

[Form ADV Part 2B]

Updated: February 5, 2024

version V24036096



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. 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.

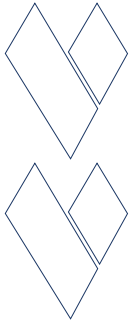
Vector is a Registered Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training.

Sharon Calhoun
Managing Director
scalhoun@vectorwealth.com

Suzy Klapperich
Chief Compliance Officer
sklapperich@vectorwealth.com

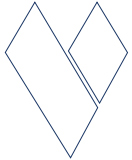
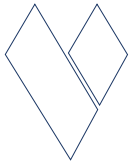
Vector Wealth Management
43 Main Street SE, Suite 236, Minneapolis, MN 55414

www.vectorwealth.com
local: 612.378.7560 | toll free: 877-383-2867



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[adv brochure supplement]
February 5th, 2024



Thomas G. Fee

Chairman
Senior Wealth Advisor

Vector Wealth Management

office: (612) 378-7560
email: 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

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.

[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

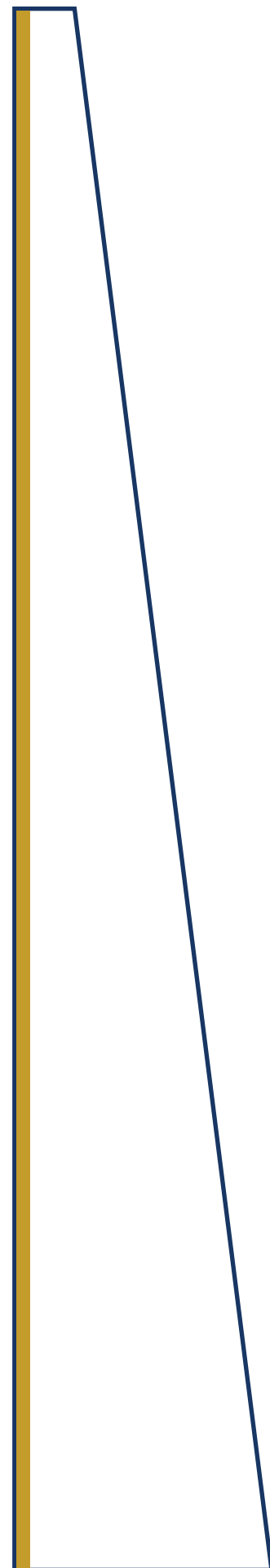
Principal
Vector Insurance Services, LLC
2002 – Nov. 2019

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

[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.



[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.

[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.

[adv brochure supplement]

February 5th, 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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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.

V23030984

[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 - Dec. 2022
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

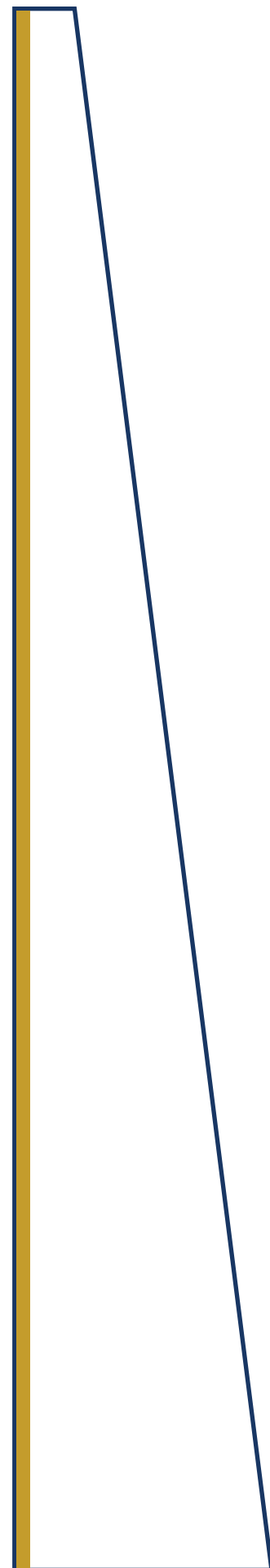
Professional Designations

- 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.

