

TRUSTED ADVISORS

GRUVER WEALTH MANAGEMENT OF WELLS FARGO ADVISORS

Gruver Wealth Management is led by Shawn V. Gruver and is part of the full-service financial firm Wells Fargo Advisors, which offers high-end wealth management and investment planning services. Prior to his current position, Shawn was a vice president and senior portfolio manager at UBS. His tenure also includes Morgan Stanley and PaineWebber, where he began his career in 2001. Since joining Wells Fargo Advisors, Shawn has been named a Premier Advisor every year from 2014-2019.¹ He has also been recognized by Forbes as one of the Top Next-Gen Wealth Advisors in 2018 and Best-In-State Next-Gen Wealth Advisors for 2019.²

Shawn and his wife, Colleen, live in Hermosa Beach and spend their free time traveling the world. Shawn is bilingual in German and English and also is an avid freestyle skier.

WHY DO YOUR CLIENTS CONSIDER YOU THEIR "TRUSTED ADVISOR"?

"Our motto is 'Wealth Management. Redefined.' We are their trusted advisor because we strive to deliver on our goal of a 'Plan for Every Client'. This process begins with a deep understanding of our clients and their diverse needs and key goals. Armed with this knowledge, we collaborate to define and implement appropriate solutions that eventually help our clients find that ultimate goal of financial freedom."

WHAT'S THE MOST COMMON MISTAKE PEOPLE MAKE WITH THEIR MONEY?

"We believe too many people are willing to accept the status quo with their advisor. We see too many portfolios where inertia turns one year of mediocrity into five years of poor performance. We know that money is hard to make and harder to keep, so we make sure it is managed properly."

WHAT TYPE OF INVESTMENT PHILOSOPHY DO YOU BELIEVE IN: ACTIVE OR PASSIVE?

"When it comes to investing, there's no such

thing as a one-size-fits-all portfolio. We believe our clients benefit from a combination of active and passive strategies. That's why we offer both and construct custom portfolios for each client."

WHAT DO CLIENTS OFTEN ASK YOU?

"Is your fee worthwhile?" We believe it is, and so does Vanguard.³ Even though Vanguard is well-known for catering to 'do-it-yourself' investors, a 2016 study concluded that financial advisors may help increase their clients' investment returns by about three percentage points.

Vanguard highlights three areas where an advisor provides value. Behavioral finance: We keep clients focused on the long term and urge them to stick to a regular investment plan. We help them resist the allure of market-timing and the temptation to chase performance. Diversification: We help our clients become and stay diversified with their investments, which could help protect their downside. Record-Keeping: We take care of the record-keeping and tax-reporting chores for our clients so that they don't have to."

WHAT IS YOUR JOB WHEN INTERACTING WITH CLIENTS?

"My job is to listen—to what clients say and also what they do not say. As CERTIFIED FINANCIAL PLANNER™ professionals, we need to deliver custom-made solutions for our clients' needs, goals and desires. We should almost understand what our clients financially want for their lives better than they do themselves."

WHAT MISTAKES DO INDIVIDUALS MAKE WHEN PLANNING FOR RETIREMENT?

"We see five areas where individuals need to pay careful attention in order to keep their retirement on track: 1. Do not apply to Social Security benefits too early. 2. Make sure to de-risk your portfolio as you near retirement. 3. Manage your spending once you have

retired. 4. Make sure to properly calculate your Required Minimum Distribution from your IRAs. 5. Make sure to have properly planned for rising health care costs."

WHAT'S THE SECRET OF YOUR SUCCESS?

"We assist our clients in growing their assets and educate them on protecting their most important asset—their family's financial well-being. We work side by side with our clients, taking the time to understand their individual needs, goals and dreams."

DO YOU OFFER FREE CONSULTATIONS?

"All initial consultations and proposals are free until a family starts working with our group; then we can structure the compensation in a way that the client feels is most appropriate for their situation."

1 - The Premier Advisor distinction is held by a select group of Financial Advisors within Wells Fargo Advisors as measured by completion of educational components, business production based on either of the past two years, and professionalism. Additional criteria, including length of service, may also be used to determine recipients.

2 - The ranking algorithm is based on industry experience, interviews, compliance records, assets under management, revenue and other criteria by SHOOK Research, LLC, which does not receive compensation from the advisors or their firms in exchange for placement on a ranking. Investment performance is not a criterion.

3 - Vanguard Research - Putting a value on your value: Quantifying Vanguard Advisor's Alpha - September 2016.

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

Investment and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

2321 ROSECRANS AVE., SUITE 2275 | EL SEGUNDO | SHAWN.GRUVER@WFADVISORS.COM
 GRUVERWEALTHMANAGEMENT.COM | 310-725-2267



Shawn V. Gruver, CFP®, Managing Director-Investments & Senior PIM Portfolio Manager
 Not pictured: Natalie Broderick, Associate Vice President & Senior Registered Client Associate