

**Loring, Wolcott & Coolidge
Fiduciary Advisors, LLP
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This brochure provides information about the qualifications and business practices of Loring, Wolcott & Coolidge Fiduciary Advisors, LLP. 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 www.adviserinfo.sec.gov. The effective date of this brochure is December 31, 2013. If you have any questions about its contents, please contact William Perkins or Jonathan Korb at 617-523-6531.

**LORING, WOLCOTT & COOLIDGE
FIDUCIARY ADVISORS, LLP**

BROCHURE UPDATE

Material Changes

This section of the brochure is intended to highlight any material changes that have occurred since our last annual update. Our ADV Part II was last updated on March 31, 2013.

Since the last update to our brochure, William Andrew Mims was added as a partner of Loring, Wolcott & Coolidge Fiduciary Advisors, LLP and Honeybee Capital LLC was hired as an additional sub-advisor.

**LORING, WOLCOTT & COOLIDGE
FIDUCIARY ADVISORS, LLP**

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1. Advisory Business

Loring, Wolcott & Coolidge Fiduciary Advisors, LLP (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 fiduciaries. The partners of the Advisor also act collectively to provide investment advice to the trustees in their capacity as fiduciaries.

The partners include the trustees of the Loring Wolcott & Coolidge Office and one former senior manager. 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 partnership. None of the partners is more than a 25% participant in the partnership.

Our primary focus is on the selection of high quality growth stocks; however, an attempt is made to tailor portfolios to individual situations and client needs, so other types of stocks are considered. In some instances, we will 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 insure that there is adequate liquidity.

We utilize three sub-advisors to assist in our stock selection. These are David Wendell Associates, Inc., Nicholas M. Safford & Co., and Honeybee Capital LLC. We have access to a broad range of brokerage investment reports, which provide a broader perspective in our investment decision-making process. We also use two sub-advisors, WB Smith and Co. and Paul Kaplan, to assist us with fixed income investments.

All clients are permitted to impose restrictions on their accounts. We offer a suite of customized services to socially responsible investors under the trade name “The Sustainability Group”. This allows them to screen for the types of investments that would be suitable for their accounts. It also provides for alternative investments in targeted certificates of deposit and community development loan funds.

Most of our client accounts are managed pursuant to a discretionary contract. As of 12/31/2013, we had \$5,132,727,146.24 that was managed in this manner. \$174,045,491.18 was managed under non-discretionary contracts. We often provide ways for our clients to participate in the investment process even though they have given us discretion to manage their accounts.

2. Fees and Compensation

Loring Wolcott & Coolidge 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 fee on assets is graduated, 0.9% is charged on the first \$2,000,000, 0.6% on the next \$2,000,000, and 0.3% on the balance of the assets. In addition, a flat fee of 5% is charged on all interest and dividends collected. There are a small number of accounts that pay a flat quarterly or annual fee.

The fee is sometimes modified based on special circumstances that may apply to a particular account. This may be in the form of discounts, could involve excluded assets, or might involve combining accounts into a single master account. All fees are collected quarterly in arrears, based on the market value at the end of the last business day of the quarter. The Trust Company does not hold any prepaid fees from clients. Most fees are deducted from client accounts by the custodian, but there are circumstances where fees are paid from other accounts or billed separately.

The fee covers a variety of services, which include investment management, trust administration, custody, and ancillary services. The fee does 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 fee is divided among the Advisor, the Trust Company, and the partners pursuant to the service agreements among these parties. The fees paid to the Trust Company are based on the cost of the services it provides to the Advisor.

3. Performance-Based Fees and Side-by-Side Management

Our fee schedule is based on asset market values, the amount of income collected, or flat fees. We do not charge performance fees that are based on realized or unrealized gains in the value of client portfolios. Therefore, there is no side-by-side management of accounts where some are subject to performance fees and others are not.

