

Part 2B of Form ADV: *Brochure Supplement*

DBA:

SILVERARROW
FINANCIAL



Tobia J. Pierce

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Spire Wealth Management

7901 Jones Branch Drive, Suite 800
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This brochure supplement provides information about Tobia J. Pierce 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 Tobia J. Pierce is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Full Legal Name: Tobia J. Pierce

Born: 1973

Education:

- Sinclair Community College, Dayton, Ohio, 1991-1993
- Coursework towards Business Management

Business Experience

Spire Wealth Management, LLC; Financial Advisor; from 07/03/2019 to Present

American Wealth Management, Inc.; Registered Representative; from 12/01/2017 to 06/26/2019

Commonwealth Financial Network; Registered Representative; from 11/04/2014 to 12/01/2017

Item 3 Disciplinary Information

Tobia J. Pierce has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

Tobia J. Pierce 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:

- Mutual Fund 12b-1 commissions
- Mutual Funds Trail Commissions
- 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

Tobia is a Greene County Commissioner for Greene County Parks and Trails (since May 2019), on the board of Xenia Chamber of Commerce (since 2025) and executive board (since 2026), board of Xenia Rotary (since June 2024) and active member of the Jamestown Lions Club (since 2015). Tobia is also the co-owner of Pixie Petal, LLC. She was an active board member of the Jamestown Youth Football for 8 years, Greeneview Athletic Boosters for 7 years, past VP of the Greene County Public Health Foundation.

Item 5 Additional Compensation

Tobia J. Pierce 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.