

# [Form ADV Part 2B]

Updated: March 22, 2024

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A BLUESPRING WEALTH PARTNER

This brochure supplements the Disclosure Brochure of SNS Financial Group, LLC dba Vector Wealth Management, (hereinafter “Vector”), a copy of which you should have received. Please contact Vector’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

This brochure (ADV Part 2B) is the primary disclosure document that investment advisers provide to their clients. When filed, the brochures are available to the public on the IAPD website. Before you hire someone to be your investment adviser, always ask for, and read carefully, both parts of the adviser’s Form ADV.

Additional information about Vector is available on the SEC website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Vector is a Registered Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training.

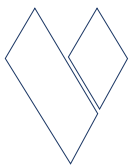
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Sharon Calhoun  
Managing Director  
[scalhoun@vectorwealth.com](mailto:scalhoun@vectorwealth.com)

Suzy Klapperich  
Chief Compliance Officer  
[sklapperich@vectorwealth.com](mailto:sklapperich@vectorwealth.com)

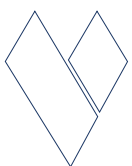
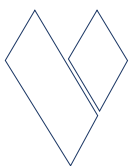
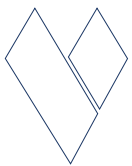
**Vector Wealth Management**  
43 Main Street SE, Suite 236, Minneapolis, MN 55414

[www.vectorwealth.com](http://www.vectorwealth.com)  
local: 612.378.7560 | toll free: 877-383-2867



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## Thomas G. Fee

Chairman

Vector Wealth Management

office: (612) 378-7560  
email: [tfee@vectorwealth.com](mailto:tfee@vectorwealth.com)

### [item one]

Thomas Fee serves as Chairman and is a Senior Wealth Advisor at Vector Wealth Management. Tom is also a member of Vector's Investment Committee, which is responsible for security selection and client portfolio allocations.

Tom earned a Bachelor of Arts degree in Finance from the University of Colorado, founded Vector Wealth Management in 1993, and has served on national advisory committees. He has authored multiple wealth planning applications; all designed to give clients confidence in their financial lives. For over 20 years, Sojourn, his signature application and process, has been at the heart of the Vector client experience.



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43 Main Street SE, Suite 236  
Minneapolis, MN 55414

[www.vectorwealth.com](http://www.vectorwealth.com)

This Brochure Supplement provides information about Thomas G. Fee that supplements the Disclosure Brochure of SNS Financial Group, LLC dba Vector Wealth Management, (hereinafter "Vector"), a copy of which you should have received. Please contact Vector's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Tom Fee is available on the SEC website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

[item two]

Thomas G. Fee  
Born 1954

### **Post-Secondary Education**

Bachelor of Science in Finance from University of Colorado

### **Recent Business Background**

Chairman  
SNS Financial Group, LLC dba Vector Wealth Management  
Dec. 2022 - Present

President  
SNS Financial Group, LLC dba Vector Wealth Management  
Nov. 2019 - Dec. 2022

Principal, Managing Partner  
SNS Financial Group, LLC dba Vector Wealth Management  
Jan. 2017 – Nov. 2019

Principal  
Vector Insurance Services, LLC  
2002 – Nov. 2019

Principal, Managing Partner  
Vector Wealth Management, LLC  
2000 – 2017

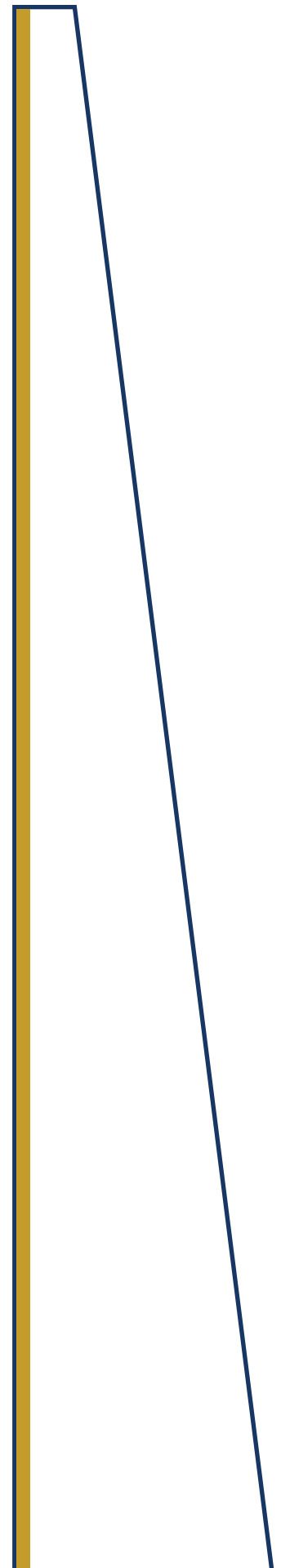
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[item three]

### **Disciplinary Information**

Vector is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Tom. There are no disciplinary actions to disclose.

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[item four]

### **Other Business Activities**

Vector is required to disclose information regarding any investment-related business or occupation in which Tom is actively engaged.

A conflict of interest exists to the extent that Vector recommends the purchase of insurance products where Kestra Financial, Inc. as the holding company of SNS Financial Group, LLC dba Vector Wealth Management would receive insurance commissions or other additional compensation. Vector has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. Specifically, Tom's compensation is decoupled from commission or compensation derived from any insurance product recommendation or purchase.

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[item five]

### **Additional Compensation**

Vector is required to describe any arrangement under which Tom receives an economic benefit for providing advisory services to someone that is not a client of Vector. Tom is not in any compensatory advisory activities outside of Vector.

---

[item six]

### **Supervision**

Tom is Chairman of Vector and is generally responsible for his own supervision. Vector monitors his advice in an effort to ensure that investments are suitable for individual clients and consistent with their individual needs, goals, objectives and risk tolerance, as well as any restrictions requested by Vector's clients.

If you have any questions, you may call Thomas Fee or Sharon Calhoun at (612) 378-7560. Vector periodically reviews the advisory activities of Tom, which may include reviewing individual client accounts and correspondence (including emails) sent and received by Tom.

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[adv brochure supplement]

March 22, 2024



## Sharon L. Calhoun

Managing Director,  
Senior Wealth Advisor

Vector Wealth Management

office: (612) 378-7560  
email: scalhoun@vectorwealth.com

### [item one]

Sharon L. Calhoun serves as Managing Director, and is as a Senior Wealth Advisor at Vector Wealth Management. She directs Vector's Advisor Group, and Advanced Planning Group, which develops client centered and integrated wealth management solutions. She also directs Vector's Client Service Group, which is responsible for the steady maintenance, documentation, and integrity of client accounts.

Sharon earned a Master of Science in Financial Services degree from American College in Bryn Mawr. She also holds a Bachelor of Science degree from Mankato State University.

Sharon joined Vector Wealth Management in 2000. Prior to joining Vector, she worked with Minnesota Life as an Annuity Services Specialist.



