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Chris Gruber, CFP®, CAIA, with Registered Client Service Associate Sarah Fiorelli

Built to Thrive

by **BILL DONAHUE**
photos by **ALISON DUNLAP**

Known for his insight, creativity, and passion for helping others, **Morgan Stanley Financial Advisor Chris Gruber** seeks to guide each client toward a more prosperous future.

Some people choose their own path. Others have their path chosen for them. For Chris Gruber, CFP®, CAIA, the path to becoming a financial advisor with Morgan Stanley seems to have been a perfect combination of initiative and fate.

“I was always fascinated by investments and the financial markets, trying to understand all the different stocks and how they were performing,” Gruber recalls. “I was probably 12 or 13 years old when my grandfather and father both got me involved in investments. I was following the markets all the way back then.”

Gruber, who graduated from Penn State University with a bachelor’s in finance and international business, started his career in

2001 with Morgan Stanley’s Investment Management division. Five years later he transitioned to the Wealth Management division in Morgan Stanley’s Boston office, where he helped an experienced team of financial advisors represent high-level executives at public and private corporations, including CEOs, board chairpersons, and other executives.

After earning his MBA and spending several years in the Boston office, Gruber relocated to the Philadelphia area. Today, as a first vice president, a financial advisor, and a senior portfolio manager with Morgan Stanley Wealth Management in Yardley, Gruber enjoys helping clients fine-tune their financial futures through artfully curated, comprehensive financial plans designed to build wealth, facilitate a comfortable retirement, and otherwise get closer to their long-term goals.

“I tend to work with people who appreciate comprehensive financial planning that is customized around their personal situation, which also takes into account their needs for tax and estate planning strategies,” he says. “These tend to be high-net-worth and ultra-high-net-worth clients; many of them have illiquid assets such as business ownership, real estate, restricted company stock, or interests in their company’s private equity funds.”

Gruber invested the considerable time and effort needed to earn two prestigious designations: CERTIFIED FINANCIAL PLANNER™ and Chartered Alternative Investment Analyst. The CFP® designation essentially means he can provide holistic guidance covering all aspects of a client’s financial picture, while the CAIA designation pertains to experience in a class of investments that are typically illiquid (not easily converted into cash) and not publicly traded. Examples would include real estate, private equity, and hedge funds, among others.

“Accessing these assets can be difficult,” he says, “but one of the benefits of being with a firm like Morgan Stanley is that you have access to some of the best opportunities available, including a lot of alternative investments to choose from.”

With alternative and traditional investments alike, Morgan Stanley carefully screens and evaluates each investment vehicle to help minimize risk. Gruber believes that the due diligence performed on such a broad scope of investment options has strengthened Morgan Stanley’s position as a leader in wealth management.

Gruber’s team includes Registered Client Service Associate Sarah Fiorelli, who heads up the operations of the practice, and in partnership with Morgan Stanley Private Bank, Private Banker Lewis Harrison, who thoughtfully helps clients utilize assets when looking for liquidity through home, business, and securities-based