

**GRAY PRIVATE WEALTH, LLC
150 ROYALL STREET, SUITE 102
CANTON, MA 02021**

**(781) 232-2020 (main)
(781) 407-0303 (fax)**

www.grayprivatewealth.com

March 18, 2025

This brochure provides information about Justin Klunder that supplements the Gray Private Wealth, LLC (“**GPW**”) brochure. You should have received a copy of that brochure. Please contact us at: (781) 232-2020 or by email at: SKenney@grayprivatewealth.com if you did not receive Gray Private Wealth, LLC’s brochure or if you have any questions about the contents of this supplement. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Justin Klunder is available on the SEC’s website at www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

JUSTIN JAMES KLUNDER, CFA

Born 1984

Educational Background:

- B.S., Economics and Finance, College of Charleston, Charleston, SC, 2007

Business Experience:

- Chief Executive Officer, Gray Private Wealth, LLC, Canton, MA 01/2024 to present
- Chief Investment Officer, Gray Private Wealth, LLC, Canton, MA, 01/2021 to present
- Senior Portfolio Manager, Gray Private Wealth, LLC, Canton, MA, 09/2015 to 12/2020
- Registered Representative, 1st Global Capital Corp., Canton, MA, 01/2016 to 01/2018
- Investment Advisor Representative, 1st Global Advisors, Inc., Canton, MA, 01/2016 to 01/2018
- Associate, 1st Global Capital Corp., Canton, MA, 09/2015 to 01/2016
- Investment Officer, Veritable, LP., Newtown Square, PA, 08/2007 to 09/2015

Mr. Klunder's contact information:

(781) 232-2020

jklunder@grayprivatewealth.com

ITEM 3: DISCIPLINARY INFORMATION

Not applicable.

ITEM 4: OTHER BUSINESS ACTIVITIES

GG&G may recommend GPW to accounting Clients in need of advisory services. GPW may recommend GG&G to advisory Clients in need of accounting and tax services. Accounting and tax services provided by GG&G are separate and distinct from advisory services of GPW and are separately compensated. No GPW Client is obligated to use GG&G for any accounting services, and, conversely, no accounting Client is obligated to use the advisory services provided by GPW. Information concerning the Client will not be shared except in accordance with all applicable laws and regulations or as authorized by the Client.

ITEM 5: ADDITIONAL COMPENSATION

No additional compensation at this time.

ITEM 6: SUPERVISION

Mr. Klunder is the Chief Executive Officer associated with the Firm. He is supervised by Stephen Kenney. Mr. Kenney reviews Mr. Klunder's work through frequent office interactions as well as remote interactions. Mr. Kenney also reviews Mr. Klunder's activities through our Client relationship management system.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS.

Not applicable.

Explanations of Designations:

CFA®: (Chartered Financial Analyst)

To earn this designation, you must have four years of qualified investment work experience, become a member of CFA® Institute, pledge to adhere to the CFA® Institute's Code of Ethics and Standards of Professional Conduct on an annual basis, apply for membership to a local CFA® member society, and complete the CFA® Program. The CFA® Program is organized into three levels, each culminating in a six-hour exam. The major areas of study are Ethics, Quantitative Analysis, Economics, Accounting, Security Analysis, and Portfolio Management.

In addition to producing an array of industry-supported events, educational opportunities and publications, the CFA® Institute has devised a volunteer-based education program that recommends that members complete a minimum of 20 hours of continued education (CE) activities, including a minimum of two hours of standards, ethics and regulatory education each calendar year. Members have autonomy over the activities they engage in as long as they follow two broad requirements: The activity should be educational in nature and geared toward increasing the knowledge, skills and abilities of an investment professional and the educational content should relate to one or more of the Topics for Investment Professionals (TIPs) or a topic that a member deems individually relevant for his or her unique professional responsibilities.

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Additional information about James Branch is available on the SEC’s website at www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

JAMES ELLIOTT BRANCH, CFP, ChFC, CLU

Born 1954

Educational Background:

- Attended Indiana University School of Law, Bloomington, IN, 1976-1977
- B.A., History, Indiana University, Bloomington, IN, 1976

Business Experience:

- Director of Financial Services, Gray Private Wealth, LLC, Canton, MA, 03/2008 to Present
- Registered Representative, 1st Global Capital Corp., Canton, MA, 06/2004 to 01/2018
- Investment Adviser Representative, 1st Global Advisors, Inc., Canton, MA. 06/2004 to 01/2018
- Agent, 1st Global Insurance Services, Inc., Canton, MA, 07/2004 to 01/2018

Mr. Branch's contact information:

(781) 232-2020

jbranch@grayprivatewealth.com

ITEM 3: DISCIPLINARY INFORMATION

Not applicable.