[adv brochure supplement]
February 5th, 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.

[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, Chief Operating Officer, Director of Portfolio Management
SNS Financial Group, LLC dba Vector Wealth Management
Dec. 2022 - Present

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

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

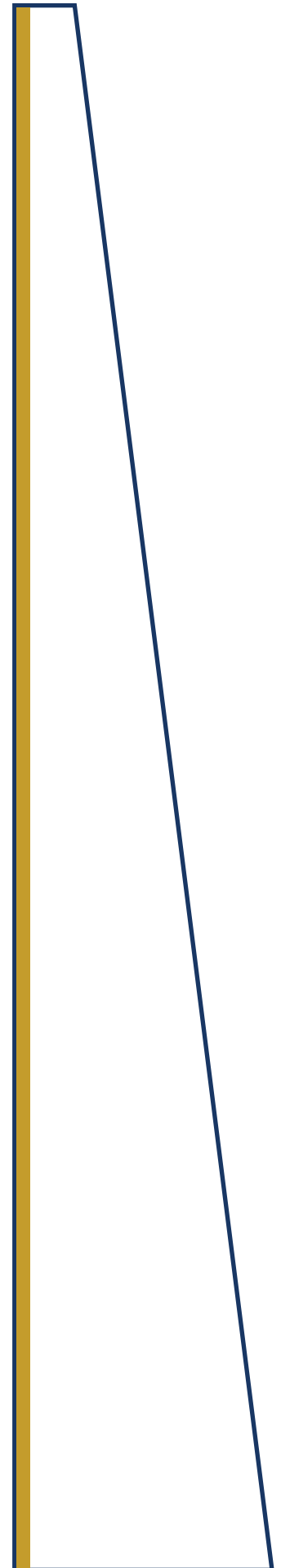
Professional Designations

Chartered Financial Analyst® (CFA®)

[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.





[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.

[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.

[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.

[adv brochure supplement]
February 5th, 2024



Joseph C. Grochowski

Senior Wealth Advisor

Vector Wealth Management

office: (612) 378-7560

email: jgrochowski@vectorwealth.com

[item one]

Joseph C. 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.

Joseph 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. Joseph has been in the financial services industry since 2002.



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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.

[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®)

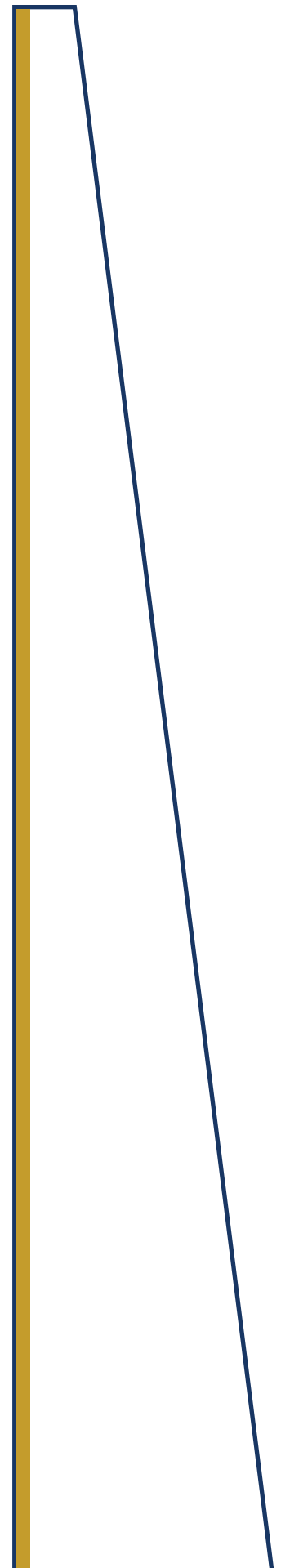
Accredited Asset Management SpecialistSM (AAMS®)

Chartered Financial Consultant (ChFC®)

[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.





[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.

[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 Joe, which may include reviewing individual client accounts and correspondence (including emails) sent and received by Joe.

[adv brochure supplement]
February 5th, 2024



Michael J. Nesheim

Senior Wealth Advisor

Vector Wealth Management

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

[item one]

Michael J. 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

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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.

