

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

**DBA:**

**SILVERARROW**  
FINANCIAL



**Edward S. Kapfhammer**

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**Spire Wealth Management**

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This brochure supplement provides information about Edward S. Kapfhammer 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 Edward S. Kapfhammer 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:** Edward S. Kapfhammer **Born:** 1979

### Education:

- Indiana University; Bachelor of Science, Finance, 2002

### Business Experience

Spire Wealth Management; Financial Advisor; from 12/2019 to Present

American Wealth Management; Investment Adviser Representative; from 02/2018 to 12/2019

Graphic Packaging International; Director of Finance/Human Resources; from 12/2017 to 01/2018

National Carton and Coating Co.; Director of Finance/Human Resources; from 05/2010 to 11/2017

## Item 3 Disciplinary Information

Edward S. Kapfhammer has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

Edward S. Kapfhammer 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 Adviser 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**

Edward S. Kapfhammer is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## **Item 5 Additional Compensation**

Edward S. Kapfhammer 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.