

# SARVER VROOMAN WEALTH ADVISORS

Sarver Vrooman Wealth Advisors, ranked among the 2023 FORBES Best-in-State Wealth Management Teams in Missouri

Sarver Vrooman Wealth Advisors expands by adding two Wealth Advisor Partners: Ron Dietz, CPWA®, CIMA® and Thomas King

## #29 Ranked Forbes Wealth Management Team in MO for 2023

Sarver Vrooman Wealth Advisors has been recognized by FORBES as a 2023 Best-in-State Wealth Management Team\*, ranking #29 in Missouri. The Team was formed by Jonathan Sarver, CPWA®, Managing Partner - Wealth Advisor, and Peter Vrooman, CFA®, CAIA®, CIMA®, and CRPC®, Managing Partner - Wealth Advisor in 1999. Peter and Jonathan believe the FORBES ranking is a reflection of their independent wealth management practice's adherence to four (4) guiding Pillars:

- (1) Fee-based, Discretionary Portfolio Management
- (2) Holistic Wealth Management
- (3) Risk Management
- (4) Client Education

### **Fee-based, Discretionary Portfolio Management**

Sarver Vrooman Wealth Advisors has operated under the Fiduciary Standard since they started working together. In 1999, the year they formed their team, they both obtained their series 65 securities licenses to provide fee-based advisory investment management. In the spirit of the Fiduciary standard, they adhere to the following principles:

*Open Architecture:* They do not recommend any in-house or "proprietary" investment strategies that are unique to their independent broker dealer platform, the Wells Fargo Advisors Financial Network, or "WFAFN", but instead recommend what they believe is in the best interest for their clients from a broad, consultative platform. This way they strive to be Independent, unbiased, and objective.

*Fee-Based Discretionary Portfolio Managers:* Peter and Jonathan work as portfolio managers. In this capacity they focus on exchange-traded funds, mutual funds, and a stock portfolio, based upon their own analysis, taking into account internal and external research. The vast majority of their clients prefer to work with Sarver Vrooman Wealth Advisors under a fee-based discretionary portfolio management structure, designed to align their interests directly with the practice's interest, and eliminate conflicts of interest.

\* The Forbes Best-in-State Wealth Management Teams rating algorithm is based on the previous year's industry experience, interviews, compliance records, assets under management, revenue and other criteria by SHOOK Research, LLC. Investment performance is not a criterion. Self-completed survey was used for rating. This rating is not related to the quality of the investment advice and based solely on the disclosed criteria.

*Other Structures:* Sometimes clients prefer other structures such as annuities for guarantees or alternative investments for exposure to private investments, or for a greater level of non-correlation to traditional assets. In such cases, the practice will recommend structures other than fee-based discretionary portfolio management, adhering to what is in the best interest of the client.

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### **Holistic Wealth Management**

Peter and Jonathan practice Holistic Wealth Management, serving as a financial quarterback, helping clients with Retirement Planning, Discretionary Portfolio Management, Asset Allocation, Alternative Investments, Private Real Estate, Social Security Analysis, Risk Mitigation via the use of Insurance, Liability Management, Estate Plan Reviews, Health Insurance Reviews, and Charitable Giving. Jonathan explained, “We set up our office with a massive conference room which allows us to meet with clients to practice “engineering holistic wealth management,” using both internal resources and external specialists.” Vrooman remarked that his Father was an early practitioner of the Team approach, “I was inspired by the innovation my Father had years ago in the insurance industry, integrating insurance with investment planning and estate planning strategies. We have taken it one step further with our extensive team of internal and external specialists, developed to serve our accredited clientele.”

### **Risk Management: Part of the Team’s DNA**

Jonathan and Peter credit much of their success to their focus on *risk management*. The team makes use of risk/reward profiling of clients, utilizing asset classes with lower levels of correlation to the rest of a portfolio, as well as striking a balance of stability, dividend income, and total return, based on the client’s best interests and investment objectives. The Team’s goal is to build a more “all-weather” approach for clients, by looking at the client’s macro picture, computing a conservative Monte Carlo-based\*\* Wealth Plan, and by utilizing strategies that exhibit attractive risk-adjusted performance. The goal is to achieve competitive long-term results with less year-by-year volatility, and to create a more durable result over the long-term. The Team also believes that investment Cash Flow and Valuation are critical determinants of returns and risk over time, and prefer to steer clear of areas that are too speculative in terms of cash flow or too expensive. The team credits much of their conservative approach and focus on risk management to the fact that the team was “forged” in 1999 when the stock market was in extreme “bubble” territory. Sarver and Vrooman focus on timeless strategies such as dividend equities, convertibles, value stocks, conservative fixed income, and alternative investments. The

