
Washington Trust Advisors, Inc.
Form ADV Part 2B - Brochure Supplement

Effective August 1, 2025



WASHINGTON TRUST

Wealth Management®

James S. Zoldy, Jr., CFA®

Washington Trust Advisors, Inc.

One Century Tower

265 Church Street, Suite 1006

New Haven, CT 06510

(203) 772-0740

www.washtrustwealth.com

This Brochure Supplement provides information about James S. Zoldy, Jr., that supplements Washington Trust Advisor's Brochure. You should have received a copy of that Brochure. Please contact Ola F. Adeduji at 401-348- 1200 x7620 or ofadeduji@washtrust.com if you did not receive Washington Trust Advisor's Brochure or if you have any questions about the content of this Supplement. Washington Trust Wealth Management® is a registered trademark of The Washington Trust Company, which has licensed its use to its parent, affiliates, and subsidiaries, including Washington Trust Advisors, Inc. Additional information about James S. Zoldy, Jr, is available on SEC's website at www.Adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Professional Designations

*Certified Financial Analyst (CFA®)

Educational Background

Bachelor of Science in Finance from the University of Connecticut, Storrs, CT), 1984

Business Experience

Washington Trust Advisors, Inc., New Haven, CT

- Senior Vice President, Managing Director, and Principal Portfolio Manager 11/2021 to Present

Halsey Associates, Inc.,

- Halsey Associates President, 10/2019 to 11/2021
- President, Director 08/2015 to 09/2019
- Chairman and Treasurer, 07/2005 to 07/2015
- President and Secretary 04/1997 to 06/2005

*CHARTERED FINANCIAL ANALYST

The Chartered Financial Analyst (CFA) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charter holders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct. Please refer to the following website for more information: <https://www.cfainstitute.org>.

Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Mr. Zoldy. Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

Item 4 - Other Business Activities

Mr. Zoldy serves on the advisory board of a privately held company, DELC Investments, LLC ("Private Co.") set up to provide investment management services to a privately held, corporate client of the Adviser. The owners and members of Private Co. are also clients of the Adviser. Private Co. has separately engaged a third-party consulting Firm to recommend advisers to provide investment management services. However, the Adviser provides neither investment management nor other advisory services to Private Co. nor is it currently among those advisers vetted by the consulting Firm for consideration and recommendation to Private Co. or any other of the consultant's clients. Mr. Zoldy receives a modest stipend for his services to Private Co.

Item 5 - Additional Compensation

Mr. Zoldy does not receive any additional compensation from third parties for providing investment advice to clients of Washington Trust Advisors, Inc., except for the other business activities noted above. He is compensated by the Adviser through a fixed annual salary and an annual bonus, which is based in part on the performance of both the Adviser and its

parent company. Employees of the Adviser are not eligible to receive compensation for referring Clients to services offered by the parent company.

Item 6 - Supervision

Mr. Zoldy's investment advisory activities are supervised by Peter J. Secrist, Senior Vice President, Managing Director, and Principal Portfolio Manager of the Adviser. Mr. Secrist monitors the investment advice provided to clients by Mr. Zoldy through routine communication with him. In addition, Mr. Secrist meets regularly with Mr. Zoldy to discuss business goals and objectives. Further, Mr. Secrist may periodically participate in client meetings and may also sample various communications provided to clients. Should you have any questions regarding the supervision, or the activities performed by Mr. Zoldy, Peter J. Secrist, Senior Vice President, Managing Director, and Principal Portfolio Manager, can be reached at pjsecrist@washtrust.com or at 203-772-0740.

Every employee has a responsibility for knowing and following the Adviser's policies and procedures. Every person in a supervisory role is also responsible for those individuals under his/her supervision. Supervision is evidenced by periodic meetings with the supervising principal and the supervised person as well as independent annual reviews by the Compliance Department. The Chief Compliance Officer (the "CCO") has the overall responsibility for monitoring and testing compliance with the Firm's policies and procedures. Violations of these policies or procedures will be documented and reported to the appropriate department manager for remedial action. Repeated violations, or violations that the CCO deems to be of serious nature, will be reported by the CCO directly to the President, or a similarly designated officer, and/or the Adviser's Board of Directors.

