

[adv brochure supplement]
January 19th, 2023



Charlie A. Gruys

Wealth Advisor

Vector Wealth Management

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

[item one]

Charlie Gruys 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.

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.

[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

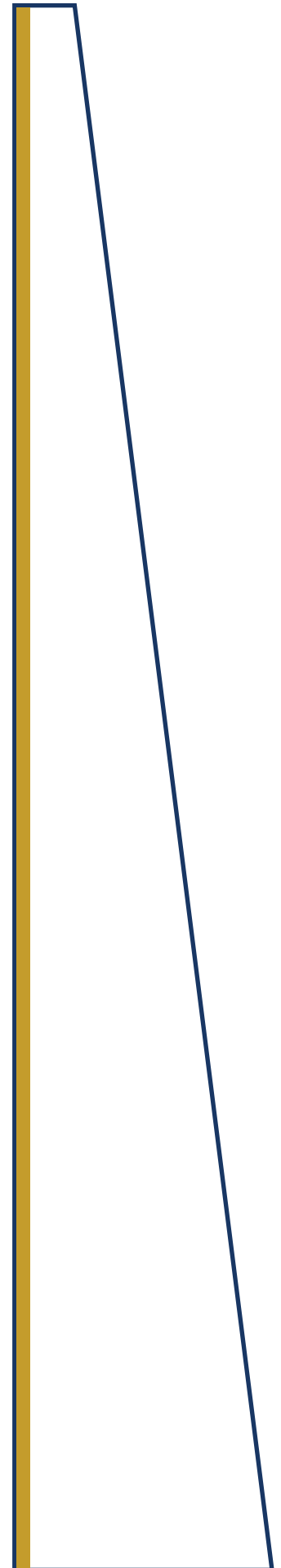
Professional Designations

CERTIFIED FINANCIAL PLANNER™ (CFP®)

[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.





[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.

[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.

[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.