ITEM 4: OTHER BUSINESS ACTIVITIES

GG&G may recommend GPW to accounting Clients in need of advisory services. GPW may recommend GG&G to advisory Clients in need of accounting and tax services. Accounting and tax services provided by GG&G are separate and distinct from advisory services of GPW and are separately compensated. No GPW Client is obligated to use GG&G for any accounting services, and, conversely, no accounting Client is obligated to use the advisory services provided by GPW. Information concerning the Client will not be shared except in accordance with all applicable laws and regulations or as authorized by the Client.

ITEM 5: ADDITIONAL COMPENSATION

No additional compensation at this time.

ITEM 6: SUPERVISION

Mr. Branch is supervised by Stephen Kenney. Mr. Kenney reviews Mr. Branch's work

through frequent office interactions as well as remote interactions. Mr. Kenney also reviews Mr. Branch's activities through our Client relationship management system.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS.

Not applicable.

Explanations of Designations:

CFP®: (Certified Financial Planner)

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold a CFP® certification.

To attain the right to use the CFP® designation, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and as of January 2007, attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and Client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- Ethics – Agree to be bound by CFP® Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

ChFC®: (Chartered Financial Consultant)

The ChFC® designation emphasizes a modern, applications-based approach to financial planning through comprehensive case studies. This education mirrors that of the CFP® certification education – both programs have the same initial seven courses. To earn the ChFC®, students must complete one additional course. All ChFC® courses are available through a variety of study options, including self-study or enhanced webinar courses.

To be considered for the program, the applicant must have a minimum of three years working full-time in the financial industry. The ChFC® degree program requires students to complete nine college-level courses or 27 hours of college credit in the field. Students must achieve mastery of more than 100 integrated advanced financial planning topics, including: estate planning, insurance planning, retirement planning, financial planning process and environment, income tax planning, employee benefits planning, asset protection planning, estate tax, transfer tax, and gift tax planning, and applications of comprehensive financial planning and consulting. Exams for each course are proctored and closed book, according to the standards of business and finance courses offered at any accredited university. Once the designation is earned, there is a requirement for continuing education credits to maintain the credential. Holders must complete 30 hours of continuing education every two years in order to maintain the designation.

CLU®: (Chartered Life Underwriter)

The CLU® designation is for individuals who wish to specialize in life insurance and estate planning. The CLU® is widely regarded as the gold standard of life insurance professionals and insurance planning. Individuals must pass a series of courses and examinations to receive this designation.

To earn the CLU, individuals must complete five core courses plus three elective courses and pass eight 100-question, two-hour examinations. Required course titles include *Fundamentals of Insurance Planning, Individual Life Insurance, Life Insurance Law, Fundamentals of Estate Planning and Planning for Business Owners and Professionals*. Other course topics include financial planning, health insurance, income taxation, group benefits, investments, and retirement planning. Maintaining the designation requires 30 hours of continuing education every two years, and the designation may be removed for unethical conduct.

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Additional information about Amy Alpert is available on the SEC’s website at www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

AMY LORENZO ALPERT, CFP, APMA

Born 1979

Educational Background:

- B.S., Accounting and Finance, Northeastern University, Boston, MA, 2002

Business Experience:

- Portfolio Manager, Gray Private Wealth, LLC, Canton, MA, 08/2023 to present
- Assistant Portfolio Manager, Gray Private Wealth, LLC, Canton, MA, 04/2021 to 07/2023
- Client Manager, R Miller and Associates, Wellesley, MA, 10/2017 to 04/2021
- Advisor, New England Private Wealth Advisors, Wellesley, MA, 04/2016 to 03/2017
- Business Development and Service Manager, New England Investment And Retirement Group, North Andover, MA, 02/2014 to 02/2016
- Investor Relations, Calare Properties, Hudson, MA, 02/2012 to 02/2014
- Team Lead / Consultant, Everis, Boston, MA, 02/2011 to 02/2012
- Client Services Manager, Emerson Investment Management, Boston, MA, 06/2002 to 02/2011

Ms. Alpert's contact information:

(781) 232-2020

aalpert@grayprivatewealth.com

ITEM 3: DISCIPLINARY INFORMATION

Not applicable.

