

Item 1: Cover Sheet

**INFORMATIONAL BROCHURE
WRAP FEE PROGRAM BROCHURE**

Aspire Wealth Management Corporation

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This Form ADV Appendix 1 - Wrap Fee Program Brochure ("Wrap Fee Program Brochure") provides information about the qualifications and business practices of Aspire Wealth Management Corporation. If you have any questions about the contents of this Wrap Fee Program Brochure, please contact William D'Agostino at bdagostino@aspirewm.com or the number above. Information in this brochure has not been approved or verified by the U.S. Securities and Exchange Commission ("SEC") or by any state securities authority.

Additional information about the firm and its representatives is also available on the SEC's website at www.adviserinfo.sec.gov

Item 2: Statement of Material Change

The following material changes have been made to this Wrap Fee Program Brochure since the filing of the last Annual Amendment on March 19, 2021, and distribution to Clients:

- Item 9 is amended to include detail information relating to Other Financial Activities and Affiliations.

Item 3: Table of Contents

TABLE OF CONTENTS

| Item | Description | Page |
|------|---|------|
| 1 | Cover Sheet | 1 |
| 2 | Statement of Material Changes | 2 |
| 3 | Table of Contents | 3 |
| 4 | Services, Fees and Compensation | 4 |
| 5 | Account Requirements and Types of Clients | 6 |
| 6 | Portfolio Manager Selection and Evaluation | 6 |
| 7 | Client Information Provided to Portfolio Managers | 7 |
| 8 | Client Contact with Portfolio Managers | 7 |
| 9 | Additional Information | 7 |

WRAP FEE PROGRAM BROCHURE

ASPIRE WEALTH MANAGEMENT CORPORATION.

Item 4 Services, Fees and Compensation

A. Services

When Aspire Wealth Management Corporation (“AWM”, “we”, “us” or the “Advisor”) is engaged to provide asset management services we will monitor your accounts to ensure that they are meeting your asset allocation requirements. If any changes are needed to your investments, we will make the changes. This Wrap Fee Program Brochure is provided as a supplement to the AWM Form ADV Part 2A (“Disclosure Brochure”). This Wrap Fee Program Brochure is provided along with the complete Disclosure Brochure to provide full details of the business practices and fees when selecting us as your investment advisor.

Under this Wrap Fee Program, AWM offers a single, “bundled” fee for its services, where it includes applicable securities transaction fees, custodial costs, certain mutual fund redemption fees, SEC exchange process fees, administrative fees, trade away transaction, and other fees and expenses (herein “Covered Costs”) related to the management of Client accounts as part of the overall investment advisory fee. This is commonly referred to as a “Wrap Fee Program”. The Advisor sponsors the AWM Wrap Fee Program.

AWM does not engage other portfolio managers to manage assets within the Wrap Fee Program. Rather, AWM is the sole portfolio manager, which means that AWM receives the entire amount of the wrap fee above.

The sole purpose of this Wrap Fee Program Brochure is to provide additional disclosure relating the combination of Covered Costs into the single “bundled” investment advisory fee.

B. Program Costs

Advisory services provided by AWM are offered in a wrap fee structure whereby Covered Costs are included in the overall investment advisory fee paid to AWM. As the level of trading in a Client’s account[s] may vary from year to year, the annual cost to the Client may be more or less than engaging for advisory services where the transactions costs are borne separately by the Client. Additionally, the Advisor's recommended Custodian does not charge securities transaction fees for exchange traded fund (“ETF”) and equity trades in a Client's account, provided that the account meets the terms and conditions of the Custodian's brokerage requirements. The Custodian also offers certain share classes of mutual funds that do not have transaction fees but do carry higher internal expense ratios. As such, the Advisor is incentivized to select ETFs, equity securities and higher expense paying mutual fund shares to limit the overall cost to the Advisor. The cost of the Wrap Fee Program varies depending on services to be provided to each Client, however, the Client is not charged more if there is higher trading activity or if there is selection of more investments that bear transaction fees in the Client’s account[s].

