



WASHINGTON TRUST
Wealth Management

Brett C. Lonergan, CFA®

Washington Trust Advisors, Inc.

100 William Street, Suite 200

Wellesley, MA 02481

781-235-7055

www.washtrustwealth.com

November 8, 2021

This Brochure Supplement provides information about Brett C. Lonergan 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 Brett C. Lonergan is available on the SEC's website at www.Adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Brett C. Lonergan (Year of birth: 1991)

Professional Designation

Chartered Financial Analyst® (CFA), granted by the CFA Institute (Charlottesville, VA), 9/2017*

Educational Background

B.S. degree in Finance from the University of Rhode Island.

Business Experience

Washington Trust Advisors, Inc., Wellesley, MA

- Assistant Vice President and Wealth Advisor 11/2021 - Present
- Financial Counselor 6/2019 to 11/2021
- Assistant Vice President 1/2019 to 11/2021
- Associate Financial Counselor 1/2019 to 6/2019
- Senior Financial Associate, Officer 6/2018 to 1/2019
- Financial Associate 10/2015 to 6/2018

* 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. Lonergan. 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. Lonergan does not receive compensation from any outside entity for Other Business Activities.

Item 5 - Additional Compensation

Mr. Lonergan does not receive compensation from third parties for providing investment advice to clients of Washington Trust Advisors, Inc., however, he receives from the Adviser a fixed annual salary, and an annual bonus based, in part, on the performance of the Adviser and its parent company. Further, he is eligible to receive compensation pursuant to the Wealth Management Referral Incentive Plan which relates to business development activities on new clients.

Item 6 - Supervision

Mr. Lonergan is supervised by Mark T. Kelly, Senior Vice President, Managing Director and Principal Wealth Advisor of the Adviser. Mr. Kelly monitors the investment advice provided to clients by Mr. Lonergan through routine communications with him. In addition, Mr. Kelly meets regularly with Mr. Lonergan to discuss business goals and objectives. Further, Mr. Kelly 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 Brett Lonergan, Mark T. Kelly, Senior Vice President, Managing Director and Principal Wealth Advisor can be reached at mtkelly@washtrust.com or at 781-328-6737

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. Possible 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. Lonergan 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. Lonergan 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 reasonably 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 located in the Adviser's Brochure and the full Code of Ethics will be provided upon request.



WASHINGTON TRUST
Wealth Management

Mark T. Kelly, CFP[®], CFA[®]

Washington Trust Advisors, Inc,

100 William Street, Suite 200

Wellesley, MA 02481

781-235-7055

www.washtrustwealth.com

November 8, 2021

This Brochure Supplement provides information about Mark T. Kelly 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 Mark T. Kelly is available on the SEC's website at www.Adviserinfo.sec.gov

Item 2 - Educational Background and Business Experience

Mark T. Kelly (Year of birth: 1966)

Professional Designations

CFP® practitioner, Chartered Financial Analyst® *

Educational

Master of Science Degree in Finance from Boston College Carroll School of Management

Bachelor of Science in Business Administration with a Concentration in Finance and Accounting from Bryant College

Business Experience

Washington Trust Advisors, Inc., Wellesley, MA

- Senior Vice President, Managing Director and Principal Wealth Advisor 11/2021 - Present
- Senior Vice President, Managing Director 6/2019 to 11/2021
- Principal Financial Counselor 12/2018 to 11/2021
- Client Service Manager 12/2018 to 6/2019

Bainco International Investors, LLC

- Managing Director 12/2015 to 12/2018

Citizens Financial Group

- Senior Vice President 10/2014 to 12/2015

Plimoth Investment Advisers/ Plimoth Trust Company

- Executive vice President 01/2005 to 08/2014

* 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. Candidates 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.

* 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. Kelly. 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. Kelly does not receive compensation from any outside entity for Other Business Activities.

Item 5 - Additional Compensation

Mr. Kelly does not receive compensation from third parties for providing investment advice to clients of Washington Trust Advisors, Inc., however, he receives from the Adviser a fixed annual salary, and an annual bonus based, in part, on the performance of the Adviser and its parent company. Further, he is eligible to receive compensation pursuant to the Wealth Management Referral Incentive Plan which relates to business development activities on new clients.