[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

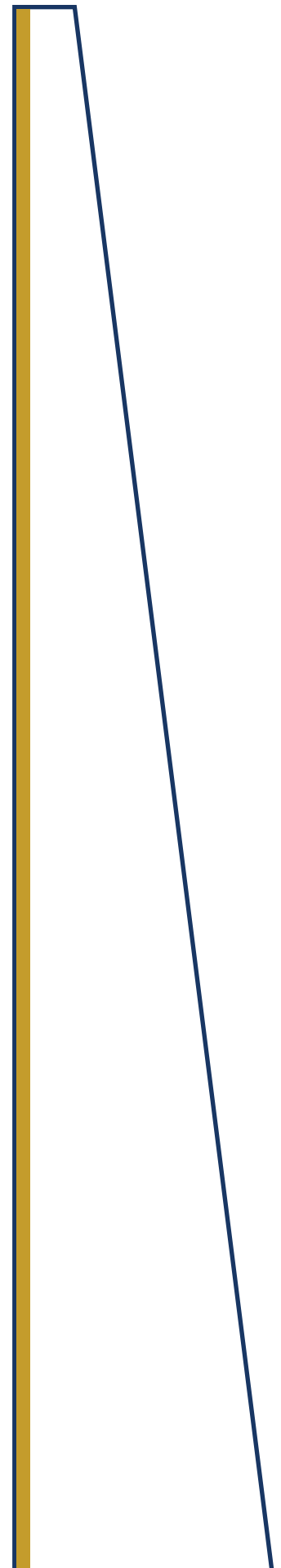
Professional Designations

CERTIFIED FINANCIAL PLANNER™ (CFP®)

[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 Mike. 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 Mike 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 Mike 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 Mike 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 Mike, which may include reviewing individual client accounts and correspondence (including emails) sent and received by Mike.

[adv brochure supplement]

February 5th, 2024



Scott Rose

Business Development Officer

Vector Wealth Management

office: (612) 378-7560

email: tstueve@vectorwealth.com

[item one]

James “Scott” Rose serves as a Business Development Officer at Vector Wealth Management.

Scott studied Business Administration at Purdue University and earned a Bachelor of Science in Business Administration from North Dakota State University.

Scott joined Vector Wealth Management in 2023. Prior to joining Vector, he worked at Goldman Sachs and at Fisher Investments as a Regional Vice President. Scott has been working in the financial services industry since 1995.



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This Brochure Supplement provides information about James “Scott” Rose 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 Scott is available on the SEC website at www.adviserinfo.sec.gov.

V23081003

[item two]

James “Scott” Rose
Born 1963

Post-Secondary Education

Business Administration at Purdue University
Bachelor of Science – Business Administration and Management from
North Dakota State University

Recent Business Background

FNEX Capital LLC
Financial Professional
2023-2023

Regional Vice President
Fisher Investments
2021 - 2022

Vice President
Goldman Sachs & Co LLC
2018 – 2021

Managing Director
Foundation Source
2017 – 2018

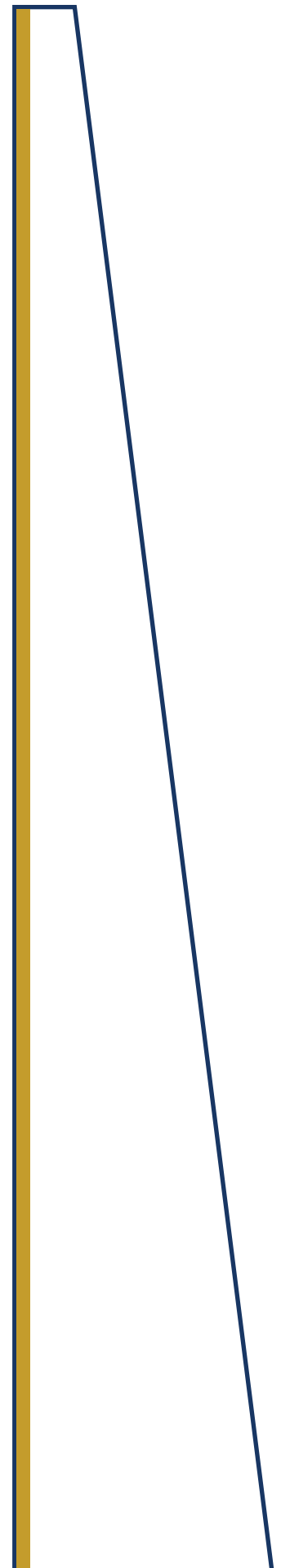
Vice President
J.P. Morgan Institutional Investments Inc.
2015 – 2017

