

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

William R Lloyd  
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April 2022

This brochure supplement provides information about William R Lloyd 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 William R Lloyd 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:** William R Lloyd      **Born:** 1958

### Education

- University of Virginia; MA; 1986
- Colgate University; BA; 1980

### Business Experience

- LPL Financial, LLC; Financial Advisor; from 05/2011 to 06/2019
- MML Investors Services, Inc.; Registered Representative/IAR; from 09/1989 to 04/2011
- Massachusetts Mutual Life Insurance Co.; Agent; from 07/1989 to 04/2011

### Designations

William R Lloyd 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.; 2003

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.

- Chartered Financial Consultant®; American College; 2003

The ChFC® program is administered by the American College. This designation has the same core curriculum as the CFP® designation, plus two or three additional elective courses that focus on various areas of personal financial planning. In addition to successful completion of an exam on areas of financial planning, including income tax, insurance, investment and estate planning, candidates are required to have a minimum of three (3) years experience in a financial industry position.

- Accredited Investment Fiduciary™ (AIF®); fi360; 2013

Since October 2002, the Accredited Investment Fiduciary™ (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® designation have successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

### **Item 3 Disciplinary Information**

William R Lloyd has been:

Mr. Lloyd was found, in connection with an SRO proceeding, to have been involved in a violation of the SRO's rules and was fined more than \$2,500. Further details can be found on [BrokerCheck.FINRA.org](http://BrokerCheck.FINRA.org).

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

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

1. William R Lloyd is also engaged in the following investment-related activities:

#### **Registered representative of a broker-dealer**

Mr. Lloyd also carries the securities license required by FINRA in order to offer securities products and execute securities transactions separately from their registration as an Investment Advisor Representative providing investment advice. This additional licensing allows our advisors much 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 12 b-1 fees
2. Mutual Funds Trail Commissions
3. Direct Product Sponsor Commissions

#### **Insurance company or agency**

Mr. Lloyd carries the insurance license required to offer various insurance products such as Variable Annuities, Life Insurance and Long Term Care insurance. Typically, there products generate commission payments to the representatives selling the products. The ability to offer these products to clients allow 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**

William R Lloyd is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or his time.

#### **Item 5 Additional Compensation**

Principal with Comprehensive Wealth Advisors - Tax Consulting for compensation

Captive Consulting - Consulting services for a fee

Founder/Owner of The Charitable Payraise - Technology solution for a subscription fee

William R Lloyd does not receive any economic benefit from a non-advisory client for the provision of advisory services.

#### **Item 6 Supervision**

**Supervisor:** Sal Malik

**Title:** Director of Supervision

**Phone Number:** 703-657-6075

In addition to an annual review, each advisor is subject to the following ongoing supervision and review:

1. Monthly review of personal securities accounts
2. Ongoing correspondence reviews - including the capture and review of emails
3. Periodic reviews of client account activity