



IAPD Report

PHILLIP MICHAEL KRAUSE

CRD# 5180089

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

PHILLIP MICHAEL KRAUSE (CRD# 5180089)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **05/29/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	SPIRE SECURITIES, LLC	CRD# 144131	01/10/2018
IA	SPIRE WEALTH MANAGEMENT, LLC	CRD# 113908	01/26/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	SECURITIES AMERICA ADVISORS, INC.	110518	Fort Lauderdale, FL	11/16/2016 - 01/09/2018
B	SECURITIES AMERICA, INC.	10205	FORT LAUDERDALE, FL	11/10/2016 - 01/09/2018
IA	INVEST FINANCIAL CORPORATION	12984	FORT LAUDERDALE, FL	03/04/2009 - 11/15/2016

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **9** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **SPIRE SECURITIES, LLC**
Main Address: 7901 JONES BRANCH DR.
SUITE 810
MCLEAN, VA 22102
Firm ID#: 144131

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	01/10/2018
B California	Agent	Approved	01/10/2018
B Florida	Agent	Approved	01/12/2018
B Georgia	Agent	Approved	01/10/2018
B Hawaii	Agent	Approved	10/23/2024
B Michigan	Agent	Approved	05/28/2020
B New York	Agent	Approved	10/23/2022
B North Carolina	Agent	Approved	09/21/2022
B Utah	Agent	Approved	10/23/2024
B West Virginia	Agent	Approved	03/16/2023

Branch Office Locations


401 E. Las Olas Blvd.
Suite 1400
Fort Lauderdale, FL 33301



Qualifications

Employment 2 of 2

Firm Name: **SPIRE WEALTH MANAGEMENT, LLC**
Main Address: 7901 JONES BRANCH DR.
SUITE 800
MCLEAN, VA 22102
Firm ID#: 113908

Regulator	Registration	Status	Date
 Florida	Investment Adviser Representative	Approved	01/26/2018

Branch Office Locations

SPIRE WEALTH MANAGEMENT, LLC
401 E. Las Olas Blvd
Suite 1400
Fort Lauderdale, FL 33301



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams


Exam	Category	Date
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No information reported.

General Industry/Product Exams



Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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 General Securities Representative Examination (S7)	Series 7	09/08/2006
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State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	09/18/2006
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	11/16/2016 - 01/09/2018	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	Fort Lauderdale, FL
B	11/10/2016 - 01/09/2018	SECURITIES AMERICA, INC.	CRD# 10205	FORT LAUDERDALE, FL
IA	03/04/2009 - 11/15/2016	INVEST FINANCIAL CORPORATION	CRD# 12984	FORT LAUDERDALE, FL
B	02/27/2009 - 11/15/2016	INVEST FINANCIAL CORPORATION	CRD# 12984	FORT LAUDERDALE, FL
IA	09/04/2008 - 03/02/2009	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	WESTON, FL
B	08/29/2008 - 03/02/2009	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	WESTON, FL
IA	09/20/2006 - 09/03/2008	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	PLANTATION, FL
B	09/11/2006 - 09/03/2008	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	PLANTATION, FL

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2018 - Present	Spire Investment Partners, LLC	Financial Advisor	Y	Fort Lauderdale, FL, United States
08/2008 - Present	KRAUSE CAPITAL INVESTMENTS, INC.	INSURANCE-NON VARIABLE INDEPENDENT CONTRACTOR	Y	FT LAUDERDALE, FL, United States
12/2016 - 09/2021	Ringler Associates Incorporated	Managing Director of Strategic Planning	N	Aliso Viejo, CA, United States
11/2016 - 12/2017	SECURITIES AMERICA INC	Registered Rep	Y	Fort Lauderdale, FL, United States
11/2016 - 12/2017	Securities America Advisors	Investment Advisor Rep	Y	Fort Lauderdale, FL, United States
02/2009 - 11/2016	INVEST FINANCIAL CORPORATION	REGISTERED REP	Y	Tampa, FL, United States



Registration & Employment History

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

DBA- KRAUSE CAPITAL, INC.

Name: Krause Capital Investments, Inc.

Position: President Nature: Fixed Insurance Agency Investment Related: Yes-Start Date: 08/08/2008

Address: 401 E. Las Olas Blve., Ft. Lauderdale, FL.

Description: Fixed insurance. IAR and RR activities of Spire are marketed through Krause Capital.

Name: Miami Police College

Position: Instructor Nature: Miami Police College, Instructor, Education Investment Related: No-Start Date: 05/05/2012

Address: 400 NW 2nd Ave, Miami FL 33128

Description: Educational training on pension and retirement benefits.

Name: FINRA Arbitrator

Position: FINRA Arbitrator Nature: FINRA Arbitrator Investment Related: No-Start Date: 06/17/2014

Address: 5200 Town Center Circle, 200, Boca Raton FL 33486

Description: FINRA Arbitrator

Name: Gerson Lehrman Group

Position: Council Member-Nature: Gerson Lehrman Group, Council Member, Subject Matter Expert, Consulting Investment Related: No-Start Date: 02/28/2013 Address: 60 East 42nd St, 3rd Floor, New York NY 10165

Description: I am asked to consult on financial services sector specific subject matters. As a Council Member, I am considered a Subject Matter Expert in the area of General Financial Services. I consult via secured telephone conference calls with a client on matters pertaining to products or services, and/or companies in my industry.

Name: Structured LLC

Position: Insurance Agent/Settlement Consultant

Description: A settlement consultant provides structured settlement annuity quotes to parties involved in a dispute in order to resolve the claim by utilizing periodic payments over time. Structured Settlement Annuities are fixed insurance products that pay a commission to a licensed insurance agent.

Time: 3 hours/week

Start Date: 12/01/2024



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF FLORIDA, DEPARTMENT OF FINANCIAL SERVICES
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	06/16/2011
Docket/Case Number:	1369903
Employing firm when activity occurred which led to the regulatory action:	INVEST FINANCIAL CORPORATION
Product Type:	No Product
Allegations:	NOT IN COMPLIANCE WITH CONTINUING EDUCATION REQUIREMENTS FOR INSURANCE LICENSE(S) HELD WITH THE STATE OF FLORIDA.
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	06/16/2011
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Other: NA



Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$250.00

Portion Levied against individual: \$250.00

Payment Plan:

Is Payment Plan Current: Yes

Date Paid by individual: 06/28/2011

Was any portion of penalty waived? No

Amount Waived:



End of Report

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