Investment Consultant
Allianz Global Investors Distributers LLC
2000 – 2014

[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 Scott Rose. 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 Scott is actively engaged. Scott 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 Scott receives an economic benefit for providing advisory services to someone that is not a client of Vector. Scott is not in any compensatory advisory activities outside of Vector.

[item six]

Supervision

Sharon Calhoun, Managing Director, is generally responsible for supervising Scott'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 Scott 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 Scott, which may include reviewing individual client accounts and correspondence (including emails) sent and received by Scott.

[adv brochure supplement]
February 5th, 2024



Charlie A. Gruys

Wealth Advisor

Vector Wealth Management

office: (612) 378-7560
email: 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.

[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

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

Financial Planning Specialist
SNS Financial Group, LLC dba Vector Wealth Management
June 2019 – Dec. 2022

Investment Consultant
Fidelity Brokerage Services LLC
2012 – 2019

Investment Specialist
Vanguard Marketing Corporation
2011 – 2012

Client Relationship Associate
Vanguard Marketing Corporation
2008 – 2011

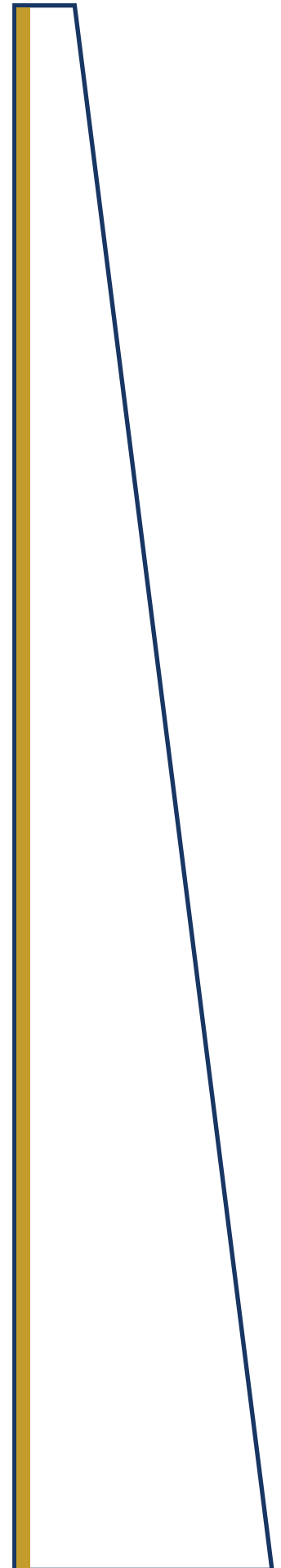
Professional Designations

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.

[adv brochure supplement]

February 5th, 2024



Christopher M. Wagner

Wealth Advisor

Vector Wealth Management

office: (612) 378-7560

email: cwagner@vectorwealth.com

[item one]

Christopher M. Wagner 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.

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.

V23030978

[item two]

Christopher M. Wagner
Born 1990

Post-Secondary Education

Bachelor of Business Administration, University of Minnesota – Duluth

Recent Business Background

Wealth Advisor
SNS Financial Group, LLC dba Vector Wealth Management
Dec 2022 – Present

Financial Planning Specialist
SNS Financial Group, LLC dba Vector Wealth Management
March 2017 – Dec. 2022