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43 Main Street SE, Suite 236  
Minneapolis, MN 55414

[www.vectorwealth.com](http://www.vectorwealth.com)

This Brochure Supplement provides information about Sharon L. Calhoun that supplements the Disclosure Brochure of SNS Financial Group, LLC dba Vector Wealth Management, (hereinafter "Vector"), a copy of which you should have received. Please contact Vector's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Sharon is available on the SEC website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

[item two]

Sharon L. Calhoun  
Born 1969

### **Post-Secondary Education**

Master of Science in Financial Services from American College  
Bachelor of Science from Minnesota State University – Mankato

### **Recent Business Background**

Managing Director  
SNS Financial Group, LLC dba Vector Wealth Management  
Dec. 2022 - Present

Vice President, Director of Advanced Planning, Advisor Group & Client Services  
SNS Financial Group, LLC dba Vector Wealth Management  
Nov. 2019 - Present

Principal, Senior Wealth Advisor  
Director of Advanced Planning & Client Service  
SNS Financial Group, LLC dba Vector Wealth Management  
Jan. 2017 – Nov. 2019

Principal  
Vector Insurance Services, LLC  
2002 – Nov. 2019

Principal, Senior Wealth Advisor  
Vector Wealth Management, LLC  
2000 – 2017

### **Professional Designations**

- CERTIFIED FINANCIAL PLANNER™ (CFP®)
- Accredited Investment Fiduciary® (AIF®)
- Chartered Financial Consultant (ChFC®)
- Certified Divorce Financial Analyst (CDFA®)

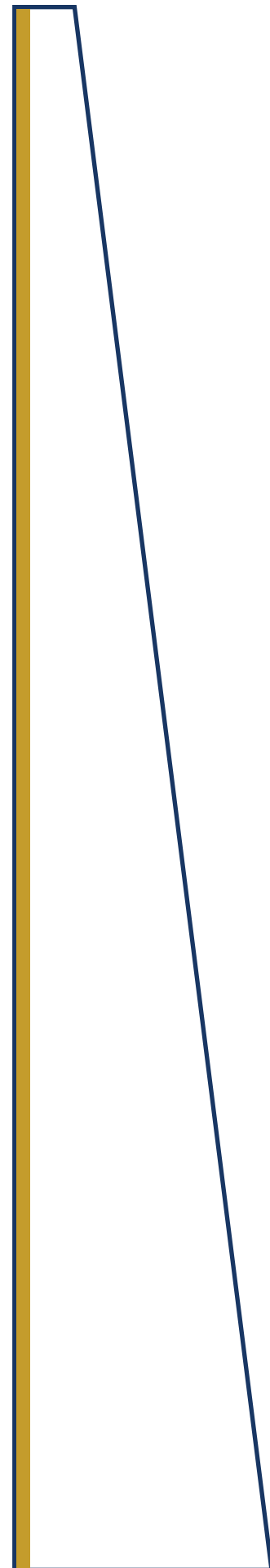
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[item three]

### **Disciplinary Information**

Vector is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Sharon. There are no disciplinary actions to disclose.

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[item four]

### **Other Business Activities**

Vector is required to disclose information regarding any investment-related business or occupation in which Sharon is actively engaged.

#### **Licensed Insurance Agent**

Sharon is a licensed independent 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 Vector recommends the purchase of insurance products where Kestra Financial, Inc. as the holding company of SNS Financial Group, LLC dba Vector Wealth Management would receive insurance commissions or other additional compensation. Vector has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. Specifically, Sharon's compensation is decoupled from commission or compensation derived from any insurance product recommendation or purchase.

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[item five]

### **Additional Compensation**

Vector is required to describe any arrangement under which Sharon receives an economic benefit for providing advisory services to someone that is not a client of Vector. Sharon is not in any compensatory advisory activities outside of Vector.

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[item six]

### **Supervision**

Sharon Calhoun, Managing Director, of Vector is generally responsible for her own supervision. Vector monitors the investments recommended by Sharon to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as, any restrictions previously requested by the client.

If you have any questions, you may call Thomas Fee or Sharon Calhoun at (612) 378-7560. Vector periodically reviews the advisory activities of Sharon, which may include reviewing individual client accounts and correspondence (including emails) sent and received by Sharon.

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[adv brochure supplement]  
March 22, 2024



## Jason D. Ranallo

Chief Operating Officer,  
Director of Portfolio Management

Vector Wealth Management

office: (612) 378-7560  
email: jranallo@vectorwealth.com

### [item one]

Jason D. Ranallo serves as Chief Operating Officer and Director of Portfolio Management at Vector Wealth Management.

He directs Vector's Portfolio Management Group, which is responsible for developing strategies and monitoring short- and long-term portfolio allocation. He is also a member of Vector's Investment Committee, which is responsible for security selection, asset allocation, and investment due diligence.

Jason earned a Bachelor of Business Administration degree focused on Finance and Marketing from the University of Minnesota – Duluth.

Jason joined Vector Wealth Management in 2005. Prior to joining Vector, he worked with Piper Jaffray and Co. Jason has been in the financial services industry since 2003.



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This Brochure Supplement provides information about Jason D. Ranallo that supplements the Disclosure Brochure of SNS Financial Group, LLC dba Vector Wealth Management, (hereinafter "Vector"), a copy of which you should have received. Please contact Vector's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jason is available on the SEC website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

[item two]

Jason D. Ranallo  
Born 1981

### **Post-Secondary Education**

Bachelor of Business Administration in Finance and Marketing from  
University of Minnesota – Duluth

### **Recent Business Background**

Vice President, Director of Portfolio Management  
SNS Financial Group, LLC dba Vector Wealth Management  
Nov. 2019 - Present

Director of Portfolio Management  
SNS Financial Group, LLC dba Vector Wealth Management  
Jan. 2017 - Nov. 2019

Director of Portfolio Management Group  
Vector Wealth Management, LLC  
2005 - Jan. 2017

### **Professional Designations**

Chartered Financial Analyst® (CFA®)

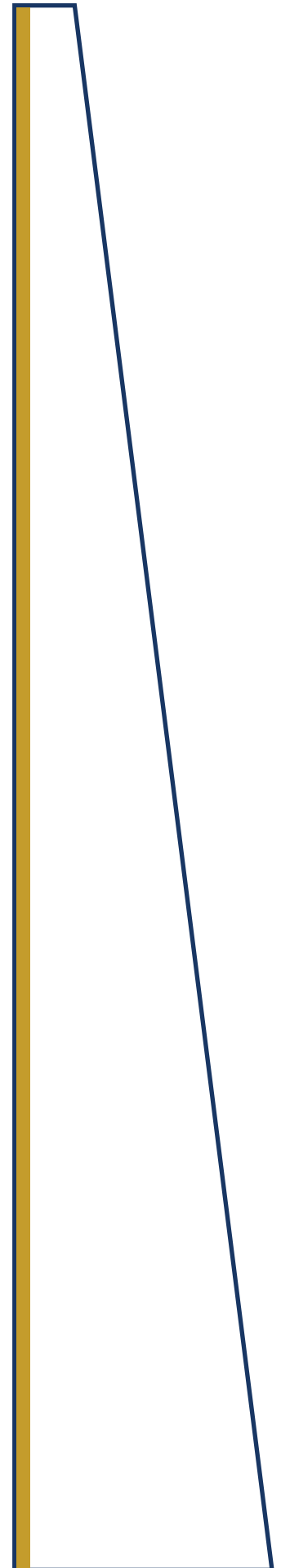
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[item three]

### **Disciplinary Information**

Vector is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Jason. There are no disciplinary actions to disclose.

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[item four]

### **Other Business Activities**

Vector is required to disclose information regarding any investment-related business or occupation in which Jason is actively engaged.

A conflict of interest exists to the extent that Vector recommends the purchase of insurance products where Kestra Financial, Inc. as the holding company of SNS Financial Group, LLC dba Vector Wealth Management would receive insurance commissions or other additional compensation. Vector has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. Specifically, Jason's compensation is decoupled from commission or compensation derived from any insurance product recommendation or purchase.

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[item five]

### **Additional Compensation**

Vector is required to describe any arrangement under which Jason receives an economic benefit for providing advisory services to someone that is not a client of Vector. Jason is not in any compensatory advisory activities outside of Vector.

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[item six]

### **Supervision**

Sharon Calhoun, Managing Director, is generally responsible for supervising Jason's advisory activities on behalf of Vector. If you have any questions, you may reach Sharon at (612) 378-7560.

Vector supervises its personnel and the investments made in client accounts. Vector monitors the investments recommended by Jason to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as, any restrictions previously requested by the client. Vector periodically reviews the advisory activities of Jason, which may include reviewing individual client accounts and correspondence (including emails) sent and received by Jason.