team believes their conservative approach has resonated with their accredited clients, who are attracted to the concept of a more “all-weather” investment plan. Vrooman recently reflected, “2020-2021 was like a ‘mini-1999’, reminiscent of the ‘dot-com’ boom, with a surge in ‘meme stocks’, special purposed acquisition companies (SPACs), unprofitable initial public offerings (IPOs), and other speculative growth stocks, despite the fact that 40% of the companies in the S&P 1500<sup>1</sup> and S&P completion indexes<sup>2</sup> lost money.” (Investors.com September 14<sup>th</sup> 2021) Vrooman continued, “We believe our recognition today [by Forbes] is a reflection of our conservative approach, which resonates well with clients.”

### **A Focus on Education**

Jonathan and Peter have made education a hallmark of their practice, in terms of credentials and certifications. Jonathan graduated Boston University with *cum laude* honors and Seton Hall University School of Law. In 2016, Jonathan authored and published his original book, “6 Essential Practices for Income Investors,” and in 2017 he achieved the Certified Private Wealth Advisor® (CPWA®) designation with the curriculum focused on helping accredited investors and institutions. Peter graduated from the University of Chicago with a degree in Economics. He holds certifications, such as the Chartered Financial Analyst® (CFA®), Chartered Alternative Investment Analyst® (CAIA®), Certified Investment Management Analyst (CIMA®) and the Chartered Retirement Planning Counselor® (CRPC®) designations. Vrooman explained, “We don’t only put into practice the wealth management and finance concepts that we have learned through our day-to-day work experience and our education and certifications, we also write original white papers and conduct regular virtual and in-person seminars”.

### **Expanding SVWA: Adding 2 Wealth Advisor Partners: “Employee owners helping Employee Owners”**

Sarver Vrooman Wealth Advisors is excited to announce two new partners: Ron Dietz, CPWA®, CIMA®, Partner – Wealth Advisor and Thomas King, Wealth Advisor. Peter, Jonathan, and Jessica decided to add the highest caliber of Advisors to their Team so that they can provide an enhanced client experience and a higher level of service. Peter explained the move as analogous to their clients who work for employee stock ownership plan (ESOP)-structured companies. “While we are not an ESOP, we are creating a culture of an Independent, Fee-based practice, operating as ‘employee-owners helping employee-owners’. Our team’s goal is to be totally aligned with our clients’ outcomes.”

### **Ron Dietz, CPWA®, CIMA® Partner Wealth Advisor**

Ron Dietz, CPWA®, CIMA® Partner - Wealth Advisor, has 15 years of financial services experience. He has primarily worked for Calamos Investments, educating Advisors, accredited investors, and institutions about convertible securities and alternative investments. He has had the benefit of meeting regularly with top wealth advisors across 9 states to learn and share best practices to serve clients better. Ron has had a relationship with Jonathan Sarver and Peter Vrooman for the last 13 years, speaking at client seminars and advising Sarver and Vrooman on

the convertible market, alternative investments, and best practices for wealth advisor teams. Dietz expressed his enthusiasm to join the Forbes Best-In-State Wealth Management Teams for 2023: “Out of the hundreds of Advisors I have worked with over the last 13 years, in my opinion, they have the best credentials, client-centric practice, and risk management philosophy that I have seen.”

### Thomas King, Partner- Wealth Advisor

Thomas King, Partner - Wealth Advisor, has 7 years’ financial services experience. Thomas worked as a member of the team for 18 months while Sarver and Vrooman worked as part of the Wells Fargo Advisors and he shares the team’s practice philosophy. In his most recent role, he worked as an Associate at LGT Capital, owned by the Royal Family of Liechtenstein. Thomas consulted with accredited investors and institutions on integrating private equity with traditional asset portfolios. Thomas reflected upon his decision to join Sarver Vrooman Wealth Advisors as a “Partner, Wealth Advisor”: “When Peter, Jonathan, and Jessica reached out and offered me a partnership role, I didn’t hesitate. I am excited to work with the Team again. I share their ‘3-Dimensional’ portfolio philosophy, which customizes a client’s allocation with a goals-based focus, balancing goals for income, stability, and total return.”

1. The S&P 1500, or S&P Composite 1500 Index, is a stock market index of US stocks made by Standard & Poor's. It includes all stocks in the S&P 500, S&P 400, and S&P 600. This index covers approximately 90% of the market capitalization of U.S. stocks.
2. S&P Completion Index comprises all members of the S&P TMI Index except for the current constituents of the S&P 500®. The index covers approximately 3000 constituents, offering investors broad exposure to mid, small, and micro-cap companies.

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