

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

Spire Wealth Management, LLC  
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Matthew M. Ludmer

**DBA: ALIGNED WEALTH**

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April 2017

This brochure supplement provides information about Matthew M. Ludmer 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 Matthew M. Ludmer is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## **Item 1: Educational Background and Business Experience**

**Full Legal Name:** Matthew M. Ludmer      **Born:** 1960

### **Education**

- University of Chicago School of Business; MBA, Finance; 1984

### **Business Experience**

- Morgan Stanley; Investor Services Associate; from 1984 to 1997
- Donaldson, Lufkin & Jenrette; Wealth Manager; from 1997 to 2002
- Smith Barney/CitiGroup Global/Morgan Stanley; Wealth Manager & Advisor; from 2002 to 2013

## **Item 2: Disciplinary Information**

Matthew M. Ludmer has no reportable disciplinary history.

## **Item 3: Other Business Activities**

### **A. Investment-Related Activities**

1. Matthew M. Ludmer is also engaged in the following investment-related activities:

#### **Registered representative of a broker-dealer**

Advisor also carries the securities license required by FINRA (Financial Industry Regulatory Authority) in order to offer securities products and execute securities transactions in addition to 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.

2. Matthew M. Ludmer receives commissions, bonuses or other compensation on the sale of securities or other investment products.

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

Holding 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**

Matthew M. Ludmer is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

#### **Item 4: Additional Compensation**

Matthew M. Ludmer does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 5: Supervision

**Supervisor:** William Chao

**Title:** Vice Pres.

**Phone Number:** 703-657-6063

In addition to an annual in person review of our firms policies and procedures, each advisor is subject to the following ongoing supervision and review:

1. Daily trade reviews
2. Monthly review of personal securities accounts
3. Monthly review of personal bank statements
4. Monthly correspondence reviews – including ongoing capture and review of email
5. Periodic reviews of client account activity