4. Types of Clients

Most of our business focuses on the management of investments for individuals or 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 and irrevocable trusts. We also manage the investments for some foundations, endowments and other entities that require these services.

Our focus is on high net worth individuals. We generally require \$1,000,000 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. We often have related accounts for family members that are less than this amount.

5. Methods of Analysis, Investment Strategies and the Risk of Loss

We focus on high quality growth stocks with the objective of buying and holding these investments over longer periods of time. We believe that having lower 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 going to be 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. The clients bear the risk of losses on their investments.

We make investment decisions for client investment management and retirement accounts. We act as investment advisors for trusts and make investment decisions when we serve as trustees of those trusts. Most client accounts are managed for the benefit of individuals and are subject to income and capital gains taxes. Our clients may impose restrictions or present circumstances that result in us owning investments that are not core holdings. Tax considerations may lead us to hold investments that we would not otherwise own in their accounts.

We are assisted by independent investment advisors. David Wendell Associates, Inc., Nicholas M. Safford & Co., and Honeybee Capital LLC provide advice to us on equity investments. W.B. Smith and Company and Paul Kaplan provide advice on fixed income investments. We also receive investment research from various brokerage firms. There is a risk that our due diligence process in analyzing the recommendations from our sub-advisors will not identify errors in their work.

Collectively, our partners have many years of experience in the investment management business. Individually, many 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. Value stocks may perform differently from the stock market as a whole and from other types of stocks. Value stocks may increase in value more quickly during periods of anticipated economic upturn and they may lose value more quickly in periods of anticipated economic downturn.

Investing in the securities of small and medium capitalization companies 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 currency 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.

Foreign investments carry risks associated with investing outside the United States. 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 of the company's secured creditors and bondholders have received payment. The issuing company has the ability to stop paying the dividend in certain circumstances and how the missed dividends are treated depends on the type of preferred stock.

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 could downgrade the credit rating for U.S. Treasury notes and bonds. The market for U.S. Treasury securities is the most liquid in the world. There are usually investors willing to buy U.S. Treasury securities and thus 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 the same 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. 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 security at a favorable price or time.

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 government-sponsored enterprises (e.g., Federal Home Loan Bank and Fannie Mae Securities) and corporate debt. Securities issued by government-sponsored enterprises are not backed by the full faith and credit of the U.S. government. Corporate securities are subject to credit risk. If the issuer is not able to make interest or principal payments, they 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. Finally, mutual funds and ETFs face 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 Federal Deposit Insurance Corporation (“FDIC”) or National Credit Union Association (“NCUA”) insured time deposit, a promissory note issued by a bank or credit union. 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 cashed in before maturity. Also, CDs carry the risk of federal 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 either can be general obligations of the issuing organization or backed by a specific pool of loans that are made by the organization. These organizations often receive charitable support to offset some of their operating expenses, but the deposits are subject to the risk of default if the organization experiences substantial losses on their lending programs.

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 doesn't 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, risks associated with changes in interest rates, the risks that an issuer may be unable to issue new commercial paper to replace existing commercial paper, and risks associated with 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 also risks that the transaction costs of buying or selling the physical commodity may be high as well as liquidity risks. 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 gold 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, they are not suitable for most clients. Private placements and IPOs are generally not recommended by the Advisor. A partner may offer a private placement to a client if it is deemed to be a suitable investment 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.

6. 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 SEC or other regulatory agencies and any self-regulatory organizations.

7. Other Financial Industry Activities and Affiliations

The partners of the Advisor may 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 partner of the Advisor and is the founder and CEO of: Domini Social Investments, LLC (“DSIL”) a registered Investment Adviser; DSIL Investment Services, LLC a registered Broker-Dealer; and Nia Global Solutions, a division of DSIL. As CEO of DSIL Investment Services, LLC, Ms. Domini is a registered broker-dealer. Some of the other partners of the Advisor have ownership interests in DSIL. The Sustainability Group invests in various mutual funds that are managed by DSIL, and in portfolios managed by Nia Global Solutions. In both cases, the Trust Company excludes these assets from management fees, ensuring that the only fees paid by our clients are the standard fees charged by DSIL for management of those assets.

