

Part 2B of Form ADV: *Brochure Supplement*

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April 2023

This brochure supplement provides information about Bernard Michael Kroll 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 Bernard Michael Kroll is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Full Legal Name: Bernard Michael Kroll **Born:** 1993

Education

- Randolph-Macon College; BS, Economics and Business; 2016
- College of William and Mary; MBA; 2022

Business Experience

- Wells Fargo; Registered Rep; from 05/2017 to 10/2022
- MML Investor Services; Registered Rep; from 02/2017 to 05/2017
- Mass Mutual Life Insurance Co; Financial Services Prof.; from 06/2016 to 05/2017

Item 3 Disciplinary Information

Bernard Michael Kroll has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. Bernard Michael Kroll 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.

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:

1. Mutual Fund 12b-1 commissions

2. Mutual Funds Trail Commissions
3. 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. 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. Bernard Michael Kroll 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

Bernard Michael Kroll is engaged in a real estate venture partnership under the name of TLMK, LLC.

Item 5 Additional Compensation

Bernard Michael Kroll 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 in person review of our firms policies and procedures, each advisor may be subject to the following ongoing supervision and review:

Daily trade reviews

Monthly review of personal securities accounts

Monthly review of business bank statements

Monthly correspondence reviews – including ongoing capture and review of email

Periodic reviews of client account activity