc. / Wingate Wealth Advisors, LLC; Professional Staff; from 03/2009 to Present
- Wingate Financial Corporation; Client Counselor; from 03/2009 to Present
- Wingate Planning Corporation; Financial Planner; from 03/2009 to Present
- Tanager Financial Services/Calibre Advisory Services, Inc.; Financial Advisor; from 10/1999 to 11/2008

### Designations

John H. Biebel 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 H. Biebel has no reportable disciplinary history.

## **Item 4 Other Business Activities**

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

1. John H. Biebel is not engaged in any other investment-related activities.

2. John H. Biebel does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

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

John H. Biebel 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 H. Biebel does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

**Supervisor:** Mark F. Greco

**Title:** CO

**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 a token card 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 Financial Group, Inc. / Wingate Wealth Advisors, LLC; Professional Staff; from 05/1986 to Present
- Wingate Financial Corporation; Client Counselor; from 05/1986 to Present
- Wingate Planning Corporation; Financial Planner; from 01/1994 to Present
- 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:** Mark F. Greco

**Title:** CO

**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 a token card as an additional level of security with the custodian.

## **Item 2 Educational Background and Business Experience**

**Full Legal Name:** Elizabeth W. Gustin

**Born:** 1952

### **Education**

- University of Vermont, Burlington, VT; BSBA, Accounting; 1974
- Babson College, Babson Park, MA; MBA; 1980
- Merrimack College, North Andover, MA; Certificate of Advanced Study in Financial Planning; 2010
- Certified Financial Planner Board of Standards, Inc., Washington, D.C.; Completed the educational and examination requirements for the Certified Financial Planner™ designation; 2010

### **Business Experience**

- Wingate Financial Group, Inc. / Wingate Wealth Advisors, LLC; CFO; from 08/1986 to Present
- Wingate Planning Corporation; Financial Planning Specialist; from 01/2008 to Present

## **Item 3 Disciplinary Information**

Elizabeth W. Gustin has no reportable disciplinary history.

## **Item 4 Other Business Activities**

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

1. Elizabeth W. Gustin is not engaged in any other investment-related activities.

2. Elizabeth W. Gustin does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

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

Elizabeth W. Gustin 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**

Elizabeth W. Gustin does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

**Supervisor:** Mark F. Greco

**Title:** CO

**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 a token card as an additional level of security with the custodian.

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Richard Snell Hayes

**Born:** 1942

### Education

- Iowa State, Ames, IA; BS, Industrial Administration; 1964
- The Wharton School, University of Pennsylvania, Philadelphia, PA; MBA, Finance; 1967
- Bentley College, Waltham, MA; MST, Taxation; 1983

### Business Experience

- Wingate Financial Group, Inc. / Wingate Wealth Advisors, LLC; Corporate Officer; from 12/1987 to Present
- Wingate Financial Corporation; Client Counselor/Corporate Officer; from 01/1988 to Present
- Wingate Planning Corporation; Client Counselor/Corporate Officer; from 01/1994 to Present
- Winslow, Evans and Crocker, Inc.; Registered Rep; from 08/2006 to 10/2006
- Wingate Capital Corporation; Registered Rep/Corporate Officer; from 01/1988 to 06/2006
- Wingate Insurance Agency, Inc.; Insurance Agent; from 01/1988 to 11/2006

### Designations

Richard Snell Hayes has earned the following designation(s) and is in good standing with the granting authority:

- **Chartered Financial Analyst®; CFA Institute; 1977**

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.



• **Certified Financial Planner™; Certified Financial Planner Board of Standards, Inc.; 1984**

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**

Richard Snell Hayes has no reportable disciplinary history.

