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.

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

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.

[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®)

[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.

[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.

[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.

[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.