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Open For Protection

Open For Excellence



WHAT DOES IT MEAN TO BE “OPEN”?

At Spire Investment Partners, “Open” is a word we take to heart. In fact, our firm was founded on this premise. After working at a large Wall Street Firm, our founder began to understand that there was a better way to manage people’s money. The key is recognizing each situation is different and that each client requires a variety of tools and customized advice.

Spire Investment Partners provides its Wealth Managers with an extensive list of high quality products and services. This allows your wealth manager the freedom to create solutions that truly suit your financial goals and objectives.

In addition, Spire Investment Partners provides industry leading technology options and offers access to multiple custodial partners providing you with the most Open environment possible.

Finally, Spire Investment Partners provides our Wealth Managers with regulatory compliance oversight, marketing operations, and a back office structure that support healthy growth and sustainability.

At Spire Investment Partners we create a business environment which allows our wealth managers to focus on what’s important – You!

SECURING YOUR DATA

Spire Investment Partners takes the preservation and protection of your data very seriously. Years ago, a strategic decision was made to move all of Spire Investment Partners’ systems off-site to a secure data bunker run by Equinix (EQIX), a leader in the protection and connection of critical information for business and government. This decision provides you with comprehensive data security and insures Spire Investment Partners’ comprehensive business continuity. Our information is safe from virtually any form of natural or man-made catastrophe. All sites and programs that contain confidential client information are password protected.

Spire Investment Partners maintains hourly back-ups of files, email systems, firewall protections, virus updates, and a host of other protocols. We also maintain an extensive IT support system that rivals that of the largest Wall Street firms.



Open For Confidence.

OPEN TO TRANSPARENCY

SPIRE INVESTMENT PARTNERS, LLC.

Spire Investment Partners provides your Wealth Managers access to investment products, payment structures, custodial firms, service offerings along with supervision, accounting, and operations support. Spire Investment Partners is comprised of two companies. The two entities and how they relate are listed below.

SPIRE WEALTH MANAGEMENT, LLC

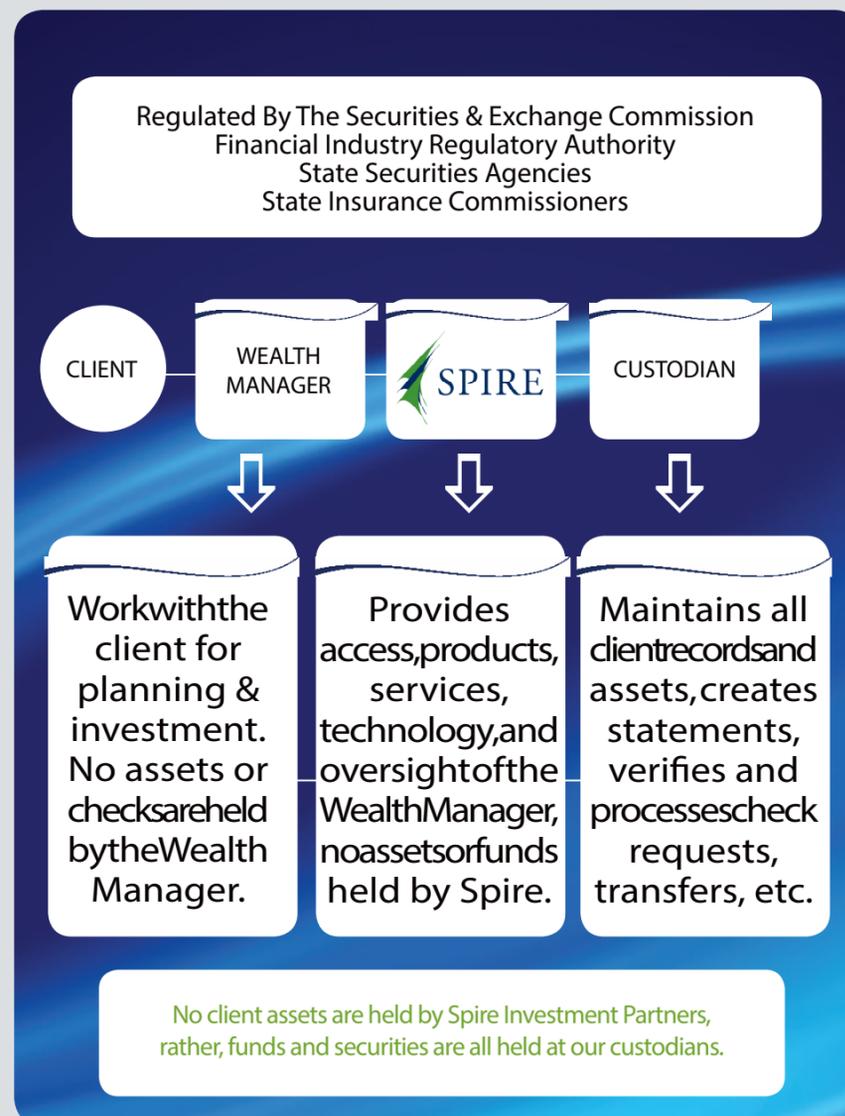
Spire Wealth Management is a Securities Exchange Commission (SEC) Registered Investment Advisor. Any Wealth Managers that provides asset management services on a fee basis and provides advice must use an SEC Registered Investment Advisor.