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[adv brochure supplement]

March 22, 2024



## Joseph C. Grochowski

Senior Wealth Advisor

Vector Wealth Management

office: (612) 378-7560

email: [jgrochowski@vectorwealth.com](mailto:jgrochowski@vectorwealth.com)

### [item one]

Joseph “Joe” Grochowski serves as a Senior Wealth Advisor at Vector Wealth Management.

Joe earned a Bachelor of Arts degree in Business Administration focused on Entrepreneurship from the University of St. Thomas.

Joe joined Vector Wealth Management in 2011. Prior to joining Vector, he worked with a Twin Cities bank as the Director of its Investment Services Department. Joe has been in the financial services industry since 2002.



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Minneapolis, MN 55414

[www.vectorwealth.com](http://www.vectorwealth.com)

This Brochure Supplement provides information about Joseph C. Grochowski that supplements the Disclosure Brochure of SNS Financial Group, LLC dba Vector Wealth Management, (hereinafter “Vector”), a copy of which you should have received. Please contact Vector’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph is available on the SEC website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

[item two]

Joseph C. Grochowski  
Born 1980

### **Post-Secondary Education**

Bachelor of Arts in Entrepreneurship from University of St. Thomas

### **Recent Business Background**

Senior Wealth Advisor  
SNS Financial Group, LLC dba Vector Wealth Management  
Jan. 2017 – Present

Wealth Advisor  
Vector Wealth Management, LLC  
2011 – 2017

Financial Advisor  
Fintegra, LLC  
2004 – 2011

### **Professional Designations**

CERTIFIED FINANCIAL PLANNER™ (CFP®)

Accredited Asset Management Specialist<sup>SM</sup> (AAMS®)

Chartered Financial Consultant (ChFC®)

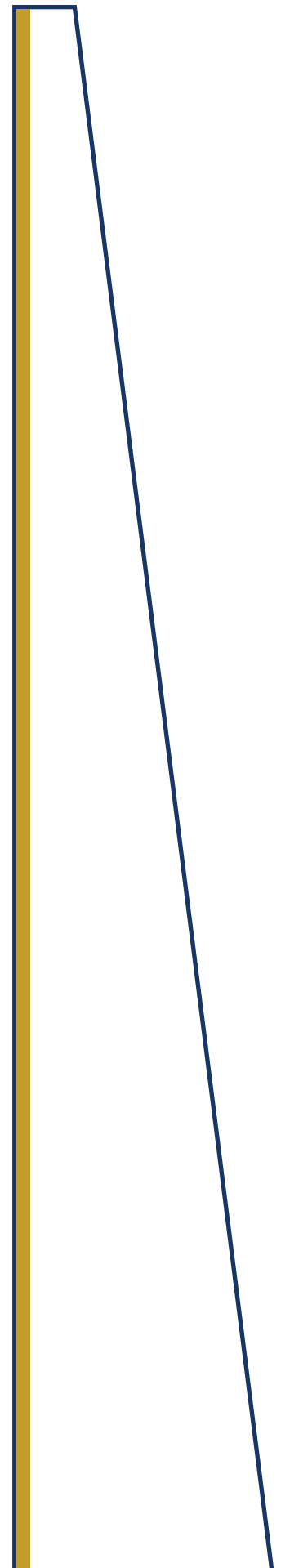
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[item three]

### **Disciplinary Information**

Vector is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Joseph. There are no disciplinary actions to disclose.

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[item four]

### **Other Business Activities**

Vector is required to disclose information regarding any investment-related business or occupation in which Joseph is actively engaged. He is not actively engaged in any investment-related business or occupation outside of Vector Wealth Management.

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[item five]

### **Additional Compensation**

Vector is required to describe any arrangement under which Joseph receives an economic benefit for providing advisory services to someone that is not a client of Vector. Joseph is not in any compensatory advisory activities outside of Vector.

---

[item six]

### **Supervision**

Sharon Calhoun, Managing Director, is generally responsible for supervising Joseph's advisory activities on behalf of Vector. If you have any questions, you may reach Sharon Calhoun at (612) 378-7560.

Vector supervises its personnel and the investments made in client accounts. Vector monitors the investments recommended by Joseph to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as, any restrictions previously requested by the client. Vector periodically reviews the advisory activities of Joseph, which may include reviewing individual client accounts and correspondence (including emails) sent and received by Joseph.

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[adv brochure supplement]  
March 22, 2024



## Michael J. Nesheim

Senior Wealth Advisor

Vector Wealth Management

office: (612) 378-7560  
email: [mnesheim@vectorwealth.com](mailto:mnesheim@vectorwealth.com)

### [item one]

Michael “Mike” Nesheim serves as a Senior Wealth Advisor at Vector Wealth Management.

Mike earned a Bachelor of Science degree in Finance and Insurance Risk Management from the University of Minnesota at Carlson School of Management.

Mike joined Vector Wealth Management in 2019. Prior to joining Vector, Mike worked with Ballast Advisors, LLC as a Financial Advisor, and at Ameriprise Financial Services. Mike has been in the financial services industry since 2003.



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Minneapolis, MN 55414

[www.vectorwealth.com](http://www.vectorwealth.com)

This Brochure Supplement provides information about Michael J. Nesheim that supplements the Disclosure Brochure of SNS Financial Group, LLC dba Vector Wealth Management, (hereinafter “Vector”), a copy of which you should have received. Please contact Vector’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Mike is available on the SEC website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

[item two]

Michael J. Nesheim  
Born 1981

### **Post-Secondary Education**

Bachelor of Science in Finance & Insurance Risk Management  
from University of Minnesota – Carlson School of Management

### **Recent Business Background**

Senior Wealth Advisor  
SNS Financial Group, LLC dba Vector Wealth Management  
April 2019 – Present

Financial Advisor  
Ballast Advisors, LLC  
2017 – 2019

Financial Advisor  
Ameriprise Financial Services  
2005 – 2017

### **Professional Designations**

CERTIFIED FINANCIAL PLANNER™ (CFP®)

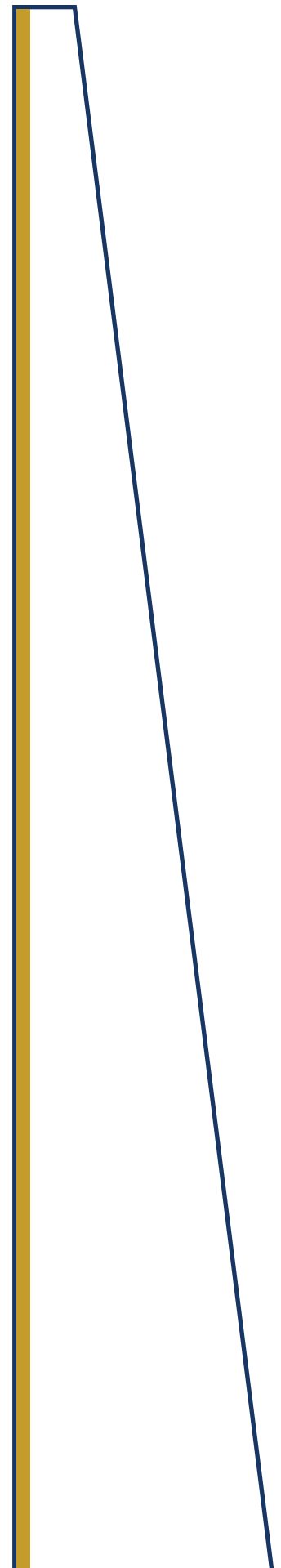
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[item three]

### **Disciplinary Information**

Vector is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Michael. There are no disciplinary actions to disclose.

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[item four]

### **Other Business Activities**

Vector is required to disclose information regarding any investment-related business or occupation in which Michael is actively engaged. Mike is not actively engaged in any investment-related business or occupation outside of Vector Wealth Management.

