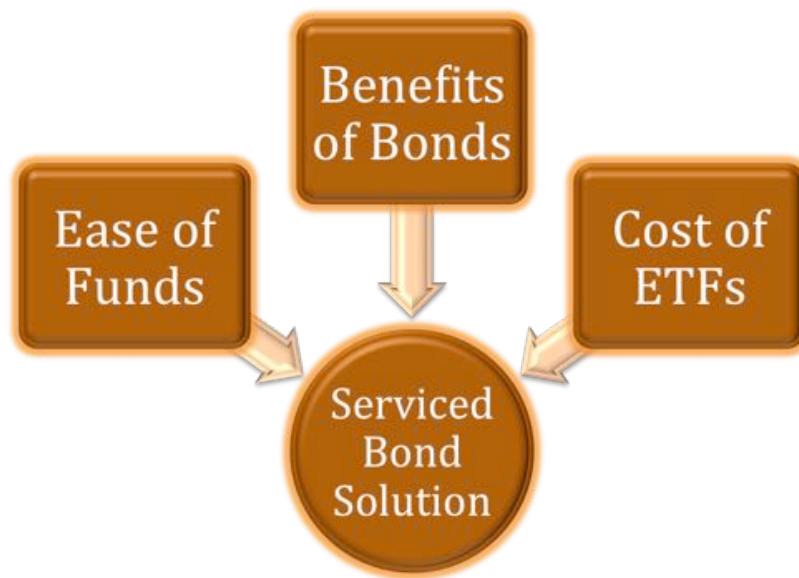




Serviced Bond Solution



Finally, an easy way for RIAs to offer individual bond portfolios for as low as 13 basis points of fixed income assets in the program.

Individual bonds made easy for RIAs

Our program streamlines the use of individual bonds for RIAs.

Program Benefits:

- ▲ Customized individual bond portfolios
- ▲ Professional Trader assigned to the accounts
- ▲ Continuous monitoring and management
- ▲ You keep discretion
- ▲ Saves you time
- ▲ Reduces compliance exposure
- ▲ Lower cost than funds or SMAs
- ▲ No account minimums
- ▲ No new client paperwork



How It Works

Our Serviced Bond Solution provides an easy way for RIAs to offer individual bond portfolios to your clients.

How it works:

- ▲ You determine which clients you want in the program
- ▲ We add those accounts to our nightly download from your custodian
- ▲ You tell us the goals and objectives for the account
- ▲ We provide management and oversight
- ▲ You keep trading discretion

