

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

**DBA:**



**Matthew M. Ludmer**

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This brochure supplement provides information about Matthew M. Ludmer that supplements the Spire Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Spire Compliance at 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 Matthew M. Ludmer 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:** Matthew M. Ludmer      **Born:** 1960

### Education:

- University of Chicago School of Business; MBA, Finance; 1984

### Business Experience

- Aligned Wealth; Wealth Advisor; 2013 to present
- Smith Barney/CitiGroup Global/Morgan Stanley; Wealth Manager & Advisor from 2002 to 2013

## Item 3 Disciplinary Information

Matthew M. Ludmer has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

Matthew M. Ludmer is also engaged in the following investment-related activities:

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

Advisor also carries the securities licenses required by FINRA (Financial Industry Regulatory Authority) to offer securities products and execute securities transactions separately from their registration as an Investment Advisor Representative providing investment advice. This additional licensing allows advisors a 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 that may arise for holding this type of license would be in cross-selling. Such a conflict could be selling out of an advisory account and buying in a securities account and thereby generating a commission for the representative. Other conflicts that could occur would be moving monies from an advisory account into a commission account 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:

- Mutual Fund 12b-1 commissions
- Mutual Funds Trail Commissions
- Direct Product Sponsor Commissions

Holding 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**

Matthew M. Ludmer is engaged in the operation of the Aligned Wealth Center as its founder and president.

### **Item 5 Additional Compensation**

Matthew M. Ludmer does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 Supervision**

**Supervisor:** Jorge Blum-Wulkan

**Title:** Designated Supervisor

**Phone Number:** 703-657-6076

In addition to an annual review of our Firm's policies and procedures, each advisor is supervised with the following ongoing review:

- a. Daily trade reviews
- b. Monthly review of personal securities accounts
- c. Monthly review of business bank statements of DBAs
- d. Monthly correspondence reviews - including ongoing capture and review of email
- e. Periodic reviews of client account activity.