The Adviser has policies and procedures in place to ensure that the products and services recommended by Mr. Zoldy are in the client's best interest and based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation creates a conflict of interest, the client is not under any obligation to engage Mr. Zoldy or any other employee of the Adviser or its Related Companies. The client has sole discretion to accept or reject the recommendations made.

Employees of the Adviser may invest in their own personal accounts. As such, the personnel may buy or sell securities also recommended to clients. To deal with any conflicts of interest, the Adviser has adopted a Code of Ethics and Statement for Insider Trading. The Code of Ethics contains provisions necessary to deter misconduct, conflicts of interest and to detect any trading violations. The Adviser has in place an Insider Trading Statement which bars trading on material non-public information. A summary of the Code of Ethics is in the Adviser's Brochure and the full Code of Ethics will be provided upon request.

Kathleen A. Smith, CFP®

Washington Trust Advisors, Inc.

20 William Street, Suite 135

Wellesley, MA 02481

781-235-7055

www.washtrustwealth.com

This Brochure Supplement provides information about Kathleen A. Smith that supplements Washington Trust Advisor's Brochure. You should have received a copy of that Brochure. Please contact Ola F. Adeduji at 401-348- 1200 x7620 or ofadeduji@washtrust.com if you did not receive Washington Trust Advisor's Brochure or if you have any questions about the content of this Supplement. Washington Trust Wealth Management® is a registered trademark of The Washington Trust Company, which has licensed its use to its parent, affiliates, and subsidiaries, including Washington Trust Advisors, Inc.

Additional information about Kathleen A. Smith is available on SEC's website at www.Adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Professional Designations

*Certified Financial Planner (CFP®)

Educational Background

California State University BS 1998 University of California – MBA, 2000 MGH Institute for Health Professions – MSN, 2014

Business Experience

Washington Trust Advisors, Inc., Wellesley, MA

- Washington Trust – Vice President, Senior Wealth Advisor, 09/2022 – Present
-

Morgan Stanley

- AVP, Financial Advisor, 2011-2022 Royal Alliance Associates
- Financial Advisor, 2005-2011 UBS Financial Services
- Financial Advisor, 2001-2005

*CERTIFIED FINANCIAL PLANNER™

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. Candidate 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 and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Ms. Smith. Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

Item 4 - Other Business Activities

Ms. Smith does not receive compensation from any outside entity for Other Business Activities.

Item 5 - Additional Compensation

Ms. Smith does not receive any compensation from third parties for providing investment advice to clients of Washington Trust Advisors, Inc. She is compensated by the Adviser through a fixed annual salary and an annual bonus, which is based in part on the performance of both the Adviser and its parent company. Employees of the Adviser are not eligible to receive compensation for referring Clients to services offered by the parent company.

Item 6 - Supervision

Ms. Smith's investment advisory activities are supervised by Peter J. Secrist, Senior Vice President, Managing Director, and Principal Portfolio Manager of the Adviser. Mr. Secrist monitors the investment advice provided to clients by Ms. Smith through routine communication with Ms. Smith. In addition, Mr. Secrist meets regularly with Ms. Smith to discuss business goals and objectives. Further, Mr. Secrist may periodically participate in client meetings and may also sample various communications provided to clients. Should you have any questions regarding the supervision, or the activities performed by



Ms. Smith; Peter J. Secrist, Senior Vice President, Managing Director, and Principal Portfolio Manager, can be reached at pjsecrist@washtrust.com or at 203-772-0740.

Every employee has a responsibility for knowing and following the Adviser's policies and procedures. Every person in a supervisory role is also responsible for those individuals under his/her supervision. Supervision is evidenced by periodic meetings with the supervising principal and the supervised person as well as independent annual reviews by the Compliance Department. The Adviser's Chief Compliance Officer (the "CCO") has the overall responsibility for monitoring and testing compliance with the Adviser's policies and procedures. Violations of these policies or procedures will be documented and reported to the appropriate department manager for remedial action. Repeated violations, or violations that the CCO deems to be of serious nature, will be reported by the CCO directly to the President, or a similarly designated officer, and/or the Adviser's Board of Directors.