---

[item five]

### **Additional Compensation**

Vector is required to describe any arrangement under which Michael receives an economic benefit for providing advisory services to someone that is not a client of Vector. Mike is not in any compensatory advisory activities outside of Vector.

---

[item six]

### **Supervision**

Sharon Calhoun, Managing Director, is generally responsible for supervising Mike's advisory activities on behalf of Vector. If you have any questions, you may reach Sharon Calhoun at (612) 378-7560.

Vector supervises its personnel and the investments made in client accounts. Vector monitors the investments recommended by Michael to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vector periodically reviews the advisory activities of Michael, which may include reviewing individual client accounts and correspondence (including emails) sent and received by Michael.

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[adv brochure supplement]  
March 22, 2024



## Anthony E. Welle

Financial Planning Specialist

Vector Wealth Management

office: (612) 378-7560

email: [awelle@vectorwealth.com](mailto:awelle@vectorwealth.com)

### [item one]

Anthony Welle serves as a Financial Planning Specialist at Vector Wealth Management. He is also a member of Vector's Advanced Planning Group, which develops client centered and integrated wealth management solutions.

Anthony earned a Bachelor's degree in Finance from North Dakota State University.

Anthony joined Vector Wealth Management in 2022. Prior to joining Vector, he worked with BerganKDV and Bell Bank. Anthony has been in the financial services industry since 2017.



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43 Main Street SE, Suite 236  
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[www.vectorwealth.com](http://www.vectorwealth.com)

This Brochure Supplement provides information about Anthony E. Welle that supplements the Disclosure Brochure of SNS Financial Group, LLC dba Vector Wealth Management, (hereinafter "Vector"), a copy of which you should have received. Please contact Vector's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Anthony is available on the SEC website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

[item two]

Anthony E Welle  
Born 1996

### **Post-Secondary Education**

Bachelor of Science in Finance from  
North Dakota State University

### **Recent Business Background**

Financial Planning Specialist  
SNS Financial Group, LLC dba Vector Wealth Management  
Dec. 2022 – Present

Financial Planning Specialist  
BerganKDV Wealth Management  
June 2019 – Nov. 2022

Bank Teller  
Bell Bank  
June 2018 – May 2019

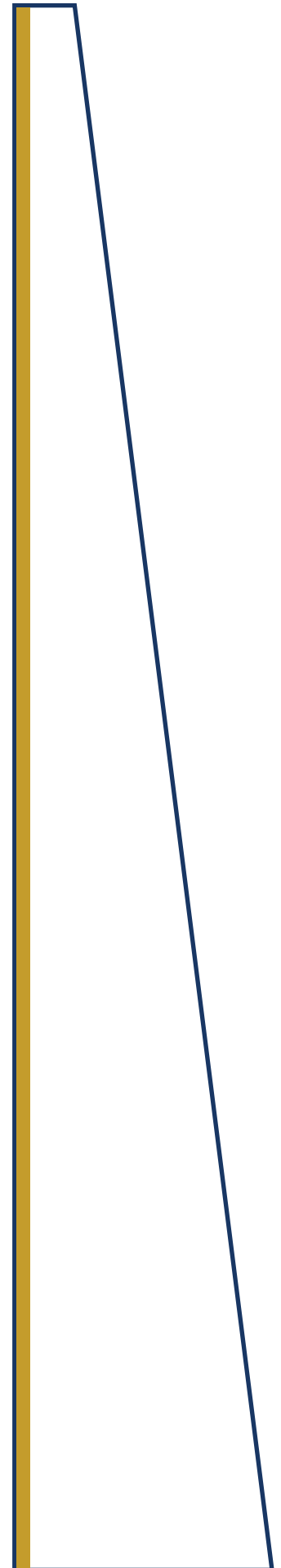
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[item three]

### **Disciplinary Information**

Vector is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Anthony. There are no disciplinary actions to disclose.

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[item four]

### **Other Business Activities**

Vector is required to disclose information regarding any investment-related business or occupation in which Anthony is actively engaged. Anthony is not actively engaged in any investment-related business or occupation outside of Vector Wealth Management.

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[item five]

### **Additional Compensation**

Vector is required to describe any arrangement under which Anthony receives an economic benefit for providing advisory services to someone that is not a client of Vector. Anthony is not in any compensatory advisory activities outside of Vector.

---

[item six]

### **Supervision**

Sharon Calhoun, Managing Director, is generally responsible for supervising Anthony's advisory activities on behalf of Vector. If you have any questions, you may reach Sharon at (612) 378-7560.

Vector supervises its personnel and the investments made in client accounts. Vector monitors the investments recommended by Anthony to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vector periodically reviews the advisory activities of Anthony, which may include reviewing individual client accounts and correspondence (including emails) sent and received by Anthony.

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[adv brochure supplement]

March 22, 2024



## Charlie A. Gruys

Wealth Advisor

Vector Wealth Management

office: (612) 378-7560

email: [cgruys@vectorwealth.com](mailto:cgruys@vectorwealth.com)

### [item one]

Charlie Gruys serves as a Wealth Advisor at Vector Wealth Management. He is also a member of Vector's Advanced Planning Group, which develops client centered and integrated wealth management solutions.

Charlie earned a Bachelor of Science degree with a focus on business and finance from Montana State University at Bozeman.

Charlie joined Vector Wealth Management in 2019. Prior to joining Vector, Charlie worked with Fidelity Investments as an Investment Consultant. Charlie has been in the financial services industry since 2008.



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This Brochure Supplement provides information about Charlie A Gruys that supplements the Disclosure Brochure of SNS Financial Group, LLC dba Vector Wealth Management, (hereinafter "Vector"), a copy of which you should have received. Please contact Vector's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Charlie is available on the SEC website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

[item two]

Charlie A. Gruys  
Born 1985

## Post-Secondary Education

Bachelor of Science in Business  
from the Montana State University – Bozeman, MT

## Recent Business Background

Financial Planning Specialist  
SNS Financial Group, LLC dba Vector Wealth Management  
June 2019 – Present

Investment Consultant  
Fidelity Brokerage Services LLC  
2012 – 2019

Investment Specialist  
Vanguard Marketing Corporation  
2011 – 2012

Client Relationship Associate  
Vanguard Marketing Corporation  
2008 – 2011

## Professional Designations

CERTIFIED FINANCIAL PLANNER™ (CFP®)

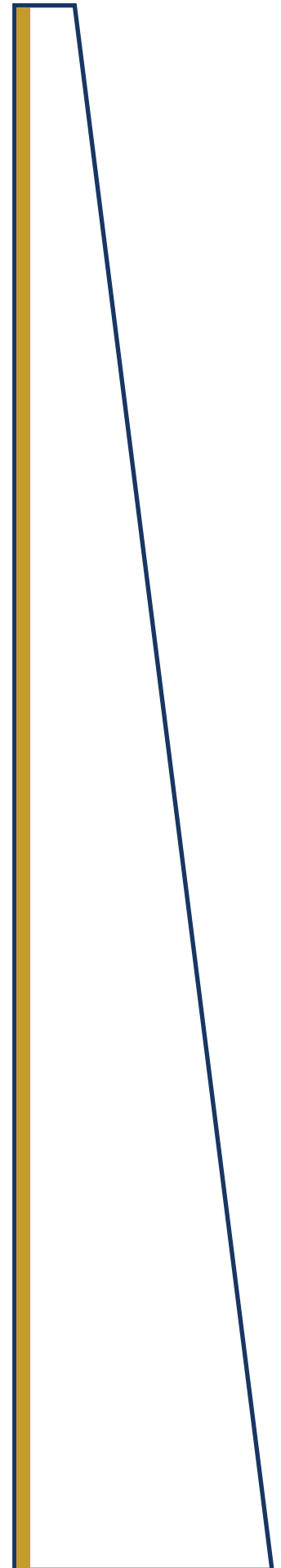
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[item three]

## Disciplinary Information

Vector is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Charlie. There are no disciplinary actions to disclose.