As such, a Wrap Fee Program structure presents a conflict of interest as the Advisor has an incentive to limit the number of trades placed in the Client’s account[s] or to utilize securities that have no transaction fees (“NTFs”). For example, if a Client’s account is rarely traded or invested in securities with NTF, the transaction fees the Client would have paid would be minimal, thus limiting the benefits of “wrapping” management fees and transaction fees.

AWM seeks to mitigate this conflict by requiring that Advisory Persons acknowledge their fiduciary duty to place Client interests ahead of their own and of the Advisor; and to provide the Client with full and fair

disclosure of the overall fees associated with their account[s]. Further, the Advisor's CCO reviews Client accounts periodically to evaluate the level of trading in the Client's accounts to validate that the wrap fee program remains in the Client's best interest as compared to the Client paying its own securities transaction fees.

As noted above, the Advisor retains certain NTF share classes with higher internal expenses even when lower-cost share classes are available in the same fund. These NTF funds carry a higher expense ratio (which include 12b-1 fees charged on the shares) than other share classes. This results in Clients paying higher internal expenses on NTF funds. The Advisor is in process of transitioning clients out of higher expense paying mutual funds. For a complete discussion of expenses related to each mutual fund, you should read a copy of the prospectus issued by that fund. For complete discussion of expenses related to each mutual fund, you should read a copy of the prospectus issued by that fund. AWM can provide or direct you to a copy of the prospectus for any fund that we recommend to you.

Please see Item 5 – Fees and Compensation of the firm's Form ADV 2A disclosure brochure for complete details on fees.

C. Fees

Investment advisory fees are typically based on the market value of assets under management at the end of each calendar quarter, pursuant to the investment management agreement. Generally, fees vary from 0.50% to 1.00% per annum based on the following schedule:

| Total Assets Under Management | Annual Fee (%) |
|--------------------------------------|-----------------------|
| Up to \$500,000 | 1.00% |
| \$500,001 to \$1,000,000 | 0.75% |
| Over \$1,000,000 | 0.50% |

AWM requires each Client to place at least \$250,000 with the Advisor. This minimum may be waived at the sole discretion of AWM.

The investment advisory fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees are negotiable at the sole discretion of the Advisor. Factors affecting fee percentages include the size of the account[s], complexity of asset structures, and other factors. Certain Clients may be offered an investment advisory fee at a fixed annual rate or a fixed annual dollar amount. All securities held in accounts managed by AWM will be independently valued by the Custodian. AWM will not have the authority or responsibility to value portfolio securities.

Clients may make additions to and withdrawals from their account[s] at any time, subject to AWM's right to terminate an account. Additions may be in cash or securities provided that AWM reserves the right to liquidate any transferred securities or decline to accept particular securities into a Client's account[s]. Clients may withdraw account assets on notice to AWM, subject to the usual and customary securities settlement procedures. However, AWM designs its portfolios as long-term investments and the withdrawal of assets may impair the achievement of a Client's investment objectives. AWM may consult with its Clients about the options and ramifications of transferring securities. However, Clients are advised that when transferred securities are liquidated, they are subject to transaction fees, fees assessed at the mutual fund level (i.e. contingent deferred sales charge) and/or tax ramifications. If assets are deposited into or withdrawn from the Client's account[s], the Advisor's fee will be adjusted in the current billing period to reflect the fee difference. The Advisor may negotiate a fee that differs from the schedule above for certain account[s] or holdings.

Investment advisory fees will be calculated by the Advisor and debited directly from each Client's account[s] at the Custodian. The advisory fee is paid quarterly, at the end of each calendar quarter, and the value used

for the fee calculation is the net value as of the last market day of the quarter. This means that if your annual fee is 1.00%, then each quarter we will multiply the value of your account by 1.00% then divide by 4 to calculate our fee. Once the calculation is made, we will instruct the Custodian to deduct the fee from your account and remit it to AWM.

Clients whose fees are directly debited will provide written authorization to debit advisory fees from their accounts held by the Custodian directed by the Client. At least quarterly, Clients will receive a statement from the Custodian reflecting the fees to be debited. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's statement as the Custodian does not assume this responsibility.

