

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

Ronald Joseph Carazo

**DBA:**

**Ron Carazo & Associates, LLC**

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Spire Wealth Management, LLC  
1840 Michael Faraday Dr., #105  
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**Item 1**

This brochure supplement provides information about Ronald Joseph Carazo 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 Ronald Joseph Carazo 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:** Ronald Joseph Carazo      **Born:** 1964

### **Education**

- University of Louisiana; BS, Marketing; 1984
- Attended the University of New Orleans; BS, Finance; 1989

### **Business Experience**

- Spire Investment Partners; Wealth Manager; from November 2017 to Present
- Securities America; Investment Advisor; from August 1992 to October 2017

### **Item 3 Disciplinary Information**

Ronald Joseph Carazo has been:

- 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? From 2009 to 2011 was found to be involved with settlements regarding investments in Alternative Investments. Specific details can be found on [www.BrokerCheck.FINRA.org](http://www.BrokerCheck.FINRA.org).

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

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

1. Ronald Joseph Carazo 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:

Mutual Fund 12b-1 commissions

Mutual Funds Trail Commissions

Direct Product Sponsor Commissions

### **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. 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.

Mr. Carazo 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 separately from 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**

Ronald Joseph Carazo 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**

Ronald Joseph Carazo 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 in person review of our firms policies and procedures, each advisor is subject to the following ongoing supervision and review:

1. Daily trade reviews
2. Monthly review of personal securities accounts
3. Monthly correspondence reviews - including ongoing capture and review of email
4. Periodic reviews of client account activity