Financial Planning Assistant
NavPoint Financial, Inc.
2012 – 2017

Intern
Endersbe, Herron and Associates
2011 – 2012

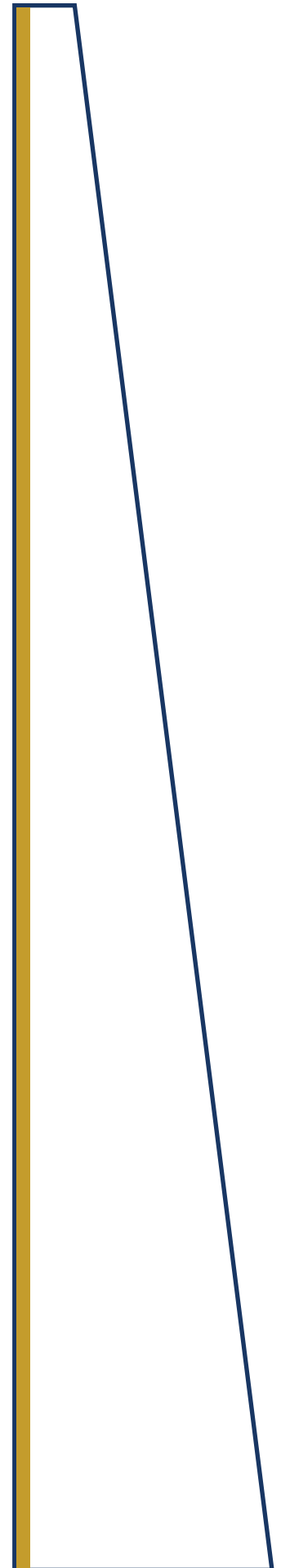
Designations

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 Chris. 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 Chris is actively engaged. Chris 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 Chris receives an economic benefit for providing advisory services to someone that is not a client of Vector. Chris is not in any compensatory advisory activities outside of Vector.

[item six]

Supervision

Sharon Calhoun, Managing Director, is generally responsible for supervising Chris'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 Chris 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 Chris, which may include reviewing individual client accounts and correspondence (including emails) sent and received by Chris.

[adv brochure supplement]
February 5th, 2024



David R. Moser
Wealth Advisor

Vector Wealth Management

office: (612) 378-7560
email: 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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Minneapolis, MN 55414

www.vectorwealth.com

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.

[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 Advisor
SNS Financial Group, LLC dba Vector Wealth Management
Dec. 2023 – Present

Financial Planning Specialist
SNS Financial Group, LLC dba Vector Wealth Management
Jan. 2017 – Dec. 2022

Portfolio Management
Vector Wealth Management, LLC
2015 – 2016

Investment Analyst
Gradient Investments, LLC
2010 – 2015

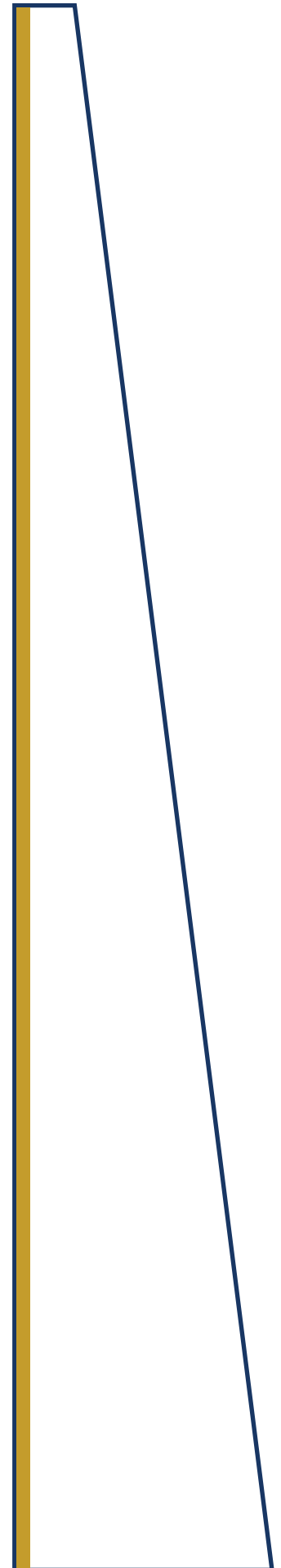
Professional Designations

CERTIFIED FINANCIAL PLANNER™
Certified Investment Management Analyst®

[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.