Item 6 - Supervision

Mr. Kelly's investment advisory activities are supervised by Kathleen Ryan, President of the Adviser. Ms. Ryan monitors the investment advice provided to clients by Mr. Kelly through routine communications with him. In addition, Ms. Ryan meets regularly with Mr. Kelly 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. Kelly; Kathleen Ryan, President, can be reached at karyan@washtrust.com or 401-348-1265.

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. Possible 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. Kelly are in the best interest of the client 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. Kelly 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 reasonably 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 located in the Adviser's Brochure and the full Code of Ethics will be provided upon request.



WASHINGTON TRUST
Wealth Management

Nicholas T. Rossi, CFP®, MSPFP, MPAS™, APMA™, AWMA™, CRPC™, CSRIC®

Washington Trust Advisors, Inc.

100 William Street, Suite 200

Wellesley, MA 02481

781-235-7055

www.washtrustwealth.com

November 8, 2021

This Brochure Supplement provides information about Nicholas T. Rossi 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 Nicholas T. Rossi is available on the SEC's website at www.Adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Nicholas T. Rossi (Year of birth: 1988)

Professional Designations

CFP®¹, MSPFP², MPAS™³, APMA™⁴, AWMA™⁵, CRPC™⁶, CSRIC®⁷

Educational Background

B.A. Business, Minor in Accounting from St. Anselm College, Manchester, RI,
College for Financial Planning®, M.S. Personal Financial Planning®

Business Experience

Washington Trust Advisors, Inc., Wellesley, MA

- Assistant Vice President and Wealth Adviser 11/2021 - Present
- Financial Counselor 6/2019 to 11/2021
- Assistant Vice President 6/2018 to 11/2021
- Associate Financial Counselor 6/2018 to 6/2019

Ameriprise Financial Services Inc., Melville, NY

- Financial Planning Specialist 4/2016 to 6/2018
- Financial Advisor 4/2014 to 4/2016

Janney Montgomery Scott LLC, Melville, NY

- Financial Advisor 1/2014 to 4/2014

MetLife Securities Inc. Roslyn, NY

- Investment Advisor Representative 6/2012 to 1/2014

¹ CFP®

Nicholas holds the Certified Financial Planner or CFP® designation. 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. Candidates 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.

² MSPFP

Nicholas holds a Master of Science Degree in Personal Financial Planning or MSPFP. The Master of Science Degree in Personal Financial Planning is designed for individuals who are interested in pursuing the CFP® Certification while also earning a graduate degree. This one-of-a-kind program utilizes industry-leading study materials, but in an entirely new way. Rather than exam preparation, the MS curriculum focuses on practical application. MS students learn via group discussions, writing assignments, and case study projects. This hands-on approach provides students with a deeper understanding of the subject matter and unique real-world insights.

³ MPAS™

Nicholas holds the Master Planner Advanced Studies™ designation from the College for Financial Planning®. The MPAS™ is a Master of Science degree awarded to individuals who complete the College's Master of Science degree with a major in personal financial planning. Students pursuing this degree program must complete courses totaling 36 to 43 semester credits in personal financial planning subject matter. Course content includes both research-based study coursework and real-world case studies. Completion of assignments, research, papers and projects are required in order to earn this degree. In order to maintain the MPAS™ designation, individuals must complete 40 hours of continuing education every two years.

⁴ APMA™

Nicholas holds an Accredited Portfolio Management Advisor™ or APMA™ designation. Individuals who hold the AMPA® designation have completed a course of study encompassing client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology. Students have hands-on practice in analyzing investment policy statements, building portfolios, and making asset allocation decisions including sell, hold, and buy decisions within a client's portfolio. The program is designed for 80-100 hours of self-study. The program is self-paced and must be completed within one year from enrollment. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

⁵ AWMA™

Nicholas holds the Accredited Wealth Management Advisor™ or AWMA™ designation. Individuals who hold the AWMA™ designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

⁶ CRPC™

Nicholas holds the Chartered Retirement Planning Counselor™ or CRPC™ designation. Individuals who hold the CRPC™ designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

