

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

Michael P Jacobs  
7625 Wisconsin Ave., #200  
Bethesda, MD 20814

**DBA: Cardinal Wealth Management**

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

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This brochure supplement provides information about Michael P Jacobs 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 Michael P Jacobs 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:** Michael P Jacobs      **Born:** 1970

### Education

- Loyola College; BS, Finance; 1993

### Business Experience

- Monument Advisory Group; Investment Advisor Representative; from 2013 to 2017
- LPL Financial; Registered Representative; from 2004 to 2017

### Designations

Michael P Jacobs 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.; 2015

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

Michael P Jacobs has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. Michael P Jacobs 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.

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

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. Michael P Jacobs does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

#### **B. Non Investment-Related Activities**

Michael P Jacobs 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**

Michael P Jacobs does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 Supervision**

**Supervisor:** William Chao

**Title:** VP

**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:

Daily trade reviews

Monthly review of personal securities accounts

Monthly correspondence reviews - including ongoing capture and review of email

Periodic reviews of client account activity