

**Part 2B of Form ADV: *Brochure Supplement***

Spire Wealth Management, LLC  
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**Item 1**

This brochure supplement provides information about William Crawford Springer that supplements the Spire Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Sue McKeown if you did not receive Spire Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about William Crawford Springer is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

Item 2 Educational, Background and Business Experience

**Full Legal Name:** William Crawford Springer

**Born:** 1958

### **Education**

- Bucknell Univ; BS, Electrical Engineering; 1980

### **Business Experience**

- Spire Investment Partners, LLC; Wealth Manager; from 10/31/2008 to current.  
Prior to joining Spire, William was with FSC Securities since 1998.

### **Business Philosophy**

We start with a diversified portfolio model consisting of a 60/40 stock-to-bond allocation. We adjust this allocation to be consistent with the clients' stated objectives, suitability and risk tolerance. This portfolio is reviewed at least annually where further adjustments to the allocation might be warranted.

The portfolio's performance is measured against a balanced model consisting of 60% SP500 Index and 40% Barclays US Aggregate Bond Index.

We do not use any subadvisors and fees are charged against the value of the underlying portfolio on a monthly basis. There are no other fees charged for financial planning or any other services provided.

There are no minimum investment requirements in order to secure a working relationship with our firm. That affords us the opportunity to work with any and all individuals seeking to improve their financial future. Services provided by the firm include, but are not limited to, asset management, retirement planning, income tax analysis, estate planning and insurance evaluation and a review of your current financial plan.

### **Designations**

William Crawford Springer has earned the following designation(s) and is in good standing with the granting authority.

CFP; Certified Financial Planner Board of Standards, Inc. of Standards, Inc.; 03/21/1989

**Certified Financial Planner (CFP)** - Those with the CFP designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics. 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.

William Springer has satisfied all requirements for certification and having agreed to abide by the CFP Board's Code of Ethics and Professional Responsibility is hereby licensed to use the CFP certification mark and the marks CFP and Certified Financial

Planner with all rights and privileges pertaining thereto and subject to annual renewal and other rules and regulations of the CFP Board, as established and amended from time to time.

### **Item 3 Disciplinary Information**

William Crawford Springer has no reportable disciplinary history.

### **Item 4 Other Business Activities**

#### A. Investment-Related Activities

1. William Crawford Springer is also engaged in the following investment-related activities:

#### Registered representative of a broker-dealer

Advisor also carries the securities license required by FINRA (Financial Industry Regulatory Authority) in order to offer securities products and execute securities transactions separately from their registration as an Investment Advisor representative providing investment advice. This additional licensing allows our advisors a much more robust suite of products to offer to their clients. Registration, supervision and continuing education are all requirements for maintaining this type of registration.

Conflicts of holding this type of license could be in cross-selling which is selling out of an advisory account and buying in a securities account and thereby generating a commission for the representative. Moving monies from an advisory account into a commission account in order to affect a commissionable trade. Accounts and trades are reviewed for these types of activities.

The types of commissions that may be earned on these types of accounts/products could be any one of the following:

Mutual Fund 12b-1 Service Fees

Mutual Funds Commissions

Direct Product Sponsor Commission

#### Insurance company or agency

Licensed as an insurance representative allows the advisor to offer various insurance products such as Variable Annuities, Life Insurance, Long Term Care insurance. Typically these products generate commission payments to the representatives selling the products. The ability to offer these products to clients allows the advisor a much more robust suite of products and thereby providing the client with a much more comprehensive financial plan.

2. William Crawford Springer receives commissions, bonuses or other compensation on the sale of securities or other investment products.

Holding these additional licenses and allowing the advisor the ability to offer securities products and insurance products in addition to their investment advice, may create a conflict of interest if the advisor is recommending these products in order to generate commissions rather than looking out for the best interests of the client. Each of these purchases is reviewed and approved by a principal of the firm. In addition, many of these products come with additional disclosures so that the client can fully understand the product.

#### B. Non Investment-Related Activities

William Crawford Springer is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

### **Item 5 Additional Compensation**

William Crawford Springer does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 Supervision**

**Supervisor:** Sonya Logan

**Title:** Designated Supervisor

**Phone Number:** 703-657-6064

In addition to an annual in person review of our firms policies and procedures, each advisor is subject to the following ongoing supervision and review:

Daily trade reviews

Monthly review of personal securities accounts

Monthly correspondence reviews - including review of email

Periodic reviews of client account activity

