



Washington Trust Advisors, Inc.  
Client Relationship Summary (Form CRS)  
August 1, 2025

### Introduction

Washington Trust Advisors, Inc. (“WTA,” “we,” or “us”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). WTA is a wholly owned subsidiary of The Washington Trust Company, of Westerly (“Parent Company”), and conducts business under the name Washington Trust Wealth Management. We provide investment management, advisory, and financial planning services to both retail and institutional investors. To learn more about WTA and our financial professionals, free and easy-to-use resources are available at [www.Investor.gov/CRS](http://www.Investor.gov/CRS). This site also offers educational materials about investment advisers, broker-dealers, and investing.

### What investment services and advice can you provide me?

Depending on your financial needs and investment objectives, we may provide you with investment advisory services. It is important to understand that brokerage services and investment advisory services differ, including in the way fees are charged. We encourage you to carefully review these differences when deciding which type of service and account best fits your needs.

### Relationship & Services

We offer a wide range of investment advisory programs and services, including wealth management and financial planning, individual portfolio management, model portfolios, tax planning and preparation for legacy clients, stock and fixed income portfolios, independent third-party manager selection, sub-advisory services, pension consulting, and asset allocation and monitoring services for retail investors.

We act as your investment adviser only after entering into a written agreement with you that defines our relationship and obligations. As your fiduciary, we are required to monitor your portfolio. You will also receive a disclosure brochure (Form ADV Brochure) that provides detailed information about the advisory program or service you select.

You may choose a discretionary account, which authorizes us in writing to buy and sell investments in your account without prior approval, or a non-discretionary account, where we provide advice and you decide whether to act on it. The level of authority you grant us is outlined in your Investment Management and/or Advisory Agreement. Additional information about our services is available in our Form ADV Part 2A (see Items 4 and 7), which can be found on our [website](http://www.washingtontrust.com).

### Questions to ask your Financial Professional:

Q: Given my financial situation, should I choose an investment advisory service? Why or why not?

Q: How will you choose investments to recommend to me?

Q: What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

### Fees, Costs, Conflicts and Standard of Conduct

### What Fees Will I Pay?

Generally, investment advisory accounts are charged an asset-based fee, calculated as a percentage of the assets in your account. Our annual wealth management fee ranges from 0.30% to 0.90%, assessed on either a tiered schedule or a flat rate. Fees are typically billed quarterly. Fee rates and calculation methods are negotiated between you and us and are described in your management agreement. Factors considered in setting fees may include the scope of services provided, size of the account, complexity of assets, investment objectives, and other activities or relationships with us.

An asset-based fee may cost more than a transaction-based fee; however, you may prefer an asset-based fee if you value ongoing advice or wish for us to make investment decisions on your behalf. We also offer tiered breakpoint schedules, meaning portions of your account balance may qualify for lower fee rates as certain asset thresholds are met. It is important to note that you will pay fees and costs regardless of whether your investments increase or decrease in value.



#### Standard of Conduct and Conflict of Interest:

When we serve as your investment adviser, we are required to act in your best interest and not place our own interests ahead of yours. We must also disclose any conflicts of interest. For example, one of our employees, Stephen C. Poplaski, Managing Director and Director of Advisory Practice, also operates an independent accounting firm that provides tax preparation services to certain WTA clients as well as to a limited number of non-WTA individuals and businesses. Where appropriate, the Adviser and its employees may recommend various services of the parent company to our advisory clients. Employees of the Adviser are not eligible to receive compensation for referring services of the parent company, and Clients of the Adviser are not obliged to use the services of the parent company.

It is important to understand that fees and costs reduce your investment returns over time. Be sure you understand the fees you pay. More details are available in Item 5 of our Form ADV Part 2A, accessible on our [website](#).

#### Questions to ask your Financial Professional:

Q: Help me understand how these fees and costs might affect my investments.

Q: 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 are required to act in your best interest and not place our own interests ahead of yours. However, the way we earn revenue can create conflicts of interest, which may influence the advice we provide. It is important that you understand these conflicts and ask us any questions you may have.

For example, the more assets you have under our management, the more fees you will pay and the more revenue we generate. While this could create an incentive to encourage you to increase your assets, we are bound by a fiduciary duty to provide investment advice that aligns with your individual needs and objectives. We have also implemented written policies and procedures designed to identify, disclose, and mitigate material conflicts of interest.

#### Questions to ask your Financial Professional:

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

#### How do your financial professionals make money?

Our financial professionals receive a fixed annual salary and may also earn an annual bonus, which is partially based on the performance of WTA and its parent company.

#### Disciplinary History

##### Do you or any of your financial professionals have legal or disciplinary history?

No. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research WTA and its financial professionals.

#### Questions to ask your Financial Professional:

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

#### Additional Information

You can find additional information about our investment services, obtain up-to-date information, and request a copy of this Client Relationship Summary by calling (401) 348-1200 ext. 7620; or visit the [Regulatory Documents](#) page of our website; or by emailing [WMCompliance@washtrust.com](mailto:WMCompliance@washtrust.com)

#### Questions to ask your Financial Professional:

Q: Who is my primary contact person?

Q: Is he or she a representative of an investment adviser or a broker-dealer?

Q: Who can I talk to if I have concerns about how this person is treating me?



### Form ADV, Part 3 Revisions

Effective August 1, 2025, we've updated the following sections:

- Relationship & Services has been updated to include tax planning and tax preparation for legacy clients.
- Standard of Conduct and Conflict of Interest has been updated to disclose outside affiliation for one of our employees, Stephen C. Poplaski, who in addition to his role as Managing Director and Director of Advisory Practice 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.

Effective April 1, 2024, the standard fee schedule for new clients is as follows:

Annual Fee Rate	Total Assets Under Management
0.90%	Per annum on the first \$1,500,000 of assets under management
0.75%	Per annum on the next \$1,500,000 of assets under management
0.65%	Per annum on the next \$7,000,000 of assets under management
0.40%	Per annum on the next \$10,000,000 of assets under management
0.30%	Per annum for assets under management over \$20,000,000

Minimum annual fee: \$7,500