

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

**DBA:**

**3Point Financial Services**

**Frank T. Vandy**

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**Spire Wealth Management**

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This brochure supplement provides information about Frank T. Vandy 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 Frank T. Vandy 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:** Frank T. Vandy

**Born:** 1977

**Education:**

- Illinois State University; BS; 2000

**Business Experience**

- LPL Financial; Registered Representative ; from Oct. 2011 to July 2021
- OneAmerica Securities ; Registered Representative; from July 2005 to Oct 2011
- American United Life; Agent; from Jan 2005 to Oct 2011
- Scudder Investments; Registered Representative; from Oct 2001 to Jan 2005

## Item 3 Disciplinary Information

Frank T. Vandy has reportable disclosures which may be found at FINRA's Brokercheck.

## Item 4 Other Business Activities

**A. Investment-Related Activities**

1. Frank T. Vandy 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.

Accounts and trades are reviewed for these types of activities. A Source of Funds document is required on many of these types of direct investments to monitor for trade and money movement between advisory and securities accounts.

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.

2. Frank T. Vandy 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 in addition to 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**

Frank T. Vandy is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

## **Item 5 Additional Compensation**

Frank T. Vandy 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.