The Adviser has policies and procedures in place to ensure that the products and services recommended by Ms. Smith are in the client's best interest and based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation creates a conflict of interest, the client is not under any obligation to engage Ms. Smith or any other employee of the Adviser or its Related Companies. The client has sole discretion to accept or reject the recommendations made.

Employees of the Adviser may invest in their own personal accounts. As such, the personnel may buy or sell securities also recommended to clients. To deal with any conflicts of interest, the Adviser has adopted a Code of Ethics and Statement for Insider Trading. The Code of Ethics contains provisions necessary to deter misconduct, conflicts of interest and to detect any trading violations. The Adviser has in place an Insider Trading Statement which bars trading on material non-public information. A summary of the Code of Ethics is in the Adviser's Brochure and the full Code of Ethics will be provided upon request.

Michael Sheldon

Washington Trust Advisors, Inc.

One Century Tower

265 Church Street, Suite 1006

New Haven, CT 06510

(203) 772-0740

www.washtrustwealth.com

This Brochure Supplement provides information about Michael Sheldon that supplements Washington Trust Advisor's Brochure. You should have received a copy of that Brochure. Please contact Ola F. Adeduji at 401-348- 1200 x7620 or ofadeduji@washtrust.com if you did not receive Washington Trust Advisor's Brochure or if you have any questions about the content of this Supplement. Washington Trust Wealth Management® is a registered trademark of The Washington Trust Company, which has licensed its use to its parent, affiliates, and subsidiaries, including Washington Trust Advisors, Inc. Additional information about Michael Sheldon is available on SEC's website at www.Adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Professional Designations

*Certified Financial Planner (CFP®)

*Certified Financial Analyst (CFA®)

Educational Background

Vassar College, BA in Economics 1988

Business Experience

Washington Trust Advisors, Inc., New Haven, CT

- Vice President and Senior Portfolio Manager, 06/2025 to present.

Hightower Securities LLC., Westport, CT

- Chief Investment Officer, 05/2017 to 06/2025

Retirement Design and Management, Inc., Westport, CT

- Chief Market Strategist, 05/2008 to 05/2017

LPL Financial LLC, West Hartford, CT

- Chief Investment Officer 12/2015 to 08/2016

Northstar Wealth Partners LLC, West Hartford, CT

- Chief Investment Officer 12/2015 to 08/2016

*CERTIFIED FINANCIAL PLANNER™

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*CHARTERED FINANCIAL ANALYST

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Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Mr. Sheldon. Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person's investment advice.

Item 4 - Other Business Activities

Mr. Sheldon does not receive compensation from any outside entity for Other Business Activities.

Item 5 - Additional Compensation

Mr. Sheldon does not receive any compensation from third parties for providing investment advice to clients of Washington Trust Advisors, Inc. He is compensated by the Adviser through a fixed annual salary and an annual bonus, which is based in part on the performance of both the Adviser and its parent company. Employees of the Adviser are not eligible to receive compensation for referring Clients to services offered by the parent company.

Item 6 - Supervision

Mr. Sheldon's investment advisory activities are supervised by Peter J. Secrist, Senior Vice President, Managing Director, and Principal Portfolio Manager. Peter J. Secrist monitors the investment advice provided to clients by Mr. Sheldon through routine communications with him. In addition, Mr. Secrist meets regularly with Mr. Sheldon to discuss business goals and objectives. Further, Mr. Secrist may periodically participate in client meetings and may also sample various communications provided to clients. Should you have any questions regarding the supervision, or the activities performed by Mr. Sheldon, Peter J. Secrist, Senior Vice President, Managing Director, and Principal Portfolio Manager can be reached at pjsecrist@washtrust.com or at (203) 772-0740.