⁷ CSRIC®

Nicholas holds the Chartered SRI Counselor™ or CSRIC® designation. Individuals who hold the CSRIC® designation have completed a course of study encompassing sustainable investing, shareholder advocacy, community investing, corporate responsibility, the fiduciary standard, as well as environmental, social, and governance (ESG) factors. The program is designed for 80-100 hours of self-study. The program is self-paced and must be completed within one year from enrollment. Individuals are required to pass an online, timed and proctored end-of-course examination at a pre-approved testing center with a 70% score or higher. The examination tests the individual's ability to relate complex concepts and apply theoretical concepts to real-life situations. After successful completion of the end-of-course examination, individuals apply for authorization to use the designation. The application includes Adherence to Standards of Professional Conduct: Integrity, Objectivity, Competency, Confidentiality, Professionalism, Self-Disclosure and Adherence to Terms and Conditions.

Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Mr. Rossi. 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. Rossi is a Registered Representative of Weston Securities Corporation ("WSC"), a licensed broker-dealer and sister company to the Adviser and a wholly owned subsidiary of Washington Trust Bancorp, Inc. In addition, Mr. Rossi is an insurance agent with The Park Insurance Agency, Inc. ("Park"), a wholly owned subsidiary of the Adviser.

WSC acts as an introducing broker-dealer for the placement of securities for certain mutual funds, life and variable annuities, 529 College Savings Plan, and limited partnerships. In addition, Park is an insurance agency that facilitates the placement of fixed annuities and life insurance policies. The Adviser may recommend or manage client investments in such products.

Item 5 - Additional Compensation

Mr. Rossi 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. Mr. Rossi also receives from the Advisor a fixed annual salary, and an annual bonus based, in part, on the performance of the Advisor and its parent company. Further, he is eligible to receive compensation pursuant to the Wealth Management Referral Incentive Plan which relates to business development activities on new clients.

Item 6 - Supervision

Mr. Rossi's investment advisory activities are supervised by Mark T. Kelly, Senior Vice President, Managing Director and Principal Wealth Advisor of the Advisor. Mr. Kelly monitors the investment advice provided to clients by Mr. Rossi through routine communications with him. In addition, Mr. Kelly meets regularly with Mr. Rossi to discuss business goals and objectives. Further, Mr. Kelly 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. Rossi, Mark T. Kelly, Senior Vice President, Managing Director and Principal Wealth Advisor can be reached at mtkelly@washtrust.com or at 781-328-6737.

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. Possible 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. Rossi 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. Rossi 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 reasonably 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 located in the Adviser's Brochure and the full Code of Ethics will be provided upon request.



WASHINGTON TRUST
Wealth Management

Ronald D. Halterman, CFP[®], CLU[®]

Washington Trust Advisors, Inc.

100 William Street, Suite 200

Wellesley, MA 02481

781-235-7055

www.washtrustwealth.com

November 8, 2021

This Brochure Supplement provides information about Ronald D. Halterman that supplements Washington Trust Advisor's Brochure. You should have received a copy of that Brochure. Please 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 Ronald D. Halterman is available on the SEC's website at www.Adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Ronald D. Halterman (Year of birth: 1982)

Professional Designations

CFP® practitioner * and CLU®**

Educational Background

B.A. Marketing with a minor in Theology from Assumption College, Worcester, MA,

Business Experience

Washington Trust Advisors, Inc., Wellesley, MA

- Vice President and Principal Wealth Adviser 11/2021- Present
- Principal Financial Counselor 6/2019 to-11/2021
- Vice President 3/2018 to 11/2021
- Financial Counselor 9/2017 to 6/2019
- Assistant Vice President 9/2016 to 3/2018
- Associate Counselor 2/2013 to 9/2017
- Assistant Portfolio Manager, New Century Portfolios 8/2011 to 9/2017
- Senior Financial Associate 4/2008 to 2/2013

John Hancock Financial Network, Westborough, MA

- Investment Advisor Representative 12/2005 to 3/2008

* 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. Candidates 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.

** CHARTERED LIFE UNDERWRITER®

CLU® is a designation granted by the American College to individuals who have completed training in life insurance and personal insurance planning. To obtain the designation, individuals have to complete advanced courses and exams in several topics including insurance, investments, taxation, employee benefits, estate planning, accounting, management and economics.

Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Mr. Halterman. 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. Halterman is a Registered Representative of Weston Securities Corporation ("WSC"), a licensed broker-dealer and sister company to the Adviser and a wholly owned subsidiary of Washington Trust Bancorp, Inc. In addition, Mr. Halterman is an insurance agent with The Park Insurance Agency, Inc. ("Park"), a wholly owned subsidiary of the Adviser.

WSC acts as an introducing broker-dealer for the placement of securities for certain mutual funds, life and variable annuities, 529 College Savings Plan, and limited partnerships. In addition, Park is an insurance agency that facilitates the placement of fixed annuities and life insurance policies. The Adviser may recommend or manage client investments in such products and as such, Mr. Halterman is eligible to receive compensation on the commissions and/or service fees (Sales-Related Compensation and/or "Trailers") and insurance commissions for products and services offered by WSC and Park respectively.

Item 5 - Additional Compensation

Mr. Halterman 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. Mr. Halterman also receives from the Adviser a fixed annual salary, and an annual bonus based, in part, on the performance of the Adviser and its parent company. He is also eligible to receive compensation pursuant to the Wealth Management Referral Incentive Plan which relates to business development activities on new clients. In addition, Mr. Halterman receives compensation from the Adviser based on a portion of client-paid financial planning fees and investment advisory fees derived from the value of assets held in managed accounts.

Item 6 - Supervision

Mr. Halterman's investment advisory activities are supervised by Mark T. Kelly, Senior Vice President, Managing Director and Principal Wealth Advisor of the Adviser. Mr. Kelly monitors the investment advice provided to clients by Mr. Halterman through routine communications with Mr. Halterman. In addition, Mr. Kelly meets regularly with Mr. Halterman to discuss business goals and objectives. Further, Mr. Kelly 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. Halterman, Mark T. Kelly, Senior Vice President, Managing Director and Principal Wealth Advisor, can be reached at mtkelly@washtrust.com or at 781-328-6737.

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. Possible 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. Halterman 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. Halterman 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 reasonably 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 located in the Adviser's Brochure and the full Code of Ethics will be provided upon request.



WASHINGTON TRUST
Wealth Management

Susan K. Arnold, CFP®

Washington Trust Advisors, Inc.

100 William Street, Suite 200

Wellesley, MA 02481

781-235-7055

www.washtrustwealth.com

November 8, 2021

This Brochure Supplement provides information about Susan K. Arnold 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 contents 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 Susan K. Arnold is available on the SEC's website at www.Adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Susan K. Arnold (Year of birth: 1959)

Professional Designation

CFP® practitioner *

Educational Background

B.A. Biology from Lake Forest College, Lake Forest, IL,
MA, M.S. Personal Financial Planning from Bentley University, Waltham, MA

Business Experience

Washington Trust Advisors, Inc., Wellesley, MA

- Vice President and Principal Wealth Advisor 11/2021 to Present
- Vice President 8/2005 to Present
- Principal Financial Counselor 6/2019 to 11/2021
- Senior Financial Counselor 06/2000 to 6/2019

* 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. Candidates 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. Arnold. 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. Arnold is a Registered Representative of Weston Securities Corporation ("WSC"), a licensed broker-dealer and sister company to the Adviser and a wholly owned subsidiary of Washington Trust Bancorp, Inc. In addition, Ms. Arnold is the President of The Park Insurance Agency, Inc. ("Park"), a wholly owned subsidiary of the Adviser.

WSC acts as an introducing broker-dealer for the placement of securities for certain mutual funds, life and variable annuities, 529 College Savings Plans, and limited partnerships. In addition, Park is an insurance agency that facilitates the placement of fixed annuities and life insurance policies. The Adviser may recommend or manage client investments in such products and as such, Ms. Arnold is eligible to receive compensation on commissions and/or service fees (Sales-Related Compensation and/or Trailers), and insurance commissions for products and services offered by WSC and Park, respectively.