8. 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. It 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.

Parties related to the Advisor may purchase the same securities that are recommended to our clients. Our clients are given priority in these transactions. Our trading rules include restricted periods to allow client accounts involved in the monthly review process to execute trades before trading is allowed for parties related to the Advisor.

During open periods at the end of each month, related parties may trade at the same time as clients. Related Parties may also trade with clients in stocks that are unrestricted because the Advisor is not generally recommending that any action be taken with respect to those stocks. This trading is subject to trade-size restrictions when a client has also traded the stock.

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 insuring compliance with our regulatory requirements.

We provide disclosures that are timely and include all material facts. We present investment performance that is fair and accurate, both for individual accounts and composite portfolios. Investment performance, proxy voting and SSAE 16 exam reports and Rule 206 Audit reports are available to clients upon request.

9. Brokerage Practices

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

important factor in choosing a broker (especially for foreign trades, which are often difficult to execute in foreign markets), 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 SEC Section 28(e) soft dollar brokerage rules. Our head trader has informal non-binding commission targets. To be fair to all of our clients, we attempt to get reasonable pricing for trades from all of our brokers. Sample 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, independent research prepared by our sub-advisors, services like Bloomberg or Thompson One that provide financial data, and products that provide information necessary to track price movements and effectively trade securities. Where products involve a mixed use (*i.e.*, the product or service can be used for both investment decision-making and non-investment decision-making purposes), an effort is made to allocate the cost according to the percentage that relates to research and trading.

Soft dollar benefits may not be allocated proportionately to the soft dollar credits each account generates. Research acquired with client commissions may be shared across multiple accounts, including those that have directed brokerage arrangements.

In most cases, mutual funds that are recommended by the Advisor do not pay 12b-1 fees. In instances where funds are held by clients that do pay 12b-1 fees, these fees are credited to the Trust Company as a reimbursement for administrative expenses. Where available, we make use of share classes with no 12b-1 fees or lower 12b-1 fees.

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 effective 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.

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.

10. Review of Accounts

Our investment process begins with monthly meetings with our equity research sub-advisors. 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 sub-advisors, 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. They 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. This is particularly important in analyzing securities that are not covered by our sub-advisors. General brokerage research is useful in assisting us in this process.

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

11. Client Referrals and Other Compensation

Most of our client referrals come from other clients. We are pleased that clients do this and we try to reward them with exceptional service, but we provide no financial incentives for such referrals. We also offer no reward programs for referrals from external sources. However, we do have an employee rewards program for referrals that come from members of our own staff. There is also an incentive compensation structure to reward our partners for new business.

12. 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 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. Extensive safeguards and controls are built 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 regularly reconciled and audited by internal and external auditors. The Trust Company uses Bank of America as its primary sub-custodian. To facilitate client transactions, up to \$1,000 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 the foreign currency transaction. In these cases, funds are not available until after the three-day settlement period of the FX 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 are free to 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.

13. 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 this action.

14. Voting Client Securities

We have retained proxy-voting responsibilities for client non-retirement accounts. Clients with a large holding in a particular stock may request a separate ballot to vote their own shares. We vote client shares in a progressive manner that focuses on responsible corporate governance and reflects our clients' interests as long-term shareholders. We have developed extensive proxy voting guidelines and 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 upon request.

15. 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.

16. Biographical Information

We have attached as a supplement to this brochure, biographical information on the partners who provide investment advice to our clients on behalf of the Advisor.

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Brochure Supplement
September 1, 2013

This brochure supplement provides information about the partners of Loring, Wolcott & Coolidge Fiduciary Advisors, LLP (the “Advisor”) that supplements the Advisor’s brochure. Please call 617-523-6531 if you did not receive the Advisor’s brochure or if you have any questions about the contents of this supplement.