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[item four]

### **Other Business Activities**

Vector is required to disclose information regarding any investment-related business or occupation in which Charlie is actively engaged. Charlie is not actively engaged in any investment-related business or occupation outside of Vector Wealth Management.

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[item five]

### **Additional Compensation**

Vector is required to describe any arrangement under which Charlie receives an economic benefit for providing advisory services to someone that is not a client of Vector. Charlie is not in any compensatory advisory activities outside of Vector.

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[item six]

### **Supervision**

Sharon Calhoun, Managing Director, is generally responsible for supervising Charlie's advisory activities on behalf of Vector. If you have any questions, you may reach Sharon at (612) 378-7560.

Vector supervises its personnel and the investments made in client accounts. Vector monitors the investments recommended by Charlie to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vector periodically reviews the advisory activities of Charlie, which may include reviewing individual client accounts and correspondence (including emails) sent and received by Charlie.

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[adv brochure supplement]

March 22, 2024



## Christopher M. Wagner

Wealth Advisor

Vector Wealth Management

office: (612) 378-7560

email: cwagner@vectorwealth.com

### [item one]

Christopher “Chris” Wagner serves as a Wealth Manager at Vector Wealth Management. He is also a member of Vector’s Advanced Planning Group, which develops client centered and integrated wealth management solutions.

Chris earned a Bachelor of Business Administration degree with a focus on Finance and Financial Planning from the University of Minnesota – Duluth.

Prior to joining Vector, Chris worked with a Twin Cities investment advisory firm as a Financial Planning Assistant. Christopher has been in the financial services industry since 2011.



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This Brochure Supplement provides information about Christopher M. Wagner that supplements the Disclosure Brochure of SNS Financial Group, LLC dba Vector Wealth Management, (hereinafter “Vector”), a copy of which you should have received. Please contact Vector’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Chris is available on the SEC website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



[item two]

Christopher M. Wagner  
Born 1990

## Post-Secondary Education

Bachelor of Business Administration, University of Minnesota – Duluth

## Recent Business Background

Wealth Manager  
Vector Wealth Management  
March 2023 – Present

Financial Planning Specialist  
SNS Financial Group, LLC dba Vector Wealth Management  
March 2017 – 2023

Financial Planning Assistant  
NavPoint Financial, Inc.  
2012 – 2017

Intern  
Endersbe, Herron and Associates  
2011 – 2012

## Designations

CERTIFIED FINANCIAL PLANNER™ (CFP®)

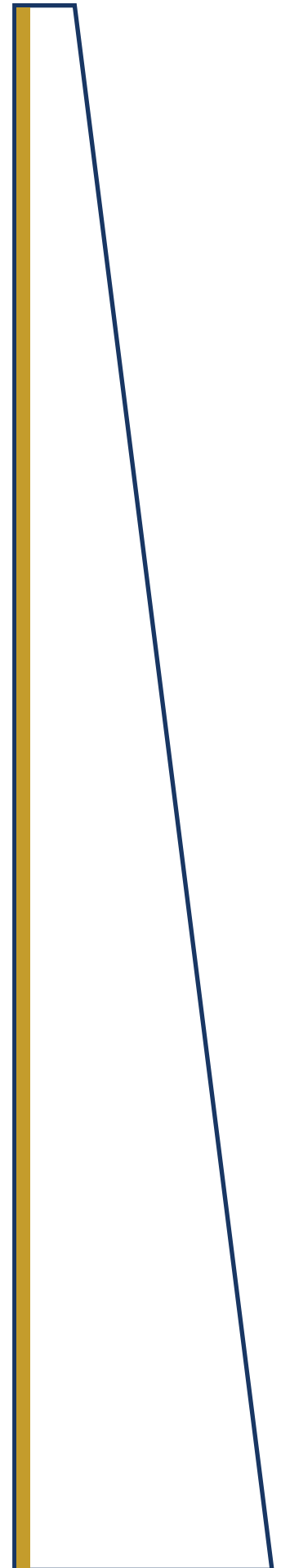
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[item three]

## Disciplinary Information

Vector is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Christopher. There are no disciplinary actions to disclose.

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[item four]

### **Other Business Activities**

Vector is required to disclose information regarding any investment-related business or occupation in which Christopher is actively engaged. Christopher is not actively engaged in any investment-related business or occupation outside of Vector Wealth Management.

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[item five]

### **Additional Compensation**

Vector is required to describe any arrangement under which Christopher receives an economic benefit for providing advisory services to someone that is not a client of Vector. Christopher is not in any compensatory advisory activities outside of Vector.

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[item six]

### **Supervision**

Sharon Calhoun, Managing Director, is generally responsible for supervising Christopher's advisory activities on behalf of Vector. If you have any questions, you may reach Sharon at (612) 378-7560.

Vector supervises its personnel and the investments made in client accounts. Vector monitors the investments recommended by Christopher to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vector periodically reviews the advisory activities of Christopher, which may include reviewing individual client accounts and correspondence (including emails) sent and received by Christopher.

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[adv brochure supplement]  
March 22, 2024



**David R. Moser**  
Wealth Advisor

Vector Wealth Management

office: (612) 378-7560  
email: [dmoser@vectorwealth.com](mailto:dmoser@vectorwealth.com)

[item one]

David Moser serves as a Wealth Advisor at Vector Wealth Management. He is also a member of Vector's Advanced Planning Group, which develops client centered and integrated wealth management solutions.

David earned a Bachelor of Arts degree in Business Administration focused on Financial Management from the University of St. Thomas.

David joined Vector Wealth Management in 2015. Prior to joining Vector, David worked with a Twin Cities financial firm as a Securities Trader. David has been in the financial services industry since 2010.



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43 Main Street SE, Suite 236  
Minneapolis, MN 55414

[www.vectorwealth.com](http://www.vectorwealth.com)

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This Brochure Supplement provides information about David R. Moser that supplements the Disclosure Brochure of SNS Financial Group, LLC dba Vector Wealth Management, (hereinafter "Vector"), a copy of which you should have received. Please contact Vector's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about David is available on the SEC website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

[item two]

David R. Moser  
Born 1990

### **Post-Secondary Education**

Bachelor of Arts in Business Administration from University of St. Thomas

### **Recent Business Background**

Wealth Manager  
Vector Wealth Management  
March 2023 – Present

Financial Planning Specialist  
SNS Financial Group, LLC dba Vector Wealth Management  
Jan. 2017 – 2023

Portfolio Management  
Vector Wealth Management, LLC  
2015 – 2016

Investment Analyst  
Gradient Investments, LLC  
2010 – 2015

### **Professional Designations**

CERTIFIED FINANCIAL PLANNER™

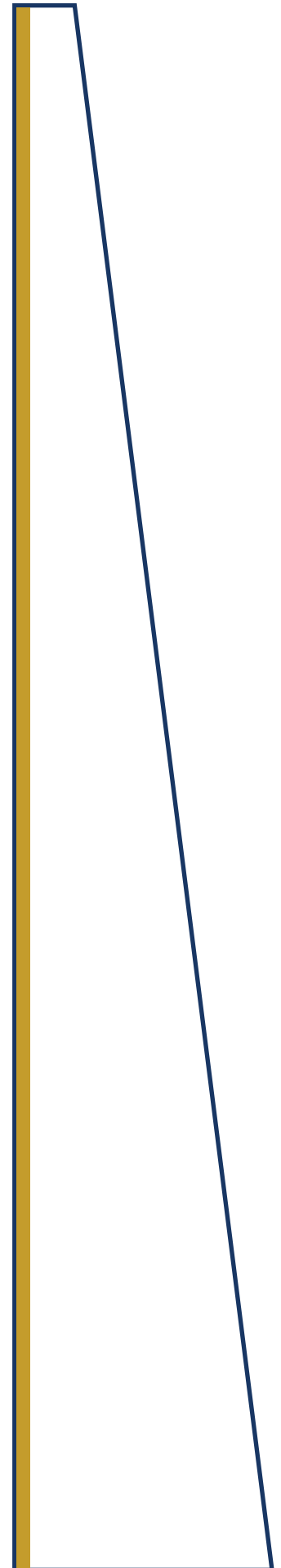
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[item three]

### **Disciplinary Information**

Vector is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of David. There are no disciplinary actions to disclose.

