

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

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**DBA: Founders Wealth Management**  
**DBA: Capital View Investment Partners**

April 2018

**Item 1**

This brochure supplement provides information about Owen L Schrum that supplements the Spire Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Sue McKeown 703-657-6062 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 Owen L Schrum 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:** Owen L Schrum      **Born:** 1958

### Education

- Hampton Sydney; BS, Chemistry; 1980
- Wharton - Aresty; Sr. Advisor, Finance; 2005

### Business Experience

- Dogwood Investment Partners; President; from May 2011 to Present
- Merrill Lynch; Investment Advisor; from November 2006 to May 2011
- Morgan Stanley; Investment Advisor; from April 1994 to Nov 2006

## Business Description

Dogwood Investment Partners provides private wealth management services with a focus on disciplined risk management. We do not provide one size fits all portfolios. Our services include customized investment management strategies, financial planning, retirement planning, risk management, tax minimization and careful coordination with our client's accountants, attorneys and other professional advisors.

Recognizing that it can take a lifetime to earn and build wealth, we strive to deliver custom portfolios aimed at meeting our client's specific goals and objectives. Our focus is preserving wealth by providing a more predictable financial outcome.

As an added service, Dogwood Investment Partners offers a tailored Investment Policy Statement to our clients.

An Investment Policy Statement is a written document that outlines important issues such as goals, policies and procedures as agreed to by both advisor and client for the purpose of managing investments.

Role of the Investment Policy Statement -

**Setting Objectives** - Set clear and definable expectations, risk tolerance, return objectives and guidelines for investments.

**Defining the Asset Allocation Policy** - Create a structure and identify the investment asset classes used to achieve a diversified portfolio and determine how those assets are best allocated toward larger goals.

**Management Procedures** - Provide a guide for selecting, monitoring and evaluating the performance of the invested assets and how to appropriately manage changes.

**Communication Procedures** - Establish a clear protocol for communication both processes and objectives among all parties involved, while assigning responsibility for implementation.

### **Item 3 Disciplinary Information**

Owen L Schrum has no reportable disciplinary history.

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

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

1. Owen L Schrum 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. 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

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. 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**

Owen L Schrum 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**

Owen L Schrum 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 correspondence reviews - including ongoing capture and review of email

Periodic reviews of client account activity