[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.

[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.

[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.

[adv brochure supplement]

February 5th, 2024



Suzanne M. Klapperich

Chief Compliance Officer,
Wealth Advisor

Vector Wealth Management

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

[item one]

Suzanne 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.

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



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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.

[item two]

Suzanne M. Klapperich
Born 1959

Post-Secondary Education

Studied at University of Minnesota – Duluth

Recent Business Background

Chief Compliance Officer, Wealth Advisor
SNS Financial Group, LLC dba Vector Wealth Management
Dec. 2022 – Present

Chief Compliance Officer, Financial Planning Specialist
SNS Financial Group, LLC dba Vector Wealth Management
Jan. 2017 – Dec. 2022

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

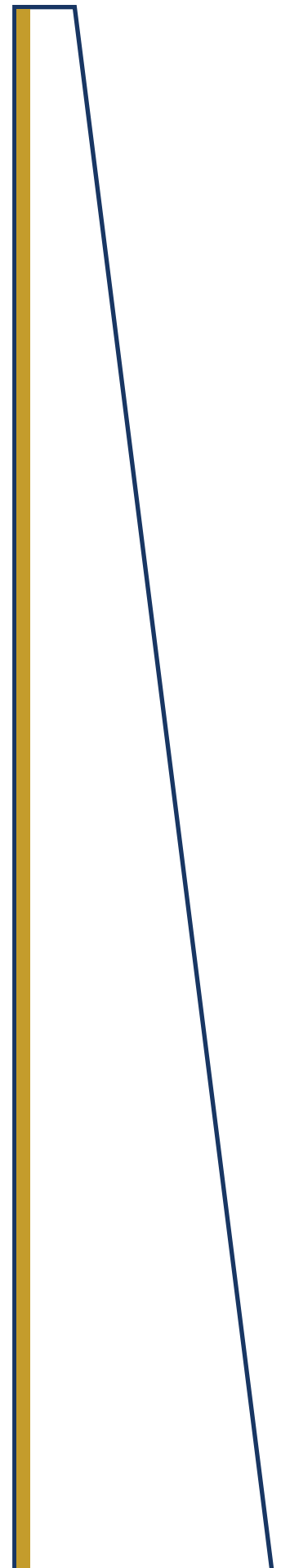
Senior Account Executive
AdvisorNet Insurance
2013 – 2015

Relationship Manager
TransAmerica Capital Inc.
2000 – 2012

[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.



[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.

[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.

[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.

[adv brochure supplement]
February 5th, 2024



Jacob A. Ranallo

Portfolio Management

Vector Wealth Management

office: (612) 378-7560

email: 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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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.

[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

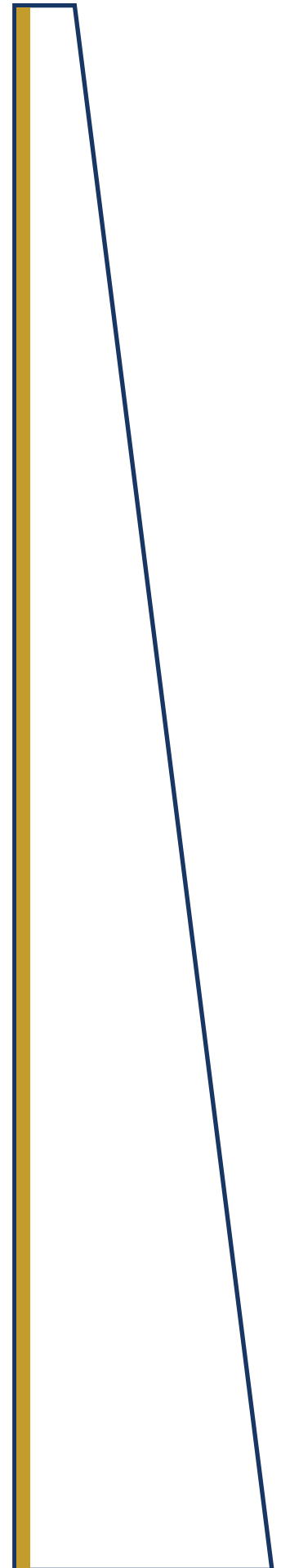
Recent Business Background

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

[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.