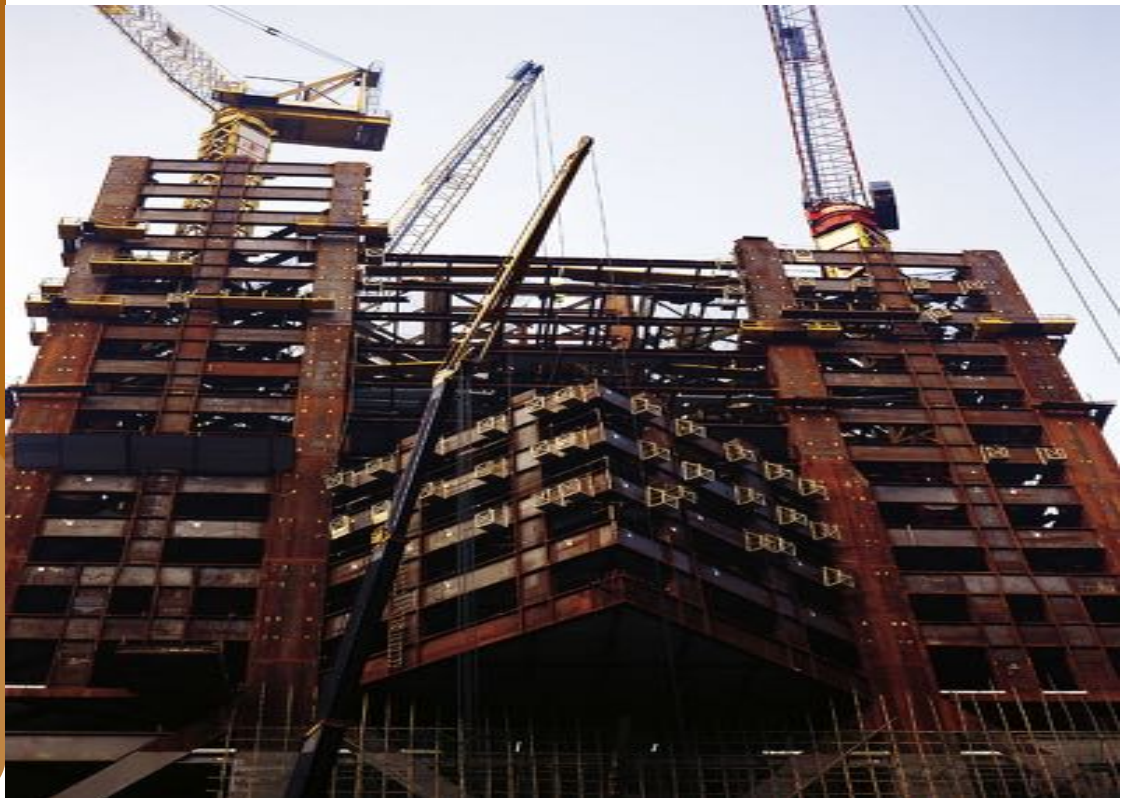
"It's like having our own Fixed Income Trader for a fraction of the cost."



Portfolio Construction

Types of custom bond portfolios

- ▲ Taxable or Tax-Exempt
- ▲ By Structure (Ladder, Barbell, Custom)
- ▲ Include/Restrict Specific Bond Types
- ▲ Include Investment Committee Rules
- ▲ Include Account Specific Rules



Portfolio Oversight

On a daily basis our traders along with our robust technology perform comprehensive portfolio monitoring.

- ▲ Calls or maturing bonds
- ▲ Downgrades
- ▲ Credit watch
- ▲ Material events
- ▲ Portfolio drift
- ▲ Changes in account or holding values
- ▲ Investment policy adherence
- ▲ Compliance guidelines
- ▲ Report scheduling
- ▲ Much more...



Comparing Individual Bonds to Bond Funds

While individual bonds and bond funds are often categorized together as 'fixed income' investments, we believe they should be treated as separate asset classes due to some important differentiating factors.

Attribute	Individual Bonds	Bond Funds
Principal Preservation	Principal is returned at maturing or call date (unless a default occurs)	Priced at current NAV; may be below purchase price
Transparency And Control	Fully transparent; portfolio may be customized to include or exclude certain types of holdings and to support specific cash flow needs	Holdings may only be disclosed at periodic intervals; may include 'out of strategy' securities or derivatives at the discretion of the manager
Income and Cash Flow	Timing and amount of cash flow is known in advance	Payments are typically monthly, but are variable
Tax Considerations	Are predictable and can be anticipated and better managed	Are unknown until the end of the tax year
Effect of Rising Interest Rates	Principal is preserved if held until maturity or call date – and regular payments continue (unless a default occurs)	Rising rates may decrease NAV and may lead to capital losses – along with reduced interest payments when the fund sells holdings to cover redemptions

FULCRUM POINT FINANCIAL



Serviced Bond Solution

Our Serviced Bond Solution provides an easy way for you to offer individual bond portfolios for as low as 13 basis points.

Call us Today
To Learn More
(980) 272-3777

FULCRUM POINT

FINANCIAL



About Us

Fulcrum Point Financial is a strategic partner of Independent Registered Investment Advisors. We provide full-service fixed income support.

We pride ourselves on being a meaningful partner to RIAs providing, education, institutional pricing, and access to our trading expertise and our network of trading partners. Whether your client has \$5,000 or \$5,000,000 to invest, Fulcrum Point wants to be your fixed income partner.

Fulcrum Point Financial, LLC

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