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[item four]

### **Other Business Activities**

Vector is required to disclose information regarding any investment-related business or occupation in which David is actively engaged. David is not actively engaged in any investment-related business or occupation outside of Vector Wealth Management.

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[item five]

### **Additional Compensation**

Vector is required to describe any arrangement under which David receives an economic benefit for providing advisory services to someone that is not a client of Vector. David is not in any compensatory advisory activities outside of Vector.

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[item six]

### **Supervision**

Sharon Calhoun, Managing Director, is generally responsible for supervising David's advisory activities on behalf of Vector. If you have any questions, you may reach Sharon Calhoun at (612) 378-7560.

Vector supervises its personnel and the investments made in client accounts. Vector monitors the investments recommended by David to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vector periodically reviews the advisory activities of David, which may include reviewing individual client accounts and correspondence (including emails) sent and received by David.

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[adv brochure supplement]  
March 22, 2024



## Jack Bina

Portfolio Management  
Vector Wealth Management

office: (612) 378-7560  
email: [jbina@vectorwealth.com](mailto:jbina@vectorwealth.com)

### [item one]

John “Jack” Bina serves as a Portfolio Manager at Vector Wealth Management. He is a member of Vector’s Portfolio Management Group, which is responsible for developing strategies and monitoring short- and long-term portfolio allocation. Jack is also a member of Vector’s Investment Committee, which is responsible for security selection, asset allocation, and investment due diligence.

Jack earned a Bachelor of Science degree in Economics from North Dakota State University.

Jack joined Vector Wealth Management in 2022. Prior to joining Vector, Jack worked with a Twin Cities financial firm as a Loan Officer. He has been in the financial services industry since 2021.



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43 Main Street SE, Suite 236  
Minneapolis, MN 55414

[www.vectorwealth.com](http://www.vectorwealth.com)

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This Brochure Supplement provides information about John Bina that supplements the Disclosure Brochure of SNS Financial Group, LLC dba Vector Wealth Management, (hereinafter “Vector”), a copy of which you should have received. Please contact Vector’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about John is available on the SEC website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

[item two]

John H. Bina  
Born 1998

### **Post-Secondary Education**

Bachelor of Science in Economics from North Dakota State University

### **Recent Business Background**

Portfolio Management  
SNS Financial Group, LLC dba Vector Wealth Management  
2012 – Present

Consumer Direct Loan Officer  
Wells Fargo  
2021 – 2022

### **Professional Designations**

Series 65 - North American Securities Administrators Association (NASAA)

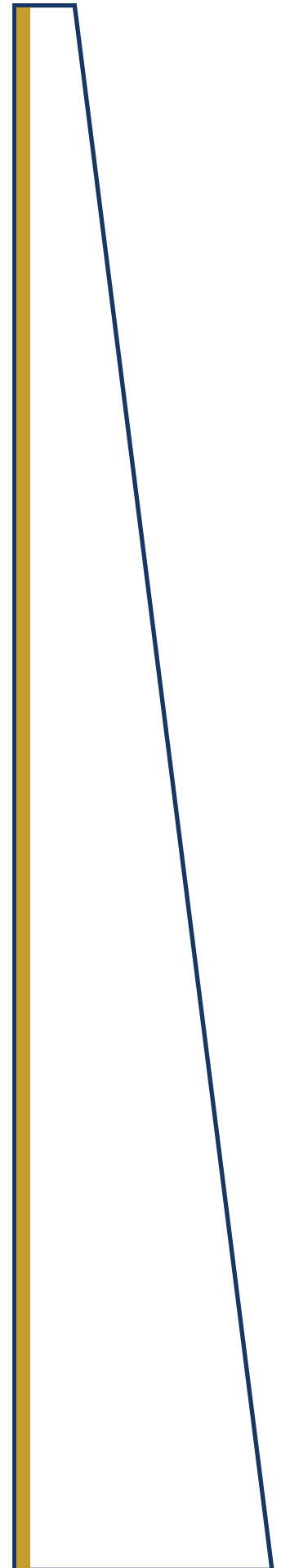
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[item three]

### **Disciplinary Information**

Vector is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of John Bina. There are no disciplinary actions to disclose.

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[item four]

### **Other Business Activities**

Vector is required to disclose information regarding any investment-related business or occupation in which John is actively engaged. John is not actively engaged in any investment-related business or occupation outside of Vector Wealth Management.

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[item five]

### **Additional Compensation**

Vector is required to describe any arrangement under which John receives an economic benefit for providing advisory services to someone that is not a client of Vector. John is not in any compensatory advisory activities outside of Vector.

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[item six]

### **Supervision**

Sharon Calhoun, Managing Director, is generally responsible for supervising John's advisory activities on behalf of Vector. If you have any questions, you may reach Sharon Calhoun at (612) 378-7560.

Vector supervises its personnel and the investments made in client accounts. Vector monitors the investments recommended by John to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vector periodically reviews the advisory activities of John, which may include reviewing individual client accounts and correspondence (including emails) sent and received by John.

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[adv brochure supplement]  
March 22, 2024



## Jacob A. Ranallo

Portfolio Management

Vector Wealth Management

office: (612) 378-7560

email: [jakeranallo@vectorwealth.com](mailto:jakeranallo@vectorwealth.com)

### [item one]

Jacob A. Ranallo serves as a Portfolio Manager at Vector Wealth Management. He is a member of Vector's Portfolio Management Group, which is responsible for developing strategies and monitoring short- and long-term portfolio allocation. Jake is also a member of Vector's Investment Committee, which is responsible for security selection, asset allocation, and investment due diligence.

Jake earned a Master's of Business Administration from the University of Minnesota – Carlson School of Management. He also holds a Bachelor of Arts degree in Accounting with a focus on Finance from St. John's University.

Jake joined Vector Wealth Management in 2011. Prior to joining Vector, he worked with Wells Fargo Home Mortgage as a Loan Specialist. Jake has been in the financial services industry since 2010.



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Minneapolis, MN 55414

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This Brochure Supplement provides information about Jacob A. Ranallo that supplements the Disclosure Brochure of SNS Financial Group, LLC dba Vector Wealth Management, (hereinafter "Vector"), a copy of which you should have received. Please contact Vector's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Jake is available on the SEC website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

[item two]

Jacob A. Ranallo  
Born 1989

### **Post-Secondary Education**

Master of Business Administration from  
University of Minnesota – Carlson School of Management  
Bachelor of Science in Accounting & Finance from St. John's University, MN

### **Recent Business Background**

Portfolio Management  
SNS Financial Group, LLC dba Vector Wealth Management  
Jan. 2011 – Present

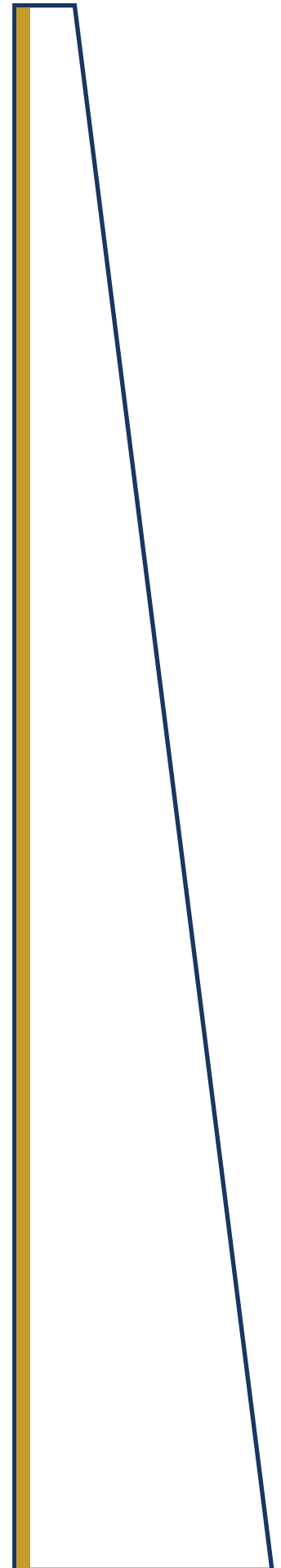
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[item three]

### **Disciplinary Information**

Vector is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Jake. There are no disciplinary actions to disclose.