Every employee has a responsibility for knowing and following the Adviser's policies and procedures. Every person in a supervisory role is also responsible for those individuals under his/her supervision. Supervision is evidenced by periodic meetings with the supervising principal and the supervised person as well as independent annual reviews by the Compliance Department. The Chief Compliance Officer (the "CCO") has the overall responsibility for monitoring and testing compliance with the Firm's policies and procedures. Violations of these policies or procedures will be documented and reported to the appropriate department manager for remedial action. Repeated violations, or violations that the CCO deems to be of serious nature, will be reported by the CCO directly to the President, or a similarly designated officer, and/or the Adviser's Board of Directors.

The Adviser has policies and procedures in place to ensure that the products and services recommended by Mr. Sheldon are in the client's best interest and based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation creates a conflict of interest, the client is not under any obligation to engage Mr. Sheldon or any other employee of the Adviser or its Related Companies. The client has sole discretion to accept or reject the recommendations made.

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information. A summary of the Code of Ethics is in the Adviser's Brochure and the full Code of Ethics will be provided upon request.

Thomas N. Ellis, Jr.

Washington Trust Advisors, Inc.

One Century Tower

265 Church Street, Suite 1006

New Haven, CT 06510

(203) 772-0740

www.washtrustwealth.com

This Brochure Supplement provides information about Thomas Ellis that supplements Washington Trust Advisor's Brochure. You should have received a copy of that Brochure. Please contact Ola F. Adeduji at 401-348- 1200 x7620 or ofadeduji@washtrust.com if you did not receive Washington Trust Advisor's Brochure or if you have any questions about the content of this Supplement. Washington Trust Wealth Management® is a registered trademark of The Washington Trust Company, which has licensed its use to its parent, affiliates, and subsidiaries, including Washington Trust Advisors, Inc. Additional information about Thomas Ellis is available on SEC's website at www.Adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Professional Designations

Master of Science in Business Economics from Southern Connecticut State University, 1985

Educational Background

Fairfield University (Fairfield, CT), Bachelor of Arts in History, 1982

Business Experience

Washington Trust Advisors, Inc., New Haven, CT

- Vice President, Senior Portfolio Manager 11/2021 to Present

Halsey Associates, Inc. New Haven, CT

- Vice President, Senior Portfolio Manager 10/2019 to 11/2021
- Vice President, 10/2010 to 09/2019

Webster Bank

- Vice President, and Portfolio Manager, 12/1997 to 10/2010

Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Mr. Ellis. Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person's investment advice.

Item 4 - Other Business Activities

Mr. Ellis does not receive compensation from any outside entity for Other Business Activities.

Item 5 - Additional Compensation

Mr. Ellis does not receive any compensation from third parties for providing investment advice to clients of Washington Trust Advisors, Inc. He is compensated by the Adviser through a fixed annual salary and an annual bonus, which is based in part on the performance of both the Adviser and its parent company. Employees of the Adviser are not eligible to receive compensation for referring Clients to services offered by the parent company.

Item 6 - Supervision

Mr. Ellis' investment advisory activities are supervised by Peter J. Secrist, Senior Vice President, Managing Director, and Principal Portfolio Manager of the Adviser. Mr. Secrist monitors the investment advice provided to clients by Mr. Ellis through routine communications with him. In addition, Mr. Secrist meets regularly with Mr. Ellis to discuss business goals and objectives. Further, Mr. Secrist may periodically participate in client meetings and may also sample various communications provided to clients. Should you have any questions regarding the supervision, or the activities performed by Mr. Ellis; Peter J. Secrist, Senior Vice President, Managing Director, and Principal Portfolio Manager, can be reached at pjsecrist@washtrust.com or at 203-772-0740.

Every employee has a responsibility for knowing and following the Adviser's policies and procedures. Every person in a supervisory role is also responsible for those individuals under his/her supervision. Supervision is evidenced by periodic

meetings with the supervising principal and the supervised person as well as independent annual reviews by the Compliance Department. The Chief Compliance Officer (the “CCO”) has the overall responsibility for monitoring and testing compliance with the Firm’s policies and procedures. Violations of these policies or procedures will be documented and reported to the appropriate department manager for remedial action. Repeated violations, or violations that the CCO deems to be of serious nature, will be reported by the CCO directly to the President, or a similarly designated officer, and/or the Adviser’s Board of Directors.