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

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

1. Richard Snell Hayes is not engaged in any other investment-related activities.

2. Richard Snell Hayes does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

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

Richard Snell Hayes 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**

Richard Snell Hayes does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

**Supervisor:** Mark F. Greco

**Title:** CO

**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 a token card 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 Financial Group, Inc. / Wingate Wealth Advisors, LLC; Professional Staff; from 01/2002 to Present
- Wingate Financial Corporation; Client Counselor; from 01/2002 to Present
- Wingate Planning Corporation; Client Counselor; from 01/2002 to Present
- 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:** Mark F. Greco

**Title:** CO

**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 a token card 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 Financial Group, Inc. / Wingate Wealth Advisors, LLC; Professional Staff; from 01/1999 to Present
- Wingate Financial Corporation; Client Counselor; from 10/2005 to Present
- Wingate Planning Corporation; Client Counselor; from 10/2005 to Present
- 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® ) designation is awarded by the College for Financial Planning to investment practitioners who complete its nine-module CMFC® 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>TM</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® 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**

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:** Mark F. Greco

**Title:** CO

**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 a token card as an additional level of security with the custodian.

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Debra S. McDonald

**Born:** 1970

### Education

- Miami University, Oxford, OH; BS, Business; 1992

### Business Experience

- Wingate Financial Group, Inc. / Wingate Wealth Advisors, LLC; Professional Staff; from 04/2005 to Present
- Wingate Financial Corporation; Client Counselor; from 04/2005 to Present
- Wingate Planning Corporation; Client Counselor; from 04/2005 to Present
- Charles Schwab & Co., Inc.; Relationship Manager; from 03/2000 to 12/2004
- Fidelity Investments; Sales/Relationship Manager; from 02/1996 to 03/2000
- Fidelity Investments; Registered Representative; from 08/1993 to 02/1996

### Designations

Debra S. McDonald 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.; 2012**

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

Debra S. McDonald has no reportable disciplinary history.



## **Item 4 Other Business Activities**

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

1. Debra S. McDonald is not engaged in any other investment-related activities.

2. Debra S. McDonald does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

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

Debra S. McDonald 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**

Debra S. McDonald does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

**Supervisor:** Mark F. Greco

**Title:** CO

**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 a token card as an additional level of security with the custodian.

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Arthur Felix von der Linden, Jr.

**Born:** 1942

### Education

- Rensselaer Polytechnic Institute, Troy, NY; BS/ME, Engineering; 1963
- The Wharton School, University of Pennsylvania, Philadelphia, PA; MBA, Finance; 1972
- Bentley University, Waltham, MA; MST, Taxation; 1976

### Business Experience

- Wingate Financial Group, Inc. / Wingate Wealth Advisors, LLC; Corporate Officer; from 05/1986 to Present
- Wingate Financial Corporation; Client Counselor; from 05/1986 to Present
- Wingate Planning Corporation; Client Counselor; from 01/1994 to Present
- Winslow, Evans and Crocker, Inc.; Registered Rep; from 06/2006 to 08/2006
- Wingate Capital Corporation; Registered Rep; from 05/1986 to 06/2006
- Wingate Insurance Agency, Inc.; Insurance Broker; from 05/1986 to 11/2006

### Designations

Arthur Felix von der Linden, Jr. 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.; 1984**

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**

Arthur Felix von der Linden, Jr. has no reportable disciplinary history.

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

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

1. Arthur Felix von der Linden, Jr. is not engaged in any other investment-related activities.

2. Arthur Felix von der Linden, Jr. does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

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

Arthur Felix von der Linden, Jr. 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**

Arthur Felix von der Linden, Jr. does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 Supervision**

**Supervisor:** Mark F. Greco

**Title:** CO

**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 a token card as an additional level of security with the custodian.

## 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 Financial Group, Inc. / Wingate Wealth Advisors, LLC; Corporate Officer; from 05/1986 to Present
- Wingate Financial Corporation; Client Counselor/Corporate Officer/Compliance Officer; from 05/1986 to Present
- Wingate Planning Corporation; Client Counselor/Corporate Officer/Compliance Officer; from 01/1994 to Present
- 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:** Mark F. Greco

**Title:** CO

**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 a token card as an additional level of security with the custodian.