[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.

[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.

[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.

[adv brochure supplement]
February 5th, 2024



Anthony E. Welle

Financial Planning Specialist

Vector Wealth Management

office: (612) 378-7560

email: awelle@vectorwealth.com

[item one]

Anthony Welle serves as a Financial Planning Specialist at Vector Wealth Management.

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 2019.



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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.

[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

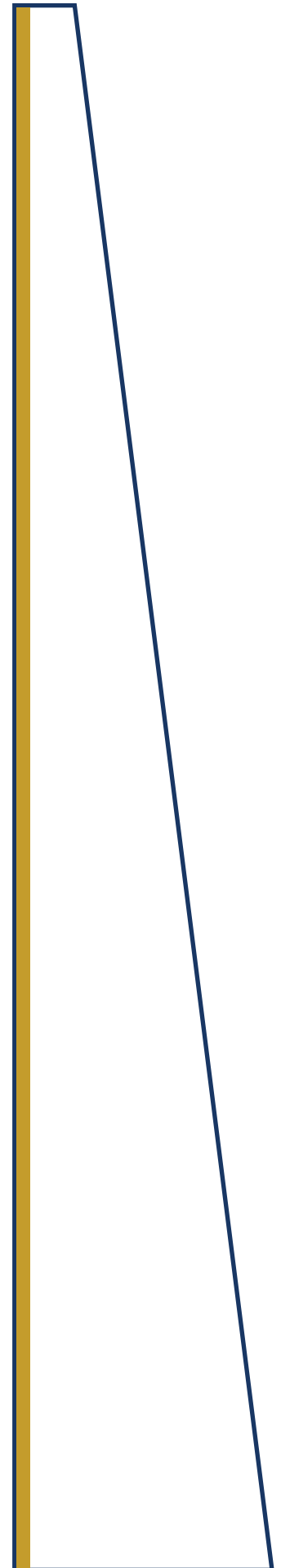
Financial Planning Specialist
BerganKDV Wealth Management
June 2019 – Nov. 2022

Bank Teller
Bell Bank
June 2018 – May 2019

[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.



[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.

[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.

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.

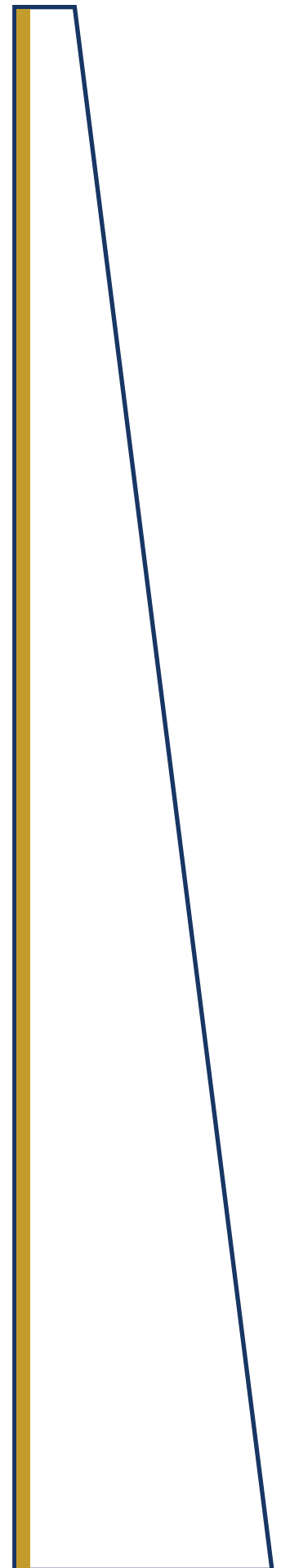
Accredited Investment Fiduciary® (AIF®)

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.

