

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

**Item 1 – Cover Page**

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**This brochure supplement provides information about Cindy S. Spitzer that supplements the Ark Financial Management, LLC disclosure brochure. You should have received a copy of that brochure. Please contact Robert Wiedemer at 703-774-3520 or at [rwiedemer@arkfinria.com](mailto:rwiedemer@arkfinria.com) if you did not receive Ark Financial Management's brochure or if you have any questions about the contents of this supplement. Additional information about Cindy Spitzer is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 – Educational Background and Business Experience**

### **Cindy S. Spitzer**

Born: 1953

CRD # 6480875

#### ***Post Secondary Educational Background:***

Cindy Spitzer received a Bachelor of Liberal Arts degree in Biology from the State University of New York, Purchase College, in 1985. In addition, Ms. Spitzer has completed all coursework for the Master of Science degree in Science Journalism at University of Maryland, College Park (1985-1988).

#### ***Business Background:***

- Ark Financial Management, Investment Advisor Representative, 12/2015 to Present;
- Aftershock Consultants LLC, Managing Member and Macroeconomic Consultant, 02/2015 to Present;
- Aftershock Consultants LLC, Investment Advisor Representative, 07/2015 to 12/2015;
- Aftershock Consultants, Sole Proprietorship and Macroeconomic Consultant, 11/2010 to 02/2015; and
- Self-Employed, Writer and Book Author, 01/1993 to Present.

Co-Author of the ***Aftershock*** series of books published in the United States by John Wiley & Sons and published outside the U.S. in four different languages. These books include:

- ***America's Bubble Economy*** (2006)
- ***Aftershock*** (2009)
- ***Aftershock, second edition*** (2011)
- ***The Aftershock Investor*** (2013)
- ***Aftershock, third edition*** (2014)
- ***The Aftershock Investor, second edition*** (2014)
- ***Aftershock, fourth edition*** (2015)

## **Item 3 – Disciplinary Information**

Cindy Spitzer has no legal or disciplinary events to report.

## **Item 4 – Other Business Activities**

### **Aftershock Consulting LLC**

Cindy Spitzer is the owner of Aftershock Consultants LLC, a Macroeconomic Consulting firm. Through this firm, Ms. Spitzer provides consulting and research services to Aftershock Publishing LLC, an Ark Financial Management affiliated company. Aftershock Publishing LLC is equally owned by Robert Wiedemer, Chief Compliance Officer with Ark Financial Management, and David Wiedemer, Chief Economist with Ark Financial Management.

While Cindy's role at Aftershock Consultants LLC is completely separate from her role as an investment advisor representative with Ark Financial Management, she may generate referrals of new clients to Ark Financial Management. Ark Financial Management does not compensate Aftershock Consulting LLC for

client referrals. However, Cindy Spitzer has an economic incentive to refer clients to Ark Financial Management due to her affiliation as an investment advisor representative with Ark Financial Management.

In addition, Ark Financial Management clients who have been referred through Aftershock Consultants LLC, may be entitled to receive, at no cost, certain additional services produced by Aftershock Publishing. Clients may decline to receive these third-party services. Ark Financial Management does not pay Aftershock Publishing or Aftershock Consultants LLC for these additional services.

Although Aftershock Publishing LLC and Ark Financial Management are affiliated companies, the services Aftershock Consultants provides for Aftershock Publishing LLC are completely separate from the activities provided through Ark Financial Management. Moreover, Ark Financial Management accepts no responsibility for the publications, commentary or opinions issued by or through Aftershock Consultants LLC or Aftershock Publishing LLC.

Cindy spends approximately 10% of her time on activities related to Aftershock Publishing LLC with the remaining amount of her time devoted to Ark Financial Management responsibilities.

#### **Item 5 – Additional Compensation**

Other than her normal salary as an investment adviser representative, Cindy Spitzer receives no additional compensation related to the advisory services provided through Ark Financial Management.

#### **Item 6 – Supervision**

Robert Wiedemer is the Chief Compliance Officer of Ark Financial Management. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Cindy Spitzer. Robert Wiedemer can be contacted at 703-774-3520 .

#### **Item 7 – Requirements for State-Registered Advisers**

Cindy Spitzer has not been involved in an arbitration award and has not been found liable in an arbitration claim alleging damages in excess of \$2,500. She has not been involved in any award or found liable in any civil, self-regulatory organization, or administrative proceeding. Additionally, she has not been the subject of a bankruptcy petition.