

Part 2B of Form ADV: Brochure Supplement

DBA:



Christopher P. Pratt

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Spire Wealth Management

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This brochure supplement provides information about Christopher P. Pratt 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 Christopher P. Pratt is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Full Legal Name: Christopher P. Pratt

Born: 1983

Education:

- Towson University; Bachelor of Science, Finance; 2005

Business Experience:

Cardinal Wealth Management, Investment Advisor, February 2017 - Present

Designations

Christopher P Pratt has earned the following designation(s) and is in good standing with the granting authority:

- Certified Financial Planner™; Certified Financial Planner Board of Standards, Inc.; 2009

Item 3 Disciplinary Information

Christopher P. Pratt has no reportable disciplinary history.

Item 4 Other Business Activities

A. 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

Christopher P. Pratt is involved with not-for-profit organizations as a board member.

Item 5 Additional Compensation

Christopher P. Pratt does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Emily Donaldson

Title: Senior 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.