The Adviser has policies and procedures in place to ensure that the products and services recommended by Mr. Ellis are in the client’s best interest and based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation creates a conflict of interest, the client is not under any obligation to engage Mr. Ellis or any other employee of the Adviser or its Related Companies. The client has sole discretion to accept or reject the recommendations made.

Employees of the Adviser may invest in their own personal accounts. As such, the personnel may buy or sell securities also recommended to clients. To deal with any conflicts of interest, the Adviser has adopted a Code of Ethics and Statement for Insider Trading. The Code of Ethics contains provisions necessary to deter misconduct, conflicts of interest and to detect any trading violations. The Adviser has in place an Insider Trading Statement which bars trading on material non-public information. A summary of the Code of Ethics is in the Adviser’s Brochure and the full Code of Ethics will be provided upon request.

Peter J. Secrist

Washington Trust Advisors, Inc.

One Century Tower

265 Church Street, Suite 1006

New Haven CT 06510

203-772-0740

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Additional information about Peter Secrist is available on SEC's website at www.Adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Professional Designations

Master of Business Administration in Finance and Investments from the Leeds School, University of Colorado, Boulder, 1993.

Educational Background

Bachelor of Science in Biology, St Lawrence University, 1987

Business Experience

Washington Trust Advisors, Inc., New Haven, CT

- Senior Vice President, Managing Director, and Principal Portfolio Manager 01/2022 to Present

The Washington Trust Company of Westerly, New Haven, CT

- Vice President, Senior Portfolio Manager 09/2019 to 01/2022

Halsey Associates, Inc., New Haven, CT

- Vice President, Senior Portfolio Manager 03/2019 to 09/2019 Northern Trust, Greenwich, CT
- Portfolio Manager, 10/2011 to 03/2019

Omni Wealth, Denver, CO

- Portfolio Manager, 02/2010 to 10/2011

Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Mr. Secrist. Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

Item 5 - Additional Compensation

Mr. Secrist does not receive any compensation from third parties for providing investment advice to clients of Washington Trust Advisors, Inc. He is compensated by the Adviser through a fixed annual salary and an annual bonus, which is based in part on the performance of both the Adviser and its parent company. Employees of the Adviser are not eligible to receive compensation for referring Clients to services offered by the parent company.

Item 6 - Supervision

Kathleen A. Ryan, Executive Vice President, and Chief Wealth Management Officer of Washington Trust Wealth Management supervise Mr. Secrist's investment advisory activities. Ms. Ryan monitors the investment advice provided to clients by Mr. Secrist through routine communications with Mr. Secrist. In addition, Ms. Ryan meets regularly with Mr. Secrist to discuss business goals and objectives. Further, Ms. Ryan may periodically participate in client meetings and may also sample various communications provided to clients. Should you have any questions regarding the supervision, or the activities performed by Mr. Secrist, Ms. Ryan can be reached at karyan@washtrust.com or at 401- 348-1200 ext. 1265.

Every employee has a responsibility for knowing and following the Advisor's policies and procedures. Every person in a supervisory role is also responsible for those individuals under his/her supervision. Supervision is evidenced by periodic meetings with the supervising principal and the supervised person as well as independent annual reviews by the Compliance

Department. The Chief Compliance Officer (the “CCO”) has the overall responsibility for monitoring and testing compliance with the Adviser’s policies and procedures. Violations of these policies or procedures will be documented and reported to the appropriate department manager for remedial action. Repeated violations, or violations that the CCO deems to be of serious nature, will be reported by the CCO directly to the President, or a similarly designated officer, and/or the Adviser’s Board of Directors.