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[item four]

### **Other Business Activities**

Vector is required to disclose information regarding any investment-related business or occupation in which Jake is actively engaged. Jake is not actively engaged in any investment-related business or occupation outside of Vector Wealth Management.

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[item five]

### **Additional Compensation**

Vector is required to describe any arrangement under which Jake receives an economic benefit for providing advisory services to someone that is not a client of Vector. Jake is not in any compensatory advisory activities outside of Vector.

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[item six]

### **Supervision**

Sharon Calhoun, Managing Director, is generally responsible for supervising Jake's advisory activities on behalf of Vector. If you have any questions, you may reach Sharon Calhoun at (612) 378-7560.

Vector supervises its personnel and the investments made in client accounts. Vector monitors the investments recommended by Jake to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vector periodically reviews the advisory activities of Jake, which may include reviewing individual client accounts and correspondence (including emails) sent and received by Jake.

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[adv brochure supplement]

March 22, 2024



## Suzanne M. Klapperich

Chief Compliance Officer,  
Wealth Advisor

Vector Wealth Management

office: (612) 378-7560

email: [sklapperich@vectorwealth.com](mailto:sklapperich@vectorwealth.com)

### [item one]

Suzanne “Suzy” Klapperich serves as Chief Compliance Officer and as a Financial Planning Specialist at Vector Wealth Management. She is also a member of Vector’s Advanced Planning Group, which develops client centered and integrated wealth management solutions.

Suzy joined Vector Wealth Management in 2015. Prior to joining Vector, Suzy worked with AdvisorNet Insurance as an Account Executive. Suzy has been in the financial services industry since 1987.



Vector Wealth Management  
43 Main Street SE, Suite 236  
Minneapolis, MN 55414

[www.vectorwealth.com](http://www.vectorwealth.com)

This Brochure Supplement provides information about Suzanne M. Klapperich that supplements the Disclosure Brochure of SNS Financial Group, LLC dba Vector Wealth Management, (hereinafter “Vector”), a copy of which you should have received. Please contact Vector’s Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this supplement.

Additional information about Suzanne is available on the SEC website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

[item two]

Suzanne M. Klapperich  
Born 1959

### **Post-Secondary Education**

Studied at University of Minnesota – Duluth

### **Recent Business Background**

Chief Compliance Officer, Financial Planning Specialist  
SNS Financial Group, LLC dba Vector Wealth Management  
Jan. 2017 – Present

Financial Planning Specialist  
Vector Wealth Management, LLC.  
2015 – 2017

Senior Account Executive  
AdvisorNet Insurance  
2013 – 2015

Relationship Manager  
TransAmerica Capital Inc.  
2000 – 2012

### **Professional Designations**

Financial Paraplanner Qualified Professional™ (FPQP™)

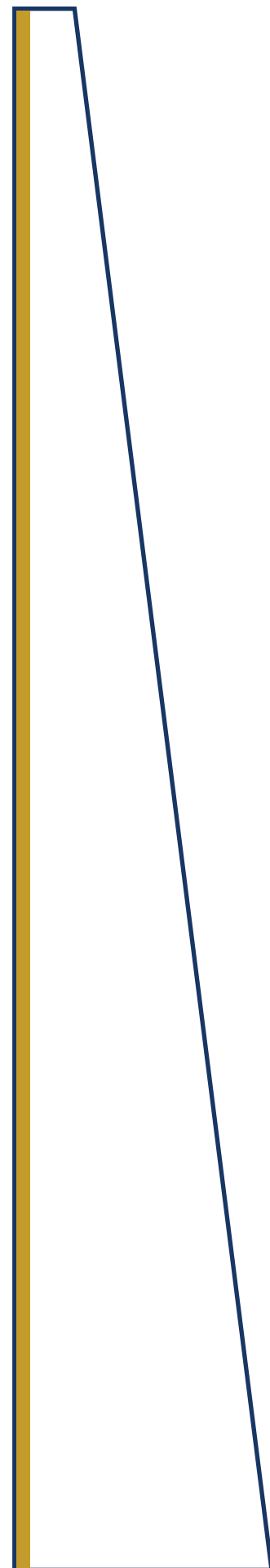
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[item three]

### **Disciplinary Information**

Vector is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Suzanne. There are no disciplinary actions to disclose.

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[item four]

### **Other Business Activities**

Vector is required to disclose information regarding any investment-related business or occupation in which Suzanne is actively engaged. Suzanne is not actively engaged in any investment-related business or occupation outside of Vector Wealth Management.

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[item five]

### **Additional Compensation**

Vector is required to describe any arrangement under which Suzanne receives an economic benefit for providing advisory services to someone that is not a client of Vector. Suzanne is not in any compensatory advisory activities outside of Vector.

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[item six]

### **Supervision**

Sharon Calhoun, Managing Director, is generally responsible for supervising Suzanne's advisory activities on behalf of Vector. If you have any questions, you may reach Sharon Calhoun at (612) 378-7560.

Vector supervises its personnel and the investments made in client accounts. Vector monitors the investments recommended by Suzanne to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Vector periodically reviews the advisory activities of Suzanne, which may include reviewing individual client accounts and correspondence (including emails) sent and received by Suzanne.

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## Education and Business Standards

Vector Wealth Management generally requires successful completion of university study and/or its educational or business equivalent for its advisors. Investment professionals demonstrate their knowledge and skills by either business background, education, professional designations, or any combination thereof. Generally, weight will be given to candidates with advanced professional certifications in the financial services industry.

## Professional Certifications

Employees have collectively earned the following certifications and credentials that are required to be explained in further detail.

### Accredited Asset Management Specialist (AAMS®)

Individuals who hold the AAMS® designation have completed a course of study encompassing investments, insurance, tax, retirement, and estate planning issues. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

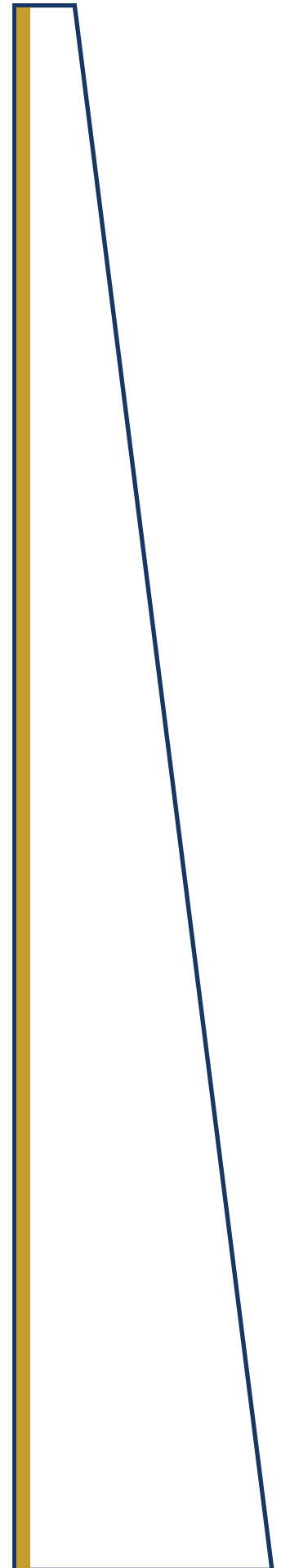
### Accredited Investment Fiduciary® (AIF®)

The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 company). AIF® designation requirements are:

- Complete a training program;
- Pass a comprehensive, closed-book final examination under the supervision of a proctor;
- Agree to abide by the AIF® Code of Ethics;
- Complete six hours of continuing education credits every year; and
- Renew, on an annual basis, affirmation of the AIF® Code of Ethics.