Item 5 - Additional Compensation

Ms. Arnold 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. Ms. Arnold also receives from the Adviser a fixed annual salary, and an annual bonus based, in part, on the performance of the Adviser and its parent company. In addition, Ms. Arnold receives compensation from the Adviser based on a portion of client-paid financial planning fees, tax preparation fees and investment advisory fees derived from the value of assets held in managed accounts.

Item 6 - Supervision

Ms. Arnold's investment advisory activities are supervised by Mark T. Kelly, Senior Vice President, Managing Director and Principal Wealth Advisor of the Adviser. Mr. Kelly monitors the investment advice provided to clients by Ms. Arnold through routine communications with Ms. Arnold. In addition, Mr. Kelly meets regularly with Ms. Arnold to discuss business goals and objectives. Further, Mr. Kelly 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. Arnold; Mark T. Kelly, Senior Vice President, Managing Director and Principal Wealth Advisor, can be reached at mtkelly@washtrust.com or at 781-328-6737.

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. Possible 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. Arnold 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. Arnold 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 reasonably 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 located in the Adviser's Brochure and the full Code of Ethics will be provided upon request.



WASHINGTON TRUST
Wealth Management

Walter H. Riester, Jr., CFP®

Washington Trust Advisor, Inc.

100 William Street, Suite 200

Wellesley, MA 02481

781-235-7055

www.washtrustwealth.com

November 8, 2021

This Brochure Supplement provides information about Walter H. Riester that supplements Washington Trust Advisors 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 contents 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 Walter H. Riester is available on the SEC's website at www.Adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Walter H. Riester, Jr. (Year of birth: 1961)

Professional Designation

CFP® practitioner *

Educational Background

B.A. Economics from Colgate University, Hamilton, NY,
MBA, Finance from New York University Stern School of Business, New York, NY,
Completed the CFP® Professional Education Program at Boston University

Business Experience

Washington Trust Advisors, Inc., Wellesley, MA

- Assistant President and Senior Wealth Advisor 11/2021 - Present
- Senior Financial Counselor 6/2019 to-11/2021
- Assistant Vice President 5/2016 to 11/2021
- Financial Counselor 9/2017 to 6/2019
- Associate Financial Counselor 1/2011 to 9/2017
- Senior Financial Associate 7/2005 to 1/2011
- Financial Associate 6/2000 to 7/2005

* 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. Candidates 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. Riester. 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. Riester is a Registered Representative of Weston Securities Corporation ("WSC"), a licensed broker-dealer and sister company to the Adviser and a wholly owned subsidiary of Washington Trust Bancorp, Inc. In addition, Mr. Riester is an insurance agent with The Park Insurance Agency, Inc. ("Park"), a wholly owned subsidiary of the Adviser.

WSC acts as an introducing broker-dealer for the placement of securities for certain mutual funds, life and variable annuities, 529 College Savings Plans, and limited partnerships. In addition, Park is an insurance agency that facilitates the placement of fixed annuities and life insurance policies. The Adviser may recommend or manage client investments in such products and as such Mr. Riester is eligible to receive compensation on commissions, and/or service fees (Sales-Related Compensation and/or "Trailers") and insurance commissions for placing business through WSC or Park respectively.

Item 5 - Additional Compensation

Mr. Riester 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. Mr. Riester also receives from the Adviser a fixed annual salary, and an annual bonus based, in part, on the performance of the Adviser and its parent company. In addition, Mr. Riester receives compensation from the Adviser based on a portion of client-paid financial planning fees, tax preparation fees and investment advisory fees derived from the value of assets held in managed accounts.

Item 6 - Supervision

Mr. Riester's investment advisory activities are supervised by Mark T. Kelly, Senior Vice President, Managing Director and Principal Wealth Advisor of the Adviser. Mr. Kelly monitors the investment advice provided to clients by Mr. Riester through routine communications with Mr. Riester. In addition, Mr. Kelly meets regularly with Mr. Riester to discuss business goals and objectives. Further, Mr. Kelly 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. Riester, Mark T. Kelly, Senior Vice President, Managing Director and Principal Wealth Advisor, can be reached at mtkelly@washtrust.com or at 781-328-6737.

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 Adviser's policies and procedures. Possible 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. Riester 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. Riester 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 reasonably 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 located in the Adviser's Brochure and the full Code of Ethics will be provided upon request.