The Adviser has policies and procedures in place to ensure that the products and services recommended by Mr. Secrist are in the client’s best interest and based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation creates a conflict of interest, the client is not under any obligation to engage Mr. Secrist or any other employee of the Adviser or its Related Companies. The client has sole discretion to accept or reject the recommendations made.

Employees of the Adviser may invest in their own personal accounts. As such, the personnel may buy or sell securities also recommended to clients. To deal with any conflicts of interest, the Adviser has adopted a Code of Ethics and Statement for Insider Trading. The Code of Ethics contains provisions necessary to deter misconduct, conflicts of interest and to detect any trading violations. The Adviser has in place an Insider Trading Statement which bars trading on material non-public information. A summary of the Code of Ethics is in the Adviser’s Brochure and the full Code of Ethics will be provided upon request.

Stephen Poplaski, PhD, CPA, CFP

Washington Trust Advisors, Inc.

23 Broad Street

Westerly, RI 02891

401-348-1213

www.washtrustwealth.com

This Brochure Supplement provides information about Stephen Poplaski that supplements Washington Trust Advisor's Brochure. You should have received a copy of that Brochure. Please contact Ola F. Adeduji at 401-348- 1200 x7620 or ofadeduji@washtrust.com if you did not receive Washington Trust Advisor's Brochure or if you have any questions about the content of this Supplement. Washington Trust Wealth Management® is a registered trademark of The Washington Trust Company, which has licensed its use to its parent, affiliates, and subsidiaries, including Washington Trust Advisors, Inc.

Additional information about Stephen Poplaski is available on SEC's website at www.Adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Stephen C. Poplaski has taught at the graduate level for over ten years and retired as an Associate Professor in the Master of Business Administration (MBA) and the Doctor of Business Administration (DBA) Programs at Johnson & Wales University's Graduate School.

Professional Designations

*Certified Financial Planner (CFP®)

*Certified Public Accountant (CPA)

Educational Background

Doctor of Philosophy from Kansas State University, 2017

Master of Science in Financial Planning from Bentley College, 2005

Master of Business Administration in Finance from University of New Haven, 1977 Bachelor of Science in Accounting from Johnson & Wales University, 1975 Business Experience

Washington Trust Advisors, Inc., Westerly, RI

- Managing Director and Director of Advisory Practice 08/2025 to Present

Lighthouse Financial Management

- Principal and Managing Member 2004 to 08/2025

*CERTIFIED FINANCIAL PLANNER™

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*CERTIFIED PUBLIC ACCOUNTANT

Certified Public Accountants are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure typically include: minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting); minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA); and successful passage of the Uniform CPA Examination.

Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Mr. Poplaski. Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

Item 4 - Other Business Activities

In addition to his role as Managing Director and Director of Advisory Practice, Mr. Poplaski is also the Sole Proprietor of Stephen C. Poplaski, PhD, CPA, CFP®, an accounting firm that provides tax preparation services for a few WTA Clients and a few non-WTA individuals and business entities. Mr. Poplaski devotes 10 – 15 hours a month to the accounting firm during regular and securities trading hours, except for the time frame February to April, where he devotes approximately 70 hours a week. Mr. Poplaski's duties include tax planning, tax preparation, and other accounting tasks.

Item 5 - Additional Compensation

Mr. Poplaski does not receive any compensation from third parties for providing investment advice to clients of Washington Trust Advisors, Inc. He is compensated by the Adviser through a fixed annual salary and an annual bonus, which is based in part on the performance of both the Adviser and its parent company. Employees of the Adviser are not eligible to receive compensation for referring Clients to services offered by the parent company.

Item 6 - Supervision

Kathleen A. Ryan, Executive Vice President, and Chief Wealth Management Officer of Washington Trust Wealth Management supervise Mr. Poplaski's investment advisory activities. Ms. Ryan monitors the investment advice provided to clients by Mr. Poplaski through routine communications with Mr. Poplaski. In addition, Ms. Ryan meets regularly with Mr. Poplaski to discuss business goals and objectives. Further, Ms. Ryan may periodically participate in client meetings and may also sample various communications provided to clients. Should you have any questions regarding the supervision, or the activities performed by Mr. Poplaski; Ms. Ryan can be reached at karyan@washttrust.com or at 401-348-1200 ext. 1265.

