

Introduction

Weston Securities Corporation (“Weston”, “we”, “us” or the “Firm”) is an introducing limited purpose broker-dealer registered with the U.S. Securities and Exchange Commission and a member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). We provide brokerage services rather than investment advisory services which are offered by our affiliated entity (Washington Trust Advisors, Inc.). To assist in researching firms and financial professionals, free and simple tools are available at <https://www.Investor.gov/CRS>, which also provides 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, Weston may assist you with brokerage services. Brokerage and investment advisory services and fees are different, and it is important for you to understand the differences, and you should carefully consider these differences when deciding which type of service and accounts are right for you.

Relationship & Services

- We offer brokerage services to retail investors, including the buying and selling of securities, such as mutual funds, variable annuities, and variable life insurance. We also offer whole, term, and universal insurance and fixed, and equity indexed annuities through our broker-dealer or through our affiliated insurance agency, The Park Insurance Agency, Inc.
- We offer a limited selection of investment products based on a Brokerage Firm and/or Selling Agreement (collectively the “Agreement”) that we have in place with other companies such as Prudential Insurance Company; Nationwide Advisory Solutions; and 529 Plan Providers to name a few). Our Firm provides clients with access to these investment products and our Firm does not offer any proprietary products. Our authority is limited to the solicitation of insurance policies and annuity contracts in accordance with these Agreements which is further limited to the states in which we are registered to conduct business. We may limit available investments based on factors such as your risk tolerance, net worth, age, investment objective and experience. We do not require account minimums or minimum investment amounts.
- You may select investments, or we may recommend investments for your account, but the ultimate investment decision as to your investment strategy and the purchase or sale of the investment will be yours.
- Further, unless we agree otherwise, we are not required to monitor your portfolio or investments on an ongoing basis, however, we will periodically review the underlying investments in your accounts and will only make recommendations in your best interest.
- We can offer you additional services to assist you in developing and executing your investment strategy and monitoring the performance of your account.
- **For additional information please review our Firm’s and our Financial Professional’s disclosure brochures located at <https://www.Investor.gov/CRS> or <https://brokercheck.finra.org>.**

Questions to Ask your Financial Professional

Given my financial situation, should I choose a brokerage service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do those qualifications mean?

What Fees Will I Pay?

Fees, Costs, Conflicts and Standards of Conduct

- For brokerage accounts, you will pay us a **transaction-based fee**, generally referred to as a “commission” or a “mark-up”, every time you buy or sell an investment. Some fees are charged and assessed against each annuity while others are assessed against assets allocated to the sub-accounts. The fees and charges that are assessed against an annuity may include any applicable Contingent Deferred Sales Charges, Transfer Fees, Tax Charges and Annual Maintenance Fees. The charges assessed against the sub-accounts are typically referred to as the Mortality and Expense Risk charge, the charge for Administration of the Annuity, any applicable Distribution Charge, and the charge for certain optional benefits that you select. These fees and expenses are fully described in the product prospectus issued by the annuity company and/or 529 Plan provider.
- Also, with certain investments such as variable annuities, you may have to pay fees such as a “**surrender charge**” to sell the investment prior to a certain date, or with mutual funds, this fee (typically called a “**load**”) also reduces the value of your investment depending on the share class of the mutual fund.

- The amount of compensation paid to us is described in the prospectus for the product that you have purchased and is based on the Carrier or Plan Sponsor's commission schedule in effect at the time of purchase.
- Our fees vary by investment product that you choose. The amount you pay will depend, for example, on how much you buy or sell, what type of investment you buy or sell, and what kind of account you have.
- We can make additional money by advising you to invest in certain investments, such as an investment advisory account or in a life insurance policy, because they are managed by someone related to our Firm.
- You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investment over time. Please make sure you understand what fees and costs you are paying.
- **For additional information, please review our disclosure brochure on <https://brokercheck.finra.org> and [Washington Trust Advisors, Inc.'s Form CRS](http://www.washtrustwealth.com/ADV-Part3-CRS) located at www.washtrustwealth.com/ADV-Part3-CRS.**

Questions to Ask your Financial Professional

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

What are your legal obligations to me when providing recommendations as my broker-dealer? How else does your firm make money, and what conflicts of interest do you have?

- **When we provide you a recommendation as a broker-dealer**, we must act in your best interest and not place our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. Here are some examples to help you understand what this means:
- For example, when we provide any service to you, we must treat you fairly and comply with a number of specific obligations. Our interests can conflict with your interests. When we provide recommendations, we must eliminate these conflicts, or tell you about them, and in some cases reduce them. The receipt of additional compensation by our Firm and financial professionals raises a conflict of interest that may impair the objectivity of our Firm and these individuals when making a recommendation.

Questions to Ask your Financial Professional

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

How do your financial professionals make money?

- We can make money by advising you to invest in certain investments, such as a variable or fixed annuity or a life insurance policy, or an investment advisory account because they are managed by us, or a Related Company. Your financial professional, if eligible, may receive more money if you buy these investments. You are under no obligation to use the services or invest in any of the products offered by our Related Companies.
- Our financial professionals, if eligible, may receive compensation based on the commissions and/or service fees ("Trailers") and insurance commissions for products and services offered by our Firm and Related Companies.
- In addition, our financial professionals are investment adviser representatives of Washington Trust Advisors, Inc. ("WTA"); our affiliated investment adviser and as such they receive a fixed annual salary, and an annual bonus based, in part, on the corporate performance of WTA and its parent company. Our financial professionals, if eligible, may also receive compensation from WTA based on a portion of the client-paid financial planning fees, tax preparation fees and/or investment advisory fees derived from the value of assets held in managed accounts, or based on a Wealth Management Referral Incentive Plan which relates to business development activities for new clients.
- **For additional information, please review our disclosure brochure on <https://brokercheck.finra.org> and [Washington Trust Advisors, Inc.'s Form CRS](http://www.washtrustwealth.com/ADV-Part3-CRS) located at www.washtrustwealth.com/ADV-Part3-CRS.**

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

Disciplinary History

Yes. Visit Investor.gov/CRS for a free and simple search tool to research Weston, WTA and its financial professionals.

Questions to Ask your Financial Professional

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

Additional Information

You can find additional information about our services, obtain up-to-date information, and a copy of this Client Relationship Summary via 781-235-7055, or www.washtrustwealth.com/Weston-Securities-CRS; or emailing WMCompliance@washtrust.com

Questions to Ask your Financial Professional

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