Additional information about the partners of the Advisor is available on the SEC’s website at www.adviserinfo.sec.gov

Partners’ Biographical Information

Lawrence Coolidge
DOB 3/2/36

Mr. Coolidge joined the Loring, Wolcott & Coolidge Office in 1962. He is a graduate of the Harvard Business School and Harvard College. He is a member of the Boston Security Analysts Society and the Boston Economic Club. Laury is an Honorary Trustee of the Boston Athenaeum, and the Peabody Essex Museum.

Peter B. Loring, CFAⁱ
DOB 7/12/45

Prior to joining the office in 1973, Mr. Loring had six years of experience managing investment portfolios for a securities brokerage firm. He is a graduate of the Darden School of Business Administration at the University of Virginia and Boston University. He is a member of the Boston Security Analysts Society, and a member of the Boston Economics Club. Peter serves as a board member for the Bostonian Society (Boston’s historical society), the Coal Energy Investments & Management, LLC, McCrillis Land Association, McCrillis Timberland, LLC, and the Essex County Greenbelt Association.

Frederick D. Ballou
DOB 10/6/39

Mr. Ballou became associated with the firm in 1978, after previously serving as a Trust Officer at the State Street Bank. He is a graduate of Brown University and a member of The Boston Economics Club. Fred is a Trustee of the Massachusetts Historical Society and serves on the boards of various charities including the John Carter Brown Library, the Paul Revere Memorial Society, the Gaston Lachaise Foundation, and the New England Quarterly.

Gilbert M. Roddy, Jr., CFA
DOB 7/8/56

Before Mr. Roddy joined the firm in 1985, he served as a Senior Financial Analyst for Amoco Corporation where he was involved in mergers and acquisitions. Gibbs holds an M.B.A. 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 National Graduate Trust School with high honors. He is a Certified Trust and Financial Advisor and holds the Chartered Financial Analyst designation. Gibbs serves on the board of the Hollingsworth & Vose Company, is the Treasurer for McCrillis Land Association, is the Treasurer of the Boston Athenaeum, is a governor of the Concord Museum, and serves on the Advisory Board of the Concord Art Association.

Amy L. Domini, CFA
DOB 1/25/50

Ms. Domini works with individuals to integrate social or ethical criteria into their investments. Amy is also CEO and Founder of Domini Social Investments, LLC (“DSIL”), a no-load mutual fund family for socially responsible investors, and Nia Global Solutions, a division of DSIL. She holds a B.A. in International Economics from Boston University. In 2006, Ms. Domini was awarded an honorary Doctor of Business Administration from Northeastern University College of Law. In 2005, Time magazine named her to the Time 100 list of the world’s most influential people. Ms. Domini has authored or co-authored several books. Her most recent, Socially Responsible Investing: Making a Difference and Making Money, was published by Dearborn Trade in early 2001. Other books are: Ethical Investing (Addison-Wesley, 1984); Challenges of Wealth (Dow Jones Irwin, 1988); The Social Investment Almanac (Henry Holt & Co., 1992), and Investing for Good (Harper Collins, 1993). Ms. Domini is a past trustee of the Church Pension Board at the Episcopal Church (U.S.A.) and also a past Board member of the Governing Board of the Interfaith Center on Corporate Responsibility and the National Community Capital Association.

William B. Perkins, CFA
DOB 4/26/55

Mr. Perkins is the Compliance Partner for Loring, Wolcott & Coolidge Fiduciary Advisors, LLP. Prior to joining the firm in 1987, Bill was a practicing attorney and had served as a judicial law clerk. He is a graduate of Harvard College, Lewis & Clark Law School, and the National Graduate Trust School. He is a member of the Boston Bar Association and Boston Security Analysts Society.

