

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

Sterling Neblett

Wendy A Payne

Mark McKaig

**DBA: CENTURION WEALTH MANAGEMENT**

7901 Jones Branch Dr., #800

McLean, VA 22102

Spire Wealth Management, LLC

1840 Michael Faraday Dr., #105

Reston, VA 20190

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**Item 1 - Cover Page**

This brochure supplement provides information about the individual(s) listed above that supplements the Spire Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Sue McKeown 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 the individual(s) listed above 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:** Sterling Neblett      **Born:** 1982

### **Education**

- James Madison University; BBA, Finance and Int'l Business; 2005

### **Business Experience**

- Centurion Wealth Management; Co-Founder - Wealth Manager; from Feb 2015 to Present
- Lara, May & Associates; Wealth Manager; from Jan 2007 to Feb 2015
- NYLife Securities; Registered Rep/Agent; from May 2005 to Jan 2007

### **Designations**

Sterling Neblett 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.; 2008

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning.

Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience, agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards and complete 30 hours of continuing education every two years.

## **Item 3 Disciplinary Information**

Sterling Neblett has no reportable disciplinary history.

## **Item 4 Other Business Activities**

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

1. Sterling Neblett 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 separate 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.

Accounts and trades are reviewed for these types of activities.

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

#### Insurance company or agency

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. 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**

Sterling Neblett 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**

Sterling Neblett does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 Supervision**

**Supervisor:** Allen Eickelberg

**Title:** Director of Operations

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

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

Daily trade reviews

Ongoing review of personal securities accounts

Ongoing correspondence reviews - including ongoing capture and review of email

Periodic review of client account activity

## **Item 2 Educational Background and Business Experience**

**Full Legal Name:** Wendy A Payne      **Born:** 1974

### **Education**

No post high school education.

### **Business Experience**

- Centurion Wealth Management; Co-Founder; from Feb 2015 to Present
- Lara, May & Associates; Agent; from June 2008 to Feb 2015

### **Designations:**

**Certified Senior Advisor**

## **Item 3 Disciplinary Information**

Wendy A Payne has no reportable disciplinary history.

## **Item 4 Other Business Activities**

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

1. Wendy A Payne 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 separate 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.

Accounts and trades are reviewed for these types of activities.

The types of commissions that may be earned on these types of accounts/products could be any one of the following:

4. Mutual Fund 12b-1 commissions

5. Mutual Funds Trail Commissions
6. Direct Product Sponsor Commissions

Insurance company or agency

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. 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. Wendy A Payne does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

**B. Non Investment-Related Activities**

Wendy A Payne 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**

Wendy A Payne does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

**Supervisor:** Allen Eickelberg

**Title:** Director of Operations

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

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

Daily trade reviews

Ongoing review of personal securities accounts

Ongoing correspondence reviews - including ongoing capture and review of email

Periodic review of client account activity

**Item 2 Educational Background and Business Experience**

**Full Legal Name:** Mark C. McKaig

**Born:** 1961

**Education**

- Univ. of Hartford; BA, Political Science; 1984

### **Business Experience**

- Lara, May & Assoc; Investment Advisor; from Jan 2001 to Nov 2015
- Legg Mason Wood Walker; Registered Rep; from Dec 1999 to Dec 2001

### **Item 3 Disciplinary Information**

Mark C. McKaig has no reportable disciplinary history.

### **Item 4 Other Business Activities**

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

1. Mark C. McKaig 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 separate 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.

Accounts and trades are reviewed for these types of activities.

The types of commissions that may be earned on these types of accounts/products could be any one of the following:

7. Mutual Fund 12b-1 commissions
8. Mutual Funds Trail Commissions
9. Direct Product Sponsor Commissions

#### Insurance company or agency

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. 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**

Mark C. McKaig 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**

Mark C. McKaig does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

**Supervisor:** Allen Eickelberg

**Title:** Director of Operations

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

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

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Periodic review of client account activity