Certified Investment Management Analyst® (CIMA®)

The CIMA® designation is a professional certification for financial professionals specializing in asset management, financial planning, and investment advisory services. The CIMA® program, administered by the Investments & Wealth Institute, provides advanced knowledge and skills in portfolio management, risk management, investment policy creation, and performance measurement. To earn CIMA® certification, candidates must complete an in-person or online executive education program at an AACSB-accredited university business school, and pass an online Certification Examination. They must also have three years of financial services experience at the time of certification, adhere to a strict code of ethics, pass a background check, and complete 40 hours of continuing education every two years to maintain their 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®)

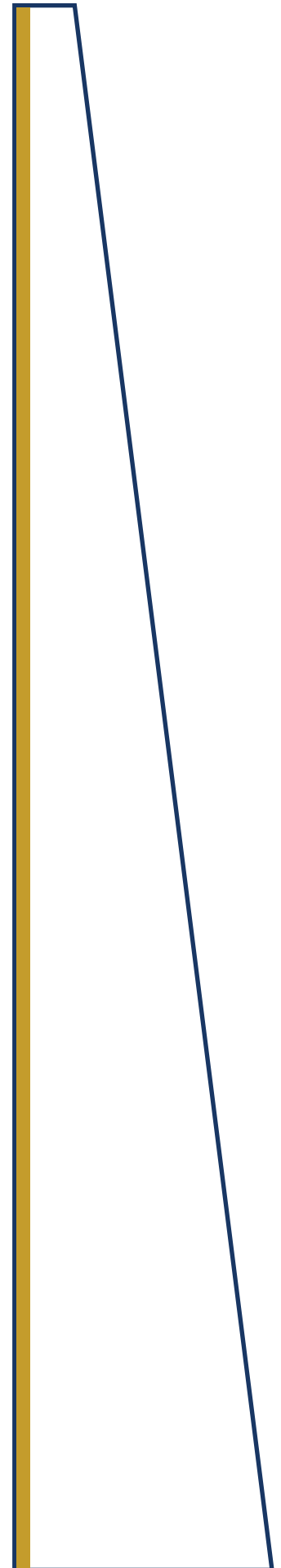
The ChFC® designation is a financial planning credential awarded by the American College to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the ChFC® certification have completed at least seven mandatory college-level courses in the areas of financial, 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.

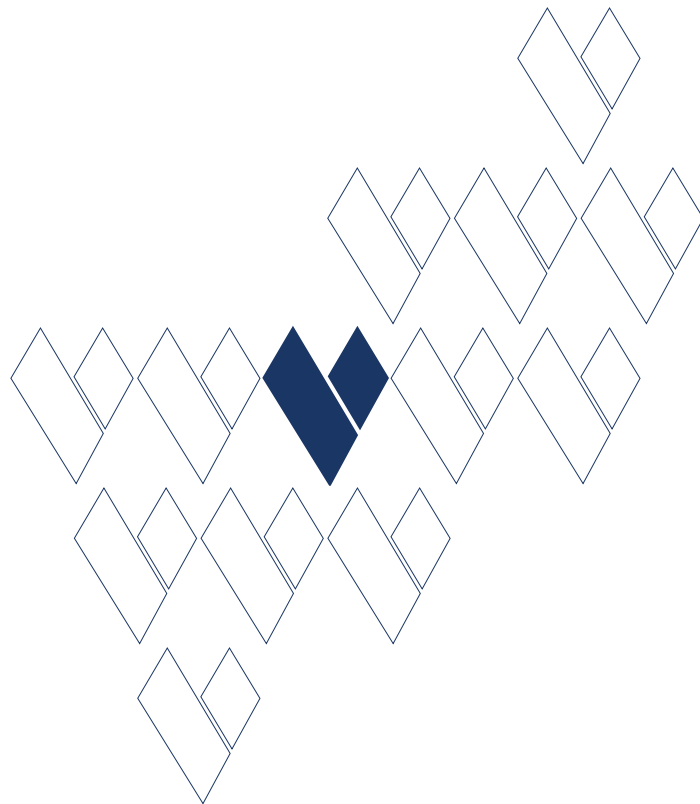
Chartered Retirement Planning CounselorSM (CRPC®)

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
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local: 612-378-7560 | toll free: 877-383-2867