ITEM 4: OTHER BUSINESS ACTIVITIES

GG&G may recommend GPW to accounting Clients in need of advisory services. GPW may recommend GG&G to advisory Clients in need of accounting and tax services. Accounting and tax services provided by GG&G are separate and distinct from advisory services of GPW and are separately compensated. No GPW Client is obligated to use GG&G for any accounting services, and, conversely, no accounting Client is obligated to use the advisory services provided by GPW. Information concerning the Client will not be shared except in accordance with all applicable laws and regulations or as authorized by the Client.

ITEM 5: ADDITIONAL COMPENSATION

No additional compensation at this time.

ITEM 6: SUPERVISION

Ms. Alpert is supervised by Stephen Kenney. Mr. Kenney reviews Ms. Alpert's work through frequent office interactions as well as remote interactions. Mr. Kenney also reviews Ms. Alpert's activities through our Client relationship management system.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS.

Not applicable.

Explanations of Designations:

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- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and as of January 2007, attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.
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- Ethics – Agree to be bound by CFP® Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

APMA®: (Accredited Portfolio Management Advisor)

The APMA® program is a designation program for financial professionals. The program educates advisors on the finer points of portfolio creation, augmentation, and maintenance.

Upon completion of the APMA®, graduates earn direct credit for:

- Course FP513 in Kaplan's College for Financial Planning CFP® certification education program or
- One elective course in the College's Master of Science Degree in Personal Financial Planning.

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Additional information about Stephen Kenney is available on the SEC’s website at www.adviserinfo.sec.gov.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

STEPHEN VINCENT KENNEY, CFP, CFA

Born 1962

Educational Background:

- B.A. Economics, Boston College, Boston, MA, 1984
- MBA Finance, Fordham University, New York, NY, 1989
- J.D. The Catholic University of America, Columbus School of Law, 1992

Business Experience:

- Chief Compliance Officer, Gray Private Wealth, LLC, Canton, MA, 10/2023 to present
- Director of Client Development, Gry Private Wealth, LLC, Canton, MA, 01/2023 to present
- Principal and Founder, Perago Partners, LLC, Boston, MA, 10/2020 to 12/2022
- President and CEO, Boston Financial Management, LLC, Boston, MA, 01/2019 to 09/2020
- Principal and Founder, Perago Partners, LLC, Boston, MA, 01/2017 to 12/2018
- Co-Founder and Managing Director, SCS Financial Services LLC, Boston, MA, 10/2002 to 12/2016

Mr. Kenney's Contact Information:

(781) 232-2020

skenny@grayprivatewealth.com

ITEM 3: DISCIPLINARY INFORMATION

Not applicable.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Kenney is the Investment Committee Co-Chair at Cabot Wellington, LLC, where he advises the board of directors on investment matters.

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ITEM 6: SUPERVISION

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Not applicable.

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ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

AUSTIN REYNOLDS RUSSELL, CFP, CFA

Born 1997

Educational Background:

- B.S. Business Administration (Finance), Ohio State University, Columbus, OH, 2019

Business Experience:

- Portfolio Manager, Gray Private Wealth, LLC, Canton, MA, 09/2023 to present
- Assistant Portfolio Manager, Gray Private Wealth, LLC, Canton, MA, 07/2019 to 08/2023
- Intern, Gray Private Wealth, LLC, Canton, MA, 05/2018 to 08/2018
- Intern, Lifetime Financial Growth, Columbus, OH, 08/2017 to 04/2018

Mr. Russell's Contact Information:

(781) 232-2020

arussell@grayprivatewealth.com

ITEM 3: DISCIPLINARY INFORMATION

Not applicable.

ITEM 4: OTHER BUSINESS ACTIVITIES

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ITEM 5: ADDITIONAL COMPENSATION

No additional compensation at this time.

ITEM 6: SUPERVISION

Mr. Russell is supervised by Stephen Kenney. Mr. Kenney reviews Mr. Russell's work through frequent office interactions as well as remote interactions. Mr. Kenney also reviews Mr. Russell's activities through our Client relationship management system.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISERS.

Not applicable.

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