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The Adviser has policies and procedures in place to ensure that the products and services recommended by Mr. Poplaski are in the client's best interest and based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation creates a conflict of interest, the client is not under any obligation to engage Mr. Poplaski or any other employee of the Adviser or its Related Companies. The client has sole discretion to accept or reject the recommendations made.

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Aaron P. Wade CFP

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Westerly, RI 02891

401-348-1220

www.washtrustwealth.com

This Brochure Supplement provides information about Aaron Wade that supplements Washington Trust Advisor's Brochure. You should have received a copy of that Brochure. Please contact Ola F. Adeduji at 401-348- 1200 x7620 or ofadeduji@washtrust.com if you did not receive Washington Trust Advisor's Brochure or if you have any questions about the content of this Supplement. Washington Trust Wealth Management® is a registered trademark of The Washington Trust Company, which has licensed its use to its parent, affiliates, and subsidiaries, including Washington Trust Advisors, Inc. Additional information about Aaron Wade is available on SEC's website at www.Adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Professional Designations

*Certified Financial Planner (CFP®)

Educational Background

Bachelor of Arts in Music from Providence College

Business Experience

Washington Trust Advisors, Inc., Westerly, RI

- Vice President and Wealth Advisor 08/2025 to Present

Lighthouse Financial Management

- Investment Advisor Representative 09/2014 to 08/2025

*CERTIFIED FINANCIAL PLANNER™

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. Candidate 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 and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Mr. Wade. Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

Item 4 - Other Business Activities

Mr. Wade works as a musician for approximately 4 to 5 hours per month.

Item 5 - Additional Compensation

Mr. Wade does not receive any compensation from third parties for providing investment advice to clients of Washington Trust Advisors, Inc. He is compensated by the Adviser through a fixed annual salary and an annual bonus, which is based in part on the performance of both the Adviser and its parent company. Employees of the Adviser are not eligible to receive compensation for referring Clients to services offered by the parent company.

Item 6 - Supervision

Mr. Wade's investment advisory activities are supervised by Stephen C. Poplaski, Managing Director and Director of Advisory Practice. Mr. Poplaski monitors the investment advice provided to clients by Mr. Wade through routine communication with Mr. Wade. In addition, Mr. Poplaski meets regularly with Mr. Wade to discuss business goals and objectives. Further, Mr. Poplaski may periodically participate in client meetings and may also sample various communications provided to clients. Should you have any questions regarding the supervision, or the activities performed by Mr. Wade; Mr. Poplaski can be reached at scpoplaski@washtrust.com or at 401-248-1213.

Every employee has a responsibility for knowing and following the Adviser's policies and procedures. Every person in a supervisory role is also responsible for those individuals under his/her supervision. Supervision is evidenced by periodic meetings with the supervising principal and the supervised person as well as independent annual reviews by the Compliance Department. The Adviser's Chief Compliance Officer (the "CCO") has the overall responsibility for monitoring and testing compliance with the Adviser's policies and procedures. Violations of these policies or procedures will be documented and reported to the appropriate department manager for remedial action. Repeated violations, or violations that the CCO deems to be of serious nature, will be reported by the CCO directly to the President, or a similarly designated officer, and/or the Adviser's Board of Directors.

The Adviser has policies and procedures in place to ensure that the products and services recommended by Mr. Wade are in the client's best interest and based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation creates a conflict of interest, the client is not under any obligation to engage Mr. Wade or any other employee of the Adviser or its Related Companies. The client has sole discretion to accept or reject the recommendations made.

Employees of the Adviser may invest in their own personal accounts. As such, the personnel may buy or sell securities also recommended to clients. To deal with any conflicts of interest, the Adviser has adopted a Code of Ethics and Statement for Insider Trading. The Code of Ethics contains provisions necessary to deter misconduct, conflicts of interest and to detect any trading violations. The Adviser has in place an Insider Trading Statement which bars trading on material non-public information. A summary of the Code of Ethics is in the Adviser's Brochure and the full Code of Ethics will be provided upon request.

