

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



**Howard J. Barnett**

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**Spire Wealth Management**

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This brochure supplement provides information about Howard J. Barnett that supplements the Spire Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Spire Compliance at 703-657-6060 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 Howard J. Barnett 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:** Howard Jay Barnett

**Born:** 1954

**Education:**

- Rutgers University; Bachelor of Arts, Environmental Biology, 1976

**Business Experience**

Barnett Financial Group; Owner and Investment Advisor Representative, December 2020-present.

Wells Fargo Advisors, Investment Adviser Representative, December 2006 to December 2020.

**Designations**

Howard Jay Barnett has earned the following designation(s) and is in good standing with the granting authority:

- Accredited Asset Management Specialist<sup>SM</sup>; College for Financial Planning<sup>®</sup>; 1996 The Accredited Asset Management Specialist <sup>SM</sup> (AAMS<sup>®</sup>) designation is awarded by the College for Financial Planning to investment professionals who complete its 12-module AAMS<sup>®</sup> Professional Education Program, pass an examination, commit to a code of ethics and agree to complete 16 hours of continuing education every two years.
- Chartered Retirement Planning Counselor<sup>SM</sup>; College for Financial Planning; 1998 The Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC<sup>®</sup>) is awarded by the College for Financial Planning to applicants who complete course work in pre- and post-retirement needs, asset management, estate planning and retirement planning, pass an exam, adhere to a code of ethics and complete 16 hours of continuing education every two years.

## Item 3 Disciplinary Information

Howard J. Barnett has no reportable disciplinary history.

## Item 4 Other Business Activities

**A. Investment-Related Activities**

Howard J. Barnett is also engaged in the following investment-related activities:

**Registered representative of a broker-dealer**

Advisor also carries the securities licenses required by FINRA (Financial Industry Regulatory Authority) to offer securities products and execute securities transactions separately from their registration as an Investment Advisor Representative providing investment advice. This additional licensing allows advisors a 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 that may arise for holding this type of license would be in cross-selling. Such a conflict could be selling out of an advisory account and buying in a securities account and thereby generating a commission for the representative. Other conflicts that could occur would be moving monies from an advisory account into a commission account to affect a commissionable trade.

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

1. Mutual Fund 12b-1 commissions
2. Mutual Funds Trail Commissions
3. Direct Product Sponsor Commissions

**Other investment-related business**

Licensed as an insurance representative allows the advisor to offer various insurance products such as Variable Annuities, Life Insurance, and 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.

**B. Non-Investment-Related Activities**

Howard J. Barnett is a musician and the owner of the Midlife Crisis Band of Charlottesville.

## Item 5 Additional Compensation

Howard J. Barnett does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## Item 6 Supervision

**Supervisor:** Emily Donaldson

**Title:** Designated Supervisor

**Phone Number:** 703-657-6074

In addition to an annual review of our Firm's policies and procedures, each advisor is supervised with the following ongoing review:

- a. Daily trade reviews
- b. Monthly review of personal securities accounts
- c. Monthly review of business bank statements of DBAs
- d. Monthly correspondence reviews - including ongoing capture and review of email
- e. Periodic reviews of client account activity.