### Certified Divorce Financial Analyst (CDFA®)

CDFA® practitioners must have a minimum of three years work experience in a financial or legal capacity prior to earning the right to use the CDFA certification mark. CDFA candidates must also develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the Institute for Divorce Financial Analysts™ (IDFA™). CDFA candidates must complete a four-part Educational Curriculum and Certification Exam that tests their understanding and knowledge of the financial aspects of divorce. The candidate must also demonstrate the practical application of this knowledge in the divorce process by completing a comprehensive case study. CDFA practitioners agree to abide by a strict code of professional conduct known as the IDFA Code of Ethics and Professional Responsibility, which sets forth their ethical responsibilities to the public, clients, employers and other professionals. CDFA practitioners are required to maintain technical competence and to fulfill ethical obligations. Practitioners must pay an annual reinstatement fee. Every two years, they must complete a minimum of fifteen (15) hours of continuing education specifically related to the field of divorce.





## **Certified Financial Planner™ (CFP®)**

The Certified Financial Planner™ designation is a professional certification mark for financial planners, conferred by the Certified Financial Planner Board of Standards, Inc. To be authorized to use the designation, the candidate must meet education, examination, experience and ethics requirements:

- Attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university);
- Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services;
- Pass the comprehensive 10-hour CFP® Certification Examination;
- Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year);
- Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals;
- Complete 30 hours of continuing education hours every two years, including two hours of the Code of Ethics and other parts of the Standards of Professional Conduct; and
- Renew an agreement to be bound by the Standards of Professional Conduct which require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

## **Chartered Financial Analyst™ (CFA®)**

Currently offered and recognized by the issuing organization CFA Institute. Prospective candidate must meet one of the following requirements: Be in the final year of a bachelor's degree program, OR Have four years of professional work experience, OR Have a combination of professional work and university experience that totals at least four years. Education Requirements: Self-study program (250 hours of study for each of the three levels), Pass all three exams, AND Four years of professional work experience in the investment decision-making process (accrued before, during, or after participation in the CFA Program). Examination Type: Three six-hour course exams. Continuing Education Requirements: None

## **Chartered Financial Consultant (ChFC®)**

The ChFC® designation is a financial planning credential awarded by the American College to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the ChFC® certification have completed at least seven mandatory college-level courses in the areas of financial, insurance, retirement and/or estate planning, as well as income taxation and/or investments. Additionally, recipients have completed at least two elective courses on the financial system, estate planning applications, executive compensation, and/or retirement decisions. In order to maintain the designation, ChFC® holders must satisfy the ongoing requirements of the Professional Achievement in Continuing Education ("PACE") Recertification Program, which includes continuing education on an ongoing basis.



## **Financial Paraplanner Qualified Professional (FPQP™)**

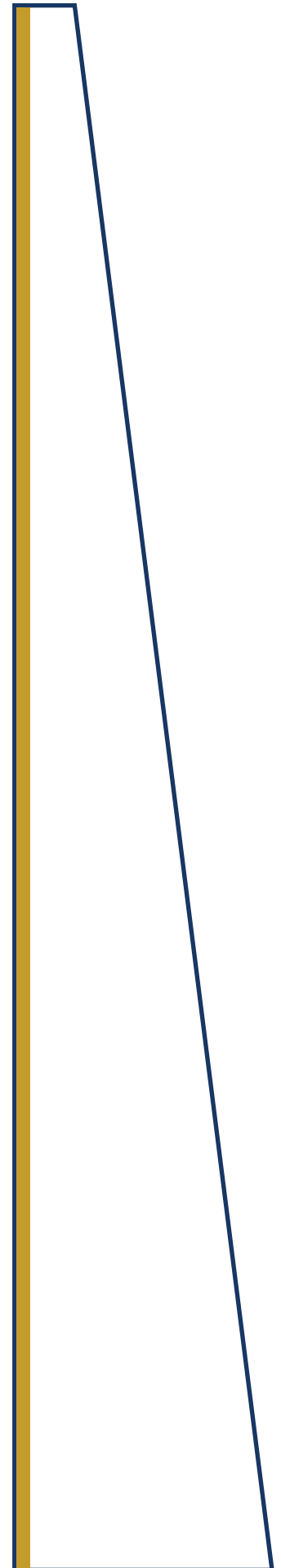
Individuals who hold the FPQP™ designation have completed a course of study encompassing the financial planning process; the five disciplines of financial planning; and general financial planning concepts, terminology, and product categories. The program is designed for approximately 80-120 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

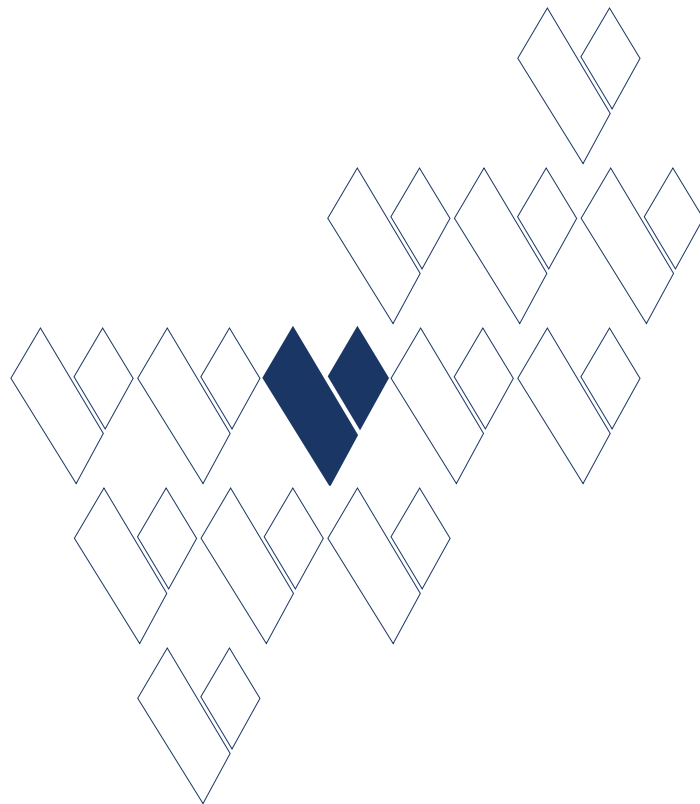
## **Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC®)**

Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

## **Retirement Income Certified Professional® (RICP®)**

The RICP® designation teaches advisers techniques and best practices to create sustainable retirement income streams. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during asset distribution. The designation requires at least three years of professional experience. Participants must pass a closed-book, proctored final course exam for three required college-level courses to earn the designation, representing a total average study time of more than 150 hours. In addition, RICP® designees must meet continuing education requirements (15 hours every two years) and ethics requirements. The American College, a non-profit educator, awards this credential.





A BLUESPRING WEALTH PARTNER

Vector Wealth Management  
43 Main Street SE, Suite 236, Minneapolis, MN 55414

[www.vectorwealth.com](http://www.vectorwealth.com)  
local: 612.378.7560 | toll free: 877-383-2867

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