Hugh L. Warren, CFA
DOB 4/24/51

Mr. Warren became associated with the office in 1993, after nine years of acting as a trustee and financial advisor to individuals and families. He is a graduate of Harvard College, the Harvard

Business School, and the National Trust School. He is a member of the Boston Security Analysts Society and the Association for Investment Management and Research (AIMR). Hugh's prior business experience, including strategic planning at Temple, Barker & Sloane and marketing roles at Digital Equipment and IBM, enable him to evaluate investment opportunities from a fundamental business perspective. Hugh serves as the Treasurer of the American Friends for the Preservation of Czech Culture and as a Director of Verdasy's, a data service software company located in Waltham, Massachusetts.

Charles-Frederick David Boit, CFA
DOB 4/3/67

Mr. Boit serves as the President of the Loring, Wolcott & Coolidge Office. He joined the office as a trustee in 2001. He is a graduate of Harvard College and holds an MBA from the Wharton School of Finance. Additionally, David holds a master's degree in International Studies from the University of Pennsylvania. Previously, Mr. Boit 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 Boston Security Analysts Society. David currently serves as a trustee of Community Charter School of Cambridge.

Thomas R. Appleton, CFA
DOB 6/19/74

Mr. Appleton serves as the Treasurer of the Loring, Wolcott & Coolidge Office. He joined the Loring, Wolcott & Coolidge Office in 2006. Previously, he served as a Trust Officer at State Street Bank and United States Trust Company. He graduated from Trinity College with a degree in Economics and Asian Studies. He is a Certified Trust and Financial Advisor. In addition, he is a graduate of the National Graduate Trust School. Thomas is a member of the Boston Security Analysts Society, the CFA Institute, and the Boston Estate Planning Council.

Wendy S. Holding, CFA
DOB 7/31/73

Ms. Holding joined the firm in 2005 to work principally with its socially responsible investing clients. Prior to this, she 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. Wendy graduated cum laude from Princeton University and is a graduate of the National Trust School. She is a member of the Boston Security Analysts Society, the Social Venture Network and currently serves on the Board of Directors for the Jesse Smith Noyes Foundation. Wendy is a member of Sprout Lenders, an investment club making small loans to farmers, producers and food system entrepreneurs.

W. Andrew Mims
DOB 09/14/1973

Mr. Mims joined the firm in 2013. Prior to joining the firm, Andy founded Goosewing Partners, a Nashville-based consulting and investment firm specializing in corporate responsibility and sustainability. Prior to Goosewing, Andy was Vice President, Sustainability for Gaylord Entertainment Co, a hospitality and entertainment company based in Nashville, TN, where he focused on operational efficiency, capital investments, and stakeholder engagement. Prior to Gaylord, Andy spent a decade in investment banking and private equity in NYC, San Francisco, and Boston. He is a graduate of Princeton University and Dartmouth's Tuck School of Business.

Robert L. Driscoll, Jr.
DOB 2/17/57

Mr. Driscoll holds a Bachelor's Degree in Economics from The University of Massachusetts at Amherst and a Master's Degree in Taxation from Bentley University. Bob was a co-founder and principal of The Colony Group, a Boston based asset management and financial planning firm. As Director of Financial Planning, he counseled high net worth clients in portfolio management, tax, and estate planning. He also is a former member of the Winthrop Board of Selectman and a former board member of the East Boston Neighborhood Health Center, where he also held the positions of Treasurer and Chairman of the Finance Committee.

Supervision

The partners of the Advisor are supervised by an Audit Committee consisting of three partners, along with the Chief Compliance Officer. Partners on the Audit Committee recuse themselves from any decisions relating to their own actions.

ⁱ Completing the CFA Program confirms a mastery of the rigorous CFA curriculum, signifies passing all three exam levels, and is one of the requirements for earning the CFA charter. To earn the CFA charter you must also have four years of qualifying investment work experience, become a member of CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct, apply for membership to a local CFA member society, and complete the CFA Program.