Clients will incur certain fees or charges imposed by third parties in connection with investments made on behalf of the Client's account[s], which are not included as part of this Wrap Fee Program. All fees paid to AWM for investment advisory services or part of the Wrap Fee Program are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. As noted above, the Advisor no longer selects higher expense paying mutual funds but still retains certain NTF mutual funds even when lower-cost share classes are available in the same fund. These NTF funds carry a higher expense ratio (which include 12b-1 fees charged on the shares) than other share classes. This results in Clients paying higher internal expenses on NTF funds. The Advisor is in process of transitioning clients out of these share classes. Additionally, fees related to Client-directed trades and account activity, such as electronic funds and wire transfers fees, certificate delivery fees, markups and markdowns, bid-ask spreads, selling concessions, and other miscellaneous fees and expenses as outlined in the account opening paperwork executed with the Custodian, are generally charged back to the Client. Finally, securities transaction fees for Client-directed trades may be charged back to the Client.

The Advisor does not control nor share in these fees. Clients are encouraged to review all fees charged by the fund[s], third parties and AWM to fully understand the total fees to be paid. Please see Item 5.C – Other Fees and Expenses in the Disclosure Brochure. Additionally, or a complete discussion of expenses related to each mutual fund, please read a copy of the prospectus issued by that fund. AWM can provide or direct you to a copy of the prospectus for any fund that we recommend to you.

D. Compensation

AWM is the sponsor and portfolio manager of this Wrap Fee Program. AWM receives investment advisory fees paid by Clients for participating in the Wrap Fee Program and pays the Custodian for the costs associated with the normal trading activity in the Client's account[s].

Item 5 Account Requirements and Types of Clients

Clients participating in the Wrap Fee Program may include individuals, trusts, foundations, and corporations. AWM requires each Client to place at least \$250,000 with the firm. This minimum may be waived at the sole discretion of AWM.

Item 6 Portfolio Manager Selection and Evaluation

The Wrap Fee Program offered by AWM is sponsored by the firm, and AWM is the sole portfolio manager. The only fees covered under the Wrap Fee Program are transaction fees associated with the purchase and sale of securities in an account managed by AWM. All Client accounts managed by AWM, including Wrap Fee Program Clients, are managed with similar processes, although account recommendations may differ.

Item 7 Client Information provided to Portfolio Managers

AWM is the sponsor and sole portfolio manager for the Wrap Fee Program. The Advisor does not share Client information with other portfolio managers because it is the sole portfolio manager for this Wrap Fee Program.

Item 8 Client Contact with Portfolio Managers

Clients may contact AWM, the only portfolio manager, at any time.

Item 9 Additional Information

A. Disciplinary Information and Other Financial Industry Activities and Affiliations

Neither AWM nor its personnel have any disciplinary, regulatory, criminal, civil, or otherwise reportable history to disclose at this time. AWM values the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with whom you partner. Our backgrounds are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with our firm name or our CRD# 160779.

B. Other Financial Activities and Affiliations

a) Broker-Dealer Affiliation

Advisory Persons of AWM are also registered representatives of PKS. The relationship with PKS allows these Advisory Persons to provide additional products to Clients' portfolios that would not otherwise be available through the Advisor. Because PKS supervises the activities of these professionals as registered representatives of PKS, the relationship may be deemed material. However, PKS is not affiliated with AWM or considered a related party. PKS does not make investment decisions for Client accounts. Registered representative status enables these professionals to receive customary commissions for the sales of various securities, including those they recommend to Clients. Commissions charged for these products will not offset management fees owed to AWM.

Receipt of commissions for investment products that are recommended to Clients gives rise to a conflict of interest for the representative, in that the individual who will receive the commissions is also the individual that is recommending that the Client purchase a given product. This conflict is disclosed to Clients verbally and in this Brochure. Clients are advised that they may choose to implement any investment recommendation through another broker-dealer that is not affiliated with AWM. AWM attempts to mitigate this conflict by requiring that all investment recommendations have a sound basis for the recommendation, and by requiring Advisory Persons to acknowledge their fiduciary responsibility toward each Client.

