FINANCIAL SERVICES

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 Paine Webber, where he began his career in 2001. Since joining Wells Fargo Advisors in 2014, Shawn has been named a Premier Advisor every year.[1]

Shawn, his wife, Colleen, and their son reside 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.

WHAT DOES GRUVER WEALTH MANAGEMENT DO TO HELP CLIENTS?

"We want to help those who want to be helped. 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 the dreams they have for themselves and their families. This deep understanding—combined with our powerful global resources—lays the important foundation for a strong and enduring relationship."

HOW DO CLIENTS BENEFIT FROM WORKING WITH YOUR TEAM?

"We build a relationship with clients on the foundation of transparency, honesty and effective communication. Working together and sharing responsibility, we identify their goals and dreams and work to achieve these objectives."

WHAT HAS YOUR EXPERIENCE BEEN COACHING CLIENTS THROUGH THE COVID-19 PANDEMIC?

"Part of my job is to be a counselor and listen to my clients. In my experience, they want some type of reassurance on their financial well-being as well as the markets. In times of uncertainty, we aim to be their shoulder to lean on. One of the things that was unique about this market pullback was that we had a health pandemic layered on top of it. We believe most of our clients understood that the market movement was out of their (and our) control and were able to comfort themselves by reviewing their investment plan and knowing they had a plan in place."

WHAT ADVICE DO YOU HAVE FOR CLIENTS IN TIMES OF MARKET DISTRESS?

"Make sure to focus on your goals, not the short-term volatility. Markets have moved significantly many times over the past 100 years and even in just the past 20 years; it's nothing new. We advise our clients to have the proper asset allocation so they can be more prepared in times of market distress."

HOW DO YOU APPROACH RISK MANAGEMENT AND THE INVESTMENT PLANNING PROCESS?

"'Before we recommend an investment to a client, we first create a plan that outlines their objectives in line with their needs, risk profile and time horizon. From there we strive to develop a portfolio allocation that has the opportunity for growth over time while also providing strategies aimed at guarding against risk. When it comes to portfolio construction we believe clients can benefit from active or passive strategies. That's why we offer both, and can specifically customize a portfolio for each client.

YOU HAVE BEEN RECOGNIZED BY FORBES AS A TOP WEALTH ADVISOR[2] IN 2018, 2019 AND 2021. TO WHAT DO YOU ATTRIBUTE YOUR PROFESSIONAL SUCCESS?

"I have always been surrounded with amazing individuals who have helped mold my success. Early in my career I was mentored and partners with two senior advisors while at Morgan Stanley and UBS. They taught me many of the philosophies that I still use in my business today. Without their guidance I would not be half as successful as I am. After we parted ways, I was fortunate to become a part of another great organization with very strong local leadership. To this day, this leadership helps guide my day-to-day business to where I am able to help my clients in the best fashion possible."

WHAT IS YOUR JOB WHEN INTERACTING WITH CLIENTS?

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

WHAT'S ONE OF THE MOST COMMON MISTAKES PEOPLE MAKE WITH THEIR MONEY?

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

DO YOU OFFER FREE CONSULTATIONS FOR NEW CLIENTS?

"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.

Investment and Insurance Products		
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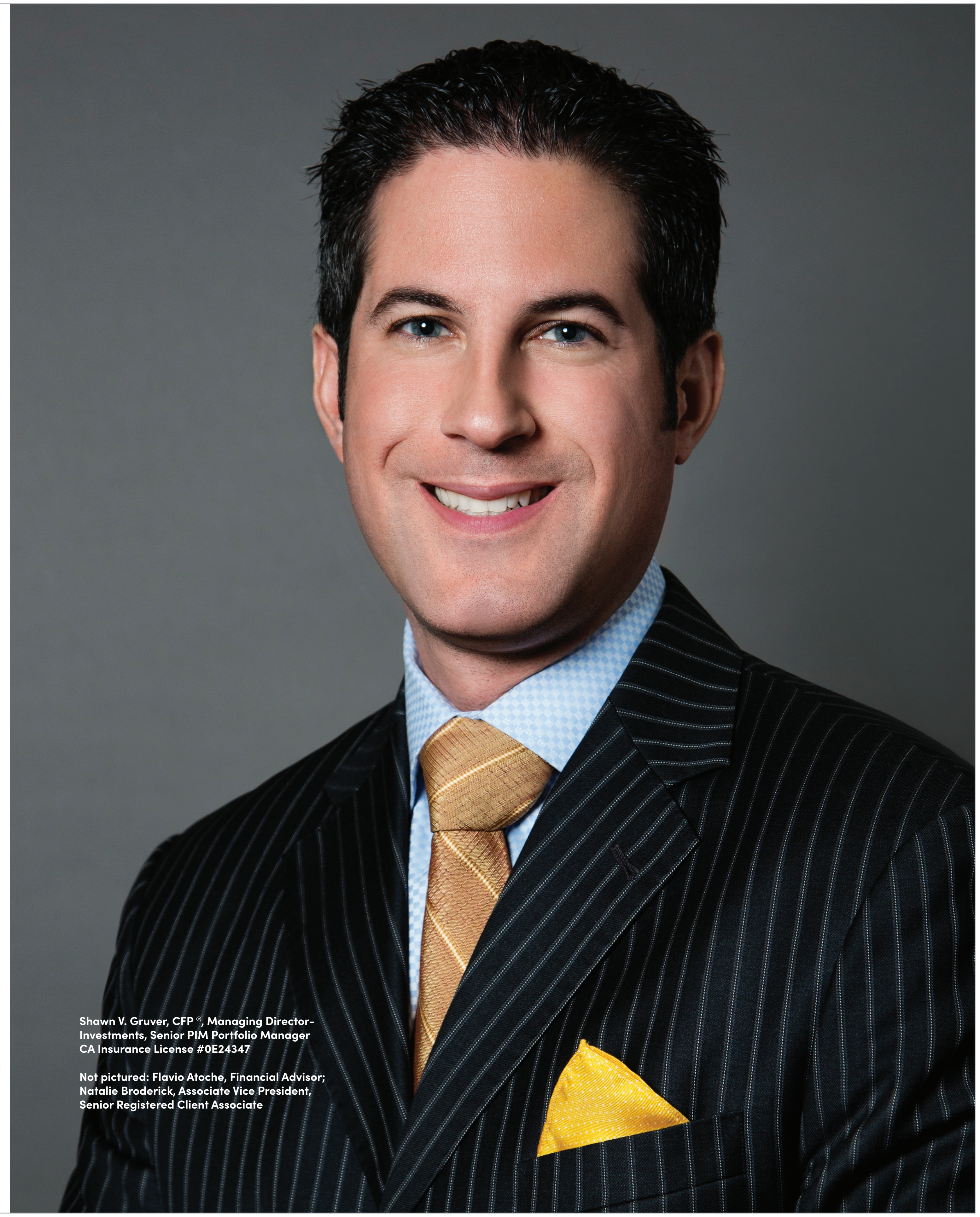
2321 ROSECRANS AVE., SUITE 2275 | EL SEGUNDO, CA 90245 | SHAWN.GRUVER@WFADVISORS.COM
GRUVERWEALTHMANAGEMENT.COM | 310-725-2267



Shawn V. Gruver, CFP ®, Managing Director-Investments, Senior PIM Portfolio Manager
CA Insurance License #0E24347

Not pictured: Flavio Atoche, Financial Advisor; Natalie Broderick, Associate Vice President, Senior Registered Client Associate