

Brochure Supplement

February 1, 2022

IHT Wealth Management LLC

SEC File No. 801-79769

dba SW Advisers

Mike C. Spencer

Investment Advisor Representative

Individual CRD No. 2194381

117 South Main Street
El Dorado, KS 67042
phone: 316-321-3132
email: mike.spencer@ipl.com

IHT Main Office

123 N. Wacker Drive, Suite 2300
Chicago, IL 60606
phone: 855-295-2828
website: www.ihtwealthmanagement.com

This brochure supplement provides information about Mike Spencer that supplements the IHT Wealth Management brochure. You should have received a copy of that brochure. If you did not receive an IHT Wealth Management brochure or if you have any questions about the contents of this supplement, please contact us at 855-295-2828.

Additional information about Mike Spencer is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Mike Spencer (b. 1958) is an Investment Adviser Representative with IHT Wealth Management LLC dba SW Advisers.

A. Educational Background

MA, Psychology, Fort Hays State University	1986
BS, Psychology, Fort Hays State University	1982
AA, General Studies, Dodge City Community College	1979

B. Business Background

Investment Adviser Representative, IHT Wealth Management LLC dba SW Advisers	10/2017–Present
Registered Representative, LPL Financial LLC	11/1991–Present
Investment Advisor Representative, nVision Wealth Group, LLC	07/2014–12/2017
Investment Advisor Representative, Independent Financial Partners	09/2012–11/2014

Item 3: Disciplinary Information

Mike Spencer does not have any disciplinary action to report. Public information concerning his registration as an investment advisor representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

Mike Spencer conducts business for IHT Wealth Management under the dba SW Advisers.

Mike Spencer is a registered representative of LPL Financial, a FINRA-registered broker-dealer. LPL Financial is a financial services company engaged in the sale of investment products. IHT professionals who effect transactions for advisory clients may receive transaction or commission compensation from LPL Financial. The recommendation of securities transactions for commission creates a conflict of interest in that IHT is economically incented to effect securities transactions for clients. Although IHT strives to put its clients' interests first, such recommendations may be viewed as being in the best interests of IHT rather than in the client's best interest. IHT advisory clients are not compelled to effect securities transactions through LPL Financial.

Mike Spencer is a licensed insurance agent, and in such capacity may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Ryan may recommend the purchase of insurance products where he receives insurance commissions or other additional compensation. IHT has procedures in place

to ensure that any recommendations made by its associates are in the best interest of clients regardless of any additional compensation earned.

Mike Spencer is also involved in the following business activities:

- Owner of real estate rental property.
- Assistant high school tennis coach.

Item 5: Additional Compensation

Mike Spencer may receive additional compensation through his business activities described in Item 4 above.

Item 6: Supervision

Supervision of Mike Spencer is performed by Lance Murray, Chief Compliance Officer, through reviews of internal transaction and security holdings reports, electronic and physical correspondence, and other internal reports as mandated by the firm and its regulatory authorities. Mr. Murray can be reached at 312-754-1326.