

Form ADV Part 3 – Exhibit to Form CRS
Date: December 20, 2024

McCarter Private Wealth Services, LLC is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on December 20, 2024:

- Effective October 31, 2024, McCarter Private Wealth Services Holdings LLC acquired the membership interests in B&L Asset Management, LLC (d/b/a Burns & Levinson Asset Management). The following changes were made to the adviser's name, address and phone number following that transaction:

Name: McCarter Private Wealth Services LLC
Address: 265 Franklin Street, Boston, MA 02110
Main phone number: 617-449-6500

- We have added the standalone cash management services offered by the Company.
- Effective November 1, 2024, Ann Keitner was appointed as the new Chief Compliance Officer.
- We have removed the minimum fee requirement for all accounts.

Form ADV Part 3 – Client Relationship Summary
Date: December 20, 2024

Item 1: Introduction

McCarter Private Wealth Services LLC is an investment adviser registered with the U.S. Securities and Exchange Commission as an investment adviser and, as such, we provide investment advisory services rather than brokerage services. This document gives you a summary of the types of services we offer and fees we charge for these services. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/>, which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2: Relationships and Services
What investment services and advice can you provide me?

What investment services and advice can you provide me? We offer Portfolio Management Services and Cash Management Services to retail investors.

Account Monitoring If you open a discretionary or non-discretionary investment account with our firm, as part of our standard service we will review your account on a regular basis.

Investment Authority If we manage investment accounts on a discretionary basis, we will utilize various unaffiliated sub-advisers, who will decide which investments to buy or sell for your account based on the investment objective and limits you establish. You may impose certain limits to discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer non-discretionary investment management services whereby you will ultimately decide which investments and when to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Investment Offerings Our sub-advisers provide advice on various types of investments, they generally follow an investment strategy focused on broadly diversified portfolios primarily utilizing ETF's (Exchange Traded Funds) and indexing.

Account Minimums and Requirements We do not have a minimum for either account size or fees.

Detailed information regarding our services, fees, and other disclosures can be found in our Form ADV Part 2A Items 4, 5, 7, 8, and 16 by visiting <https://adviserinfo.sec.gov/firm/brochure/108191>.

Questions to ask us: *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your license, education and other qualifications: What do these qualifications mean?*

Item 3: Fees, Costs, Conflicts and Standard of Conduct

A. What Fees Will I Pay?

Typically, we charge portfolio management fees quarterly in arrears (payment will be made after the quarter has ended) based on the fair market value of the securities in your account (FMV) at the end of each quarter. You will pay our fees even if no transactions occur in your account. Some investments such as mutual funds have their own

additional fees (annual fund operating expenses and shareholder fees) that reduce the value of your investment over time. You will also pay commissions to a broker or custodian for trades placed for your account.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information, please see Items 5 and 11 of our Form ADV Part 2A by visiting <https://adviserinfo.sec.gov/firm/brochure/108191>.

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

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

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the recommendations we provide you. Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible.

Refer to our Form ADV Part 2A by visiting <https://adviserinfo.sec.gov/firm/brochure/108191> to help you understand what conflicts exist.

Questions to ask us: *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our financial professionals are compensated with a salary and discretionary bonus. No commissions are paid to any of our professionals. McCarter & English, LLP Partners who share in the income of McCarter & English, LLP may receive an indirect benefit from referrals to McCarter Private Wealth Services, LLC in the form of continuing origination credits and this could be viewed as a potential conflict of interest.

Item 4: Disciplinary History
Do your financial professionals have legal or disciplinary history?

No, we do not have any legal or disciplinary history. Visit <https://www.investor.gov/> for a free and simple tool that is available to research us and our financial professionals.

Questions to ask us: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Item 5: Additional Information

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/108191>. For additional information about the Company, please view our website at <http://www.mccarterpws.com/>.

If you have any questions, need additional up-to-date information or want another copy of this Client Relationship Summary, then please contact us at 617-449-6500.

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