SPIRE SECURITIES, LLC

Spire Securities is a registered broker/dealer with the Financial Industry Regulatory Authority (FINRA). Any Wealth Managers that wishes to buy and sell securities for their clients’ accounts on a commission basis must use a broker/dealer.

CUSTODY AGREEMENTS

Spire Investment Partners maintains agreements with several custodial firms responsible for holding your assets and providing detailed accounting of dividend and interest payments, cost basis reporting, documenting account changes, transfers of cash or securities in/out of client accounts. Fidelity Investments’, Pershing, LLC, Charles Schwab & Co, and TD Ameritrade provide clearing and custody services to Spire Investment Partners.



Open For Capability.

OPEN TO OBJECTIVE ADVICE

Spire Investment Partners offers the following services through their Wealth Managers.

FINANCIAL & INVESTMENT PLANNING

- Development of Goals and Objectives
- Risk Tolerance Assessment
- Risk Management
- Detailed Retirement Analysis
- Estimated Expenditures at Retirement
- Estimated Retirement Income
- Education Funding Analysis
- Investment Strategy and Recommendations
- Tax Impact Analysis

ESTATE PLANNING

- Review Current Estate Plan (Will, Revocable & Irrevocable Trusts)
- Estate Distribution Summary
- Succession Planning

RETIREMENT PLANNING

- Qualified Retirement Plans
 - Defined Benefit Plans
 - Defined Contribution Plans
- Non-Qualified Retirement Plans
- Investment Analysis
- Cash Management

ASSET MANAGEMENT

- Portfolio Design and Rebalancing
- Portfolio Monitoring
- Performance Measurement
- Professional Money Managers
- Professional Management of Assets
- Data Aggregation
- Consolidated Reporting

PROTECTING YOUR ASSETS

Client assets are protected by the Securities Investor Protection Corporation (SIPC). Customers of a failed brokerage firm get back all securities (such as stocks and bonds) that already are registered in their name or are in the process of being registered. After this first step, the firm’s remaining customer assets are then divided on a pro rata basis with funds shared in proportion to the size of claims. If sufficient funds are not available in the firm’s customer accounts to satisfy claims within these limits, the reserve funds of SIPC are used to supplement the distribution, up to a ceiling of \$500,000 per customer, including a maximum of \$250,000 for cash claims. Additional funds may be available to satisfy the remainder of customer claims after the cost of liquidating the brokerage firm is taken into account. For more information on SIPC please visit www.SIPC.com.

Excess insurance coverage may also be available. For specific information regarding excess insurance coverage provided by our custodians, please ask your Wealth Manager.