

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

Steven Michael DiGregorio  
**DBA: Compass Asset Management Group, LLC**

100 Stony Brook Ct.  
Newburgh, NY 12550  
845-563-0537

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

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This brochure supplement provides information about Steven Michael DiGregorio 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 Steven Michael DiGregorio 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:** Steven Michael DiGregorio      **Born:** 1965

### **Education**

- State Univ of New York; BS, Business/Economics; 1987

### **Business Experience:**

#### **Spire Investment Partners, LLC**

Began serving as President of Compass Asset Management Group, LLC in September 2009.

A financial services leadership career professional recognized for developing and leading high-performance teams. Collaborative business partner and strategic thinker with the ability to build cross-functional business relationships that increase effectiveness and profitability.

A wealth strategist, financial & estate planner with 28 years of consulting and advising clients/families. Deep experience developing client-centric, consultative, financial planning & investment management solutions to senior executives and professionals.

#### **Compass Asset Management Group, LLC,**

A private wealth management firm focused on delivering extraordinary excellence in client satisfaction, comprehensive financial/estate planning solutions and value driven investment management results to discerning clients of means.

"Our practice embodies the characteristics of wisdom, communication, transparency & objectivity. We employ strategies to help our clients accumulate, grow, preserve and transfer wealth effectively and tax efficiently. We work collaboratively with our clients' attorneys & accountants to address various financial, legal, tax, business, estate and philanthropic issues. We listen and identify the goals and concerns of our clients, then develop clear and customized strategies that ensure our client's financial security. Throughout the relationship, our client is educated & empowered as part of our process."

- Counsel and advise executives, professionals and entrepreneurs in the areas of:
  - financial risk, tax & investment management
  - income planning
  - financial & estate planning
  - executive compensation
  - business succession
  - charitable giving

### **Item 3 Disciplinary Information**

Steven Michael DiGregorio has a reportable disclosure. Further details can be found at <http://BrokerCheck.finra.org>.

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

#### A. Investment-Related Activities

1. Steven Michael DiGregorio 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 separately 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

2. Steven Michael DiGregorio receives commissions, bonuses or other compensation on the sale of securities or other investment products.

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 separately from their investment advisory services. 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.

**B. Non Investment-Related Activities**

Steven Michael DiGregorio is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

## **Item 5 Additional Compensation**

Steven Michael DiGregorio 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 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