

**SPIRE WEALTH MANAGEMENT, LLC**

1840 Michael Faraday Dr., #105

Reston, VA 20190

703-657-6060

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

Michael John Kiley

**DBA: Chamberlain Consulting Group, LLC**

2301 Dupont Drive, Suite 460

Irvine, CA 92612

949-553-0313

May 2018

**Item 1**

This brochure supplement provides information about Michael John Kiley that supplements the Spire Wealth Management, LLC Form ADV brochure. Please contact Spire's Compliance Department (703-657-6060) if you did not receive Spire's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael John Kiley 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 John Kiley      **Born:** 1954

### **Education**

- University of the Pacific; BA, Pre-Law and Communications; 1976
- American College; MS, Financial Services; 1997

### **Business Experience**

- Chamberlain Group/KFM Financial & Insurance Services; Owner; from 1985 to Present
- Spire Investment Partners, LLC; Wealth Manager ; from 2012 to Present
- Girard Securities, Inc.; Registered Representative and Investment Advisor Representative; from 2005 to 2012
- Chamberlain Consulting Group, LLC; Investment Advisor Representative; from 1998 to Present
- Lockwood Financial Services; Registered Representative; from 1999 to 2005
- Mutual Service Corporation; Registered Representative; from 1993 to 1999
- Canterbury Capital Services, Inc.; Registered Representative; from 1991 to 1999
- KFM Securities; Owner; from 1988 to 1993

### **Designations**

Michael John Kiley has earned the following designation(s) and is in good standing with the granting authority:

- **Chartered Life Underwriter (CLU);** The American College; 1985  
The CLU program is administered by The American College. This designation requires five core and three elective courses that focus on various areas of insurance and financial planning. Additional program requirements must be met, including a minimum of three (3) years of business experience, ethics standards and agree to comply with The American College Code of Ethics and Procedures. Continuing Education for this designation requires 30 hours every two years.

### **Item 3 Disciplinary Information**

Michael John Kiley has no reportable disciplinary history.

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

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

Michael John Kiley is also engaged in the following investment related activities:

### **Investment Advisor Representative of Chamberlain Consulting Group, a California RIA.**

#### **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

#### **Licensed as an insurance representative**

This licensing 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.

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.

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

### **Item 5 Additional Compensation**

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

### **Item 6 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:

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