



Form ADV Part 2B – Brochure Supplement

for

**Charles H. Scheinbaum
Financial Advisor**

Kirkland Financial Advisers
1524 Market Street, Suite 100 Kirkland, WA 98033
(425) 820-4384 | www.kirklandfa.com

Effective: July 1, 2021

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Charles H. Scheinbaum (CRD# 2266976) in addition to the information contained in the Aspire Capital Advisors LLC (“Aspire Capital” or the “Advisor”, CRD# 298366) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Aspire Capital Disclosure Brochure or this Brochure Supplement, please contact us at (206) 939-5615.

Additional information about Mr. Scheinbaum is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2266976.

Aspire Capital Advisors LLC
1815 North 45th Street, Suite 105, Seattle, WA 98103
Phone: (206) 939-5615 * Fax: (206) 939-5615
InvestWithAspire.com

Item 2 – Educational Background and Business Experience

Charles H. Scheinbaum, born in 1962, is dedicated to advising Clients of Aspire Capital as a Financial Advisor. Mr. Scheinbaum earned a Bachelor of Science in Electrical Engineering from the University of Florida in 1986. Additional information regarding Mr. Scheinbaum's employment history is included below.

Employment History:

Financial Advisor, Aspire Capital Advisors LLC	07/2021 to Present
Registered Representative, M.S. Howells & Co.	07/2021 to Present
Investment Advisor Representative, Securities America	11/2020 to 06/2021
Investment Advisor Representative, KMS	01/2018 to 11/2020
Financial Planning Advisor, Valic Financial Advisors	02/2002 to 01/2018

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Scheinbaum. Mr. Scheinbaum has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Scheinbaum.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Scheinbaum.***

However, we do encourage you to independently view the background of Mr. Scheinbaum on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2266976.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Mr. Scheinbaum is also a registered representative of M.S. Howells & Co. ("M.S. Howells"). M.S. Howells is a registered broker-dealer (CRD# 104100), member FINRA, SIPC. In Mr. Scheinbaum's separate capacity as a registered representative, Mr. Scheinbaum will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Scheinbaum. Neither the Advisor nor Mr. Scheinbaum will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Scheinbaum's separate capacity as a registered representative. Mr. Scheinbaum spends approximately 10% of his time per month in his role as a registered representative of M.S. Howells.

Insurance Agency Affiliations

Mr. Scheinbaum is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Scheinbaum's role with Aspire Capital. As an insurance professional, Mr. Scheinbaum will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Scheinbaum is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Scheinbaum or the Advisor. Mr. Scheinbaum spends approximately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

Mr. Scheinbaum has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Scheinbaum serves as a Financial Advisor of Aspire Capital and is supervised by John Flavin, the Chief Compliance Officer. Mr. Flavin can be reached at (206) 939-5615.

Aspire Capital has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Aspire Capital. Further, Aspire Capital is subject to regulatory oversight by various agencies. These agencies require registration by Aspire Capital and its Supervised Persons. As a registered entity, Aspire Capital is subject to examinations by regulators, which may be announced or unannounced. Aspire Capital is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.