Wealth Management Services

Your personal wealth should be represented by your highest interests. Claris Advisors is an independent organization of fee-only advisors, Certified Financial Planners™ and financial specialists committed to delivering on the promise of true wealth management. Our firm has been modeled after the fiduciary standard: an unwavering pledge to always act in your best interests. Claris can help you in the following areas:

INDIVIDUAL/FAMILY WEALTH MANAGEMENT

Claris adheres to Modern Portfolio Theory (MPT), which is based on decades of Nobel Prize winning research. We are proud to be among a select group of Registered Investment Advisors (RIAs) approved to offer our clients Dimensional Fund Advisors funds among other evidence-based investment approaches.

- Retirement planning using Monte Carlo Analysis
- Portfolio analysis
- Social Security analysis
- Pension analysis
- Fixed income analysis
- College planning

BUSINESS/INSTITUTIONAL INVESTMENT MANAGEMENT

As 3(21) and 3(38) fiduciaries, we work with retirement plan sponsors to build and manage 401(k), 403(b), 457(b) and defined benefit plans that fit your exact needs.

- Retirement plans (401(k), etc.)
- Charitable endowments/trusts
- University foundations

INDIVIDUAL/BUSINESS INSURANCE

- Life - performance evaluation, estate evaluation, and business succession planning
- Disability
- Long-term care
- Annuities

ASK YOURSELF THESE QUESTIONS

- Is my advisor legally bound to place my interests ahead of their own (a fiduciary standard of care)?
- How much am I paying my advisor? My investment provider? Who else am I paying?
- Net of fees, what are my investment returns? How do these compare to a benchmark? Is this acceptable?
- Does my advisor have access to a dedicated fixed income desk? What is the mark-up on my bonds?
- Do I have an Investment Policy Statement (IPS)? Do I have a separate IPS for my fixed income portfolio?
- Do I feel that I receive solid value for the fees that I pay?
- Does my advisor invest his/her own money the same way they invest mine?

If you don't know the answer to any or all of these questions, contact a Claris Advisor today to get started.

Are you ready to understand, invest, and relax?

Please contact a member of the Claris team at 314-655-5504 or visit our website at www.claris-advisors.com

The Claris Team

Our professional team is dedicated to bringing logic and simplicity back to your wealth management experience, helping you avoid the noise of financial markets and focus on what matters most to you. We serve individuals and business in the St. Louis Metropolitan region and across the country in an array of industries including health care and other professional services, construction and manufacturing, and sports and entertainment.

STAN ROYER | PRESIDENT

As president and co-founder of Claris Advisors, Stan brings a team, as well as an academic, approach to investing. While he adopted the academic approach in his second career, he perfected the team approach in his first, as third basemen for the St. Louis Cardinals. Today he calculates his batting average by his success in creating “Clients for Life” and helping them achieve their financial dreams. He specializes in advising individuals, their families and small- to medium-sized companies on investment strategy, portfolio construction, risk management, financial planning and retirement planning. He holds a bachelor degree in economics from Eastern Illinois.

SCOTT IVERSON, CFP®, ChFC, CEBS, CRPS | OPERATIONS MANAGER AND INVESTMENT ADVISOR

Scott serves as the Operations Manager and Investment Advisor for Claris by leading the day-to-day operations, designing and implementing improved processes and operational policies, and assisting clients with portfolio management and financial planning. Scott specializes in and has had a successful history of providing comprehensive advice on retirement plans, employee benefit plans, tax qualified investing and insurance. Scott has over twelve years of experience in the financial industry and holds several certifications, and a bachelor and masters degree in finance from Stetson University.

CHERYL MORENA | CLIENT SERVICES MANAGER

As the Client Services Manager for Claris, Cheri is the friendly voice on the phone, the information organizer and the firm’s initial go-to contact for Claris clients. Cheri is ready and willing to help clients relax, knowing their investments are being managed with the highest degree of care and commitment. She oversees daily operations, assists with investment, insurance and 401(k) account administration, including plan enrollment, conversions, payroll deferrals and distributions. She also prepares life and health insurance quotes for prospective and existing clients.

CHRIS BETTONVILLE | OPERATIONS ASSOCIATE

As an Operations Associate, Chris assists in day-to-day operations for Claris. He helps serve the growing client needs of Claris by creating new accounts and on-boarding new clients. He also assists with transaction ledgers, portfolio analysis and Monte Carlo report preparation. Chris is Series 65 licensed and is a member of the Financial Management Association International-National Honor Society (FMA-NHS). He holds a Bachelor of Fine Arts in Illustration from the University of Central Missouri, and a Master of Business Administration with a concentration in finance from the University of Missouri-St. Louis.