

Part 2B of Form ADV: *Brochure Supplement*

Philip James Fluegge
8344 Hall Rd., #101
Utica, MI 48317
586-823-0762

Spire Wealth Management, LLC
1840 Michael Faraday Dr.
Suite 105
Reston, VA 20190

April 2021

Item 1

This brochure supplement provides information about Philip James Fluegge that supplements the Spire Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Sue McKeown 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 Philip James Fluegge is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Full Legal Name: Philip James Fluegge **Born:** 1959

Education

- Babson College; BS, Investments; 1982

Business Experience

- Spire Investment Partners; Investment Advisor Representative; from 01/2018 to Present
- FSC Securities; Investment Advisor Representative; from 09/2016 to 12/2017
- Commonwealth Financial Network; Investment Advisor Representative; from 01/2008 to 08/2016

Practice Description:

When a client is seeking a custom portfolio we initially discuss their short and long term objectives and realistic expectations. We learn their income needs, growth goals, risk tolerance and tax bracket. We inquire of their previous investment experience. We discuss fund sales charges, fund internal expenses and trading commissions. Finally we review mutual funds and ETFs that may be blended in a diversified portfolio to help them meet their goals.

When a client is seeking a constructed portfolio we initially discuss their short and long term objectives and realistic expectations. We learn their income needs, growth goals, risk tolerance and tax bracket. We inquire of their previous investment experience. We discuss fund internal expenses, fees charged by Envestnet and our advisory fee. We then review and present to the client various model portfolios often from PMC American Funds, Blackrock and Vanguard. We review the models long term returns, annual returns, Modern Portfolio Theory statistics and fees.

Our investment advisory fees range from 1% to .25%.

We measure client account and portfolio performance within Envestnet, provided by Spire. The most commonly used reports are Investment Overview which not only provides quarterly, YTD and Inception to date performance but also yield and diversification detail by asset class. The Performance Overview provides QTD performance, quarterly returns for the four previous quarters, YTD, trailing one year, trailing 3 years and since inception. It also graphs returns versus three benchmarks money market, S&P 500 and a bond index.

We typically review with clients their portfolio allocation and performance once or twice per year. We are generally available to send current reports and review with them an update anytime during normal business hours.

Item 3 Disciplinary Information

Philip James Fluegge has been:

Found, in connection with an SRO proceeding, to have been involved in a violation of the SRO's rules. More information can be found at BrokerCheck.FINRA.org.

Item 4 Other Business Activities

A. Investment-Related Activities

Advisor also carries the securities license required by FINRA (Financial Industry Regulatory Authority) in order to offer securities products and execute securities transactions separately from their registration as an Investment Advisor representative providing investment advice. This additional licensing allows our advisors a much 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 of holding this type of license could be in cross-selling. Selling out of an advisory account and buying in a securities account and thereby generating a commission for the representative. Moving monies from an advisory account into a commission account in order 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, Long Term Care insurance. Typically these products generate commission payments to the representatives selling the products separately from their investment advisory services. 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

Philip James Fluegge 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

Philip James Fluegge does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Allen Eickelberg

Title: Vice President, Director of Operations

Phone Number: 703-657-6070

Daily trade reviews

Monthly review of personal securities accounts

Monthly review of business bank statements if operating under a DBA

Monthly correspondence reviews - including ongoing capture and review of email

Periodic reviews of client account activity