

FORM CRS - CUSTOMER RELATIONSHIP SUMMARY**LORING, WOLCOTT & COOLIDGE FIDUCIARY ADVISORS, LLP**

Loring, Wolcott & Coolidge Fiduciary Advisors, LLP (the “Advisor”) is an investment adviser registered with the Securities and Exchange Commission. 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 [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment service and advice can you provide me?

We offer investment management and advisory services to retail investors. We provide active management of separately managed accounts to trusts and high net worth individuals and families. The partners of the Advisor also serve as trustees of the Loring, Wolcott & Coolidge Office, and in that capacity offer comprehensive fiduciary, tax, estate, and other services. Our investment style has a strong bias toward publicly traded equities; however, an attempt is made to tailor portfolios to individual situations and client needs, including client restrictions, so other types of investments are considered. We have investment discretion over most of our accounts, which means we do not need to consult with you before buying or selling securities in your account; however, we often provide ways for clients to participate in the investment process. Clients who choose a non-discretionary account make the ultimate decision regarding the purchase or sale of investments. 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.

Managed accounts are reviewed at least three times each year in an investment review meeting of the partnership. The partner holding primary responsibility for each account makes final investment decisions on that account and monitors each account on an ongoing basis. Actions may be taken on accounts at any time. Actions taken between formal reviews may also be the result of changing market conditions or because of circumstances related specifically to the relevant client.

We generally require \$2,000,000 in investable assets to establish an account relationship with us, but this account minimum is sometimes subject to a waiver. *For additional information, please see items 4 and 7 in our ADV Part 2 brochure at www.lwcotrust.com.*

Conversation Starter — ask your financial professional:

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

What fees will I pay?

We have a standard asset-based fee schedule that applies to trusts and investment accounts and the income collected from those assets. Our principal fee is a graduated fee that decreases as assets under management increase: we charge 0.9% on the first \$3,000,000 under management, 0.6% on the next \$3,000,000, and 0.3% on the balance of assets. Certain security types are excluded when calculating the principal fee under our standard fee schedule. The income fee is 5% and is charged on all interest and dividends collected. The asset-based fee is generally collected quarterly in arrears, based on the market value at the end of the last business day of the quarter. There are a small number of accounts that pay a flat quarterly or annual fee. The fee charged is sometimes modified based on special circumstances that apply to a particular account. This may be in the form of discounts, excluded assets, or combining accounts into a single master account. The fees do not include certain charges for tax services; bill

payment services; estate settlement and administration; brokerage commissions; management fees charged by mutual funds, exchange traded funds, real estate investment trusts and similar securities; or other administrative fees, which are charged separately.

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 6 in our ADV Part 2 brochure at www.lwcotrust.com.*

Conversation Starter — ask your financial professional:

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

What are your legal obligations to me when acting as my investment adviser?

How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to 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 can affect the investment advice we provide you. Here are some examples to help you understand what this means.

The more assets there are in a retail investor’s account and the more income collected on those assets, the more a retail investor will pay in fees, and the Advisor may therefore have an incentive to encourage the retail investor to increase both the amount of assets and the amount of income producing assets in his or her account. Amy Domini is a former partner of the Advisor and the founder and Chair of Domini Impact Investments, LLC (“Domini”), a registered investment adviser. Some of the partners of the Advisor have ownership interests in Domini. The Sustainability Group invests in various mutual funds that are managed by Domini. To mitigate this conflict, we do not charge any principal or income fees beyond those charged directly by Domini as manager of those mutual funds. *For additional information, please see items 10 and 11 in our ADV Part 2 brochure at www.lwcotrust.com.*

Conversation Starter — ask your financial professional:

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

How do your financial professionals make money?

The partners’ compensation is based on the fees paid by the accounts for which each partner has management responsibilities. There is a compensation structure that rewards partners for new business due to the additional time required to manage a new client relationship.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter — ask your financial professional:

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

For additional information about our services, please visit www.lwcotrust.com. If you would like up-to-date information or a copy of this relationship summary, please call us at (617) 523-6531 or email [William Perkins](mailto:William.Perkins@lwcotrust.com), Partner, or [Charles Schmidt](mailto:Charles.Schmidt@lwcotrust.com), Chief Compliance Officer.

Conversation Starter— ask your financial professional:

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