

Part 2B of Form ADV: *Brochure Supplement*

DBA:



Ronald Joseph Carazo

111 Veterans Blvd., #1500, Metairie, LA 70005
Phone | 504-833-2281

Spire Wealth Management

7901 Jones Branch Drive, Suite 800
McLean, VA 22102

March 2026

This brochure supplement provides information about Ronald Joseph Carazo 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 Ronald Joseph Carazo is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Full Legal Name: Ronald Joseph Carazo **Born:** 1964

Education:

- University of Louisiana; BS, Marketing; 1984
- Attended the University of New Orleans; BS, Finance; 1989

Business Experience

- Spire Investment Partners; Wealth Manager; from 11/2017 to Present
- Securities America; Investment Advisor; from 8/1992 to 10/2017

Item 3 Disciplinary Information

Ronald Joseph Carazo was found, in connection with an SRO proceeding, to have been involved in a violation of the SRO's rules and was fined more than \$2,500. From 2009 to 2011 he was found to be involved with settlements regarding investments in Alternative Investments. Specific details can be found on www.BrokerCheck.FINRA.org.

Item 4 Other Business Activities

A. Investment-Related Activities

Ronald Joseph Carazo 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.

Mr. Carazo 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 separately from 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

As the owner and general manager, Ronald Joseph Carazo operates a local restaurant Bar & Grill.

Mr. Carazo also serves as a trustee for various accounts that he inherited.

Item 5 Additional Compensation

Ronald Joseph Carazo does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Andrew Baron

Title: Designated Supervisor

Phone Number: 703-657-6072

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.