Larry (Matt) Henderson
Washington Trust Advisors, Inc.
23 Broad Street
Westerly, RI 02891
401-348-1251
www.washtrustwealth.com

This Brochure Supplement provides information about Larry (Matt) Henderson that supplements Washington Trust Advisor's Brochure. You should have received a copy of that Brochure. Please contact Ola F. Adeduji at 401-348- 1200 x7620 or ofadeduji@washtrust.com if you did not receive Washington Trust Advisor's Brochure or if you have any questions about the content of this Supplement. Washington Trust Wealth Management® is a registered trademark of The Washington Trust Company, which has licensed its use to its parent, affiliates, and subsidiaries, including Washington Trust Advisors, Inc. Additional information about Larry (Matt) Henderson is available on SEC's website at www.Adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Educational Background

Doctor of Educational Ministry from The Southern Baptist Theological Seminary, 2022 Master of Arts from The Southern Baptist Theological Seminary, 2010

Bachelor of Science in Business Management from Oklahoma State University, 2000

Business Experience

Washington Trust Advisors, Inc., Westerly, RI

- Wealth Associate 08/2025 to Present

Lighthouse Financial Management

- Investment Advisor Representative 09/2024 to 08/2025

Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Mr. Henderson. Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

Item 4 - Other Business Activities

Mr. Henderson has served as a Chaplin and Campus Minister for Rhody Christian Fellowship since October 2011

Item 5 - Additional Compensation

Mr. Henderson does not receive any compensation from third parties for providing investment advice to clients of Washington Trust Advisors, Inc. He is compensated by the Adviser through a fixed annual salary and an annual bonus, which is based in part on the performance of both the Adviser and its parent company. Employees of the Adviser are not eligible to receive compensation for referring Clients to services offered by the parent company.

Item 6 - Supervision

Mr. Henderson's investment advisory activities are supervised by Stephen C. Poplaski, Managing Director and Director of Advisory Practice. Mr. Poplaski monitors the investment advice provided to clients by Mr. Henderson through routine communications with Mr. Henderson. In addition, Mr. Poplaski meets regularly with Mr. Henderson to discuss business goals and objectives. Further, Mr. Poplaski may periodically participate in client meetings and may also sample various communications provided to clients. Should you have any questions regarding the supervision, or the activities performed by Mr. Henderson Mr. Poplaski can be reached at scpoplaski@washtrust.com or at 401-248-1213.

Every employee has a responsibility for knowing and following the Adviser's policies and procedures. Every person in a supervisory role is also responsible for those individuals under his/her supervision. Supervision is evidenced by periodic meetings with the supervising principal and the supervised person as well as independent annual reviews by the Compliance Department. The Adviser's Chief Compliance Officer (the "CCO") has the overall responsibility for monitoring and testing compliance with the Adviser's policies and procedures. Violations of these policies or procedures will be documented and reported to the appropriate department manager for remedial action. Repeated violations, or violations that the CCO deems to be of serious nature, will be reported by the CCO directly to the President, or a similarly designated officer, and/or the Adviser's Board of Directors.

The Adviser has policies and procedures in place to ensure that the products and services recommended by Mr. Henderson are in the client's best interest and based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation creates a conflict of interest, the client is not under any obligation to engage Mr. Henderson or any other employee of the Adviser or its Related Companies. The client has sole discretion to accept or reject the recommendations made.

Employees of the Adviser may invest in their own personal accounts. As such, the personnel may buy or sell securities also recommended to clients. To deal with any conflicts of interest, the Adviser has adopted a Code of Ethics and Statement for Insider Trading. The Code of Ethics contains provisions necessary to deter misconduct, conflicts of interest and to detect any trading violations. The Adviser has in place an Insider Trading Statement which bars trading on material non-public information. A summary of the Code of Ethics is in the Adviser's Brochure and the full Code of Ethics will be provided upon request.