b) Futures Commission Merchant/Commodity Trading Advisor

Neither the Advisor nor any related persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

c) Relationship with Related Persons

Advisory Persons of AWM are separately licensed as independent insurance professionals. As such, these Advisory Persons will conduct insurance product transactions for AWM Clients, in their capacity as licensed insurance agents, and will receive customary commissions for these transactions in addition to any compensation received in their capacity as Advisory Persons of AWM. Commissions from the sale of insurance products will not be used to offset or as a credit against advisory fees. Advisory Persons have an incentive to recommend insurance products based on the compensation to be received, rather than on a Client's needs. The receipt of additional fees for insurance commissions is therefore a conflict of interest, and Clients should be aware of this conflict when considering whether to engage AWM or utilize these professionals to implement any insurance recommendations. AWM seeks to mitigate this conflict of interest by disclosing the conflict to Clients and informing the Clients that they are always free to purchase insurance products through other agents that are not affiliated with AWM, or to determine not to purchase the insurance product at all. AWM also seeks to mitigate the conflict of interest by requiring Advisory Persons to acknowledge in the firm's Code of Ethics, their individual fiduciary duty to the Clients of AWM, which requires that Advisory Persons put the interests of Clients ahead of their own.

d) Recommendations of other Advisers

AWM does not recommend or select other investment advisers for our Clients.

C. Code of Ethics

a) A copy of our Code of Ethics is available upon request. Our Code of Ethics includes discussions of our fiduciary duty to Clients, political contributions, gifts, entertainment, and trading guidelines.

b) AWM does not recommend to Clients that they invest in any security in which AWM or any principal thereof has any financial interest.

c) On occasion, a Supervised Person of AWM may purchase for his or her own account securities which are also recommended for Clients. Our Code of Ethics details rules for Supervised Persons regarding personal trading and avoiding conflicts of interest related to trading in one's own account. To avoid placing a trade before a Client (in the case of a purchase) or after a Client (in the case of a sale), policies and procedures have been adopted to where all Supervised Persons must trade sufficiently apart in time from the Client trade so Supervised Persons receives no added benefit. Employee statements are reviewed to confirm compliance with the trading procedures.

d) On occasion, a Supervised Person of AWM may purchase for his or her own account securities which are also recommended for Clients at the same time the Clients purchase the securities. Our Code of Ethics details rules for Supervised Persons regarding personal trading and avoiding conflicts of interest related to trading in one's own account. To avoid placing a trade before a Client (in the case of a purchase) or after a Client (in the case of a sale), all Supervised Persons trades must take place sufficiently apart in time from the Client trade so Supervised Persons receives no added benefit. Employee statements are reviewed to confirm compliance with the trading procedures.

D. Review of Accounts

All accounts will be reviewed by one of AWM's Advisory Persons, on at least an annual basis. However, it is expected that market conditions, changes in a particular Client's account, or changes to a Client's circumstances will trigger a review of accounts. Please see additional details in Item 13 – Review of Accounts

in the Disclosure Brochure above.

All Clients will receive a quarterly report from AWM. This report will include valuations as of the end of each quarter and current asset allocations.

We encourage you to compare the information on your quarterly report prepared by AWM against the information in the statements provided directly from Schwab and alert us of any discrepancies.

E. Client Referrals and Other Compensation

Participation in Institutional Advisor Platform

AWM has established an institutional relationship with Schwab through its “Schwab Advisor Services” unit, a division of Schwab dedicated to serving independent advisory firms like AWM. As a registered investment advisor participating on the Schwab Advisor Services platform, AWM receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor and many, but not all services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Services that Benefit the Client – Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client’s funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

Services that May Indirectly Benefit the Client – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, and trading tools as part of its relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients, but may not directly benefit all Clients.

Services that May Only Benefit the Advisor – Schwab also offers other services to AWM that may not benefit the Client, including: educational conferences and events, consulting services and discounts for various service providers. Access to these services creates a financial incentive for the Advisor to recommend Schwab, which results in a potential conflict of interest. AWM believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients.

Client Referrals from Solicitors

AWM does not engage paid solicitors for Client referrals.

F. Financial Information

AWM does not require the prepayment of fees of \$1,200 or more than six (6) months or more in advance and therefore has not provided a balance sheet with this Disclosure Brochure.

There are no material financial circumstances or conditions that would reasonably be expected to impair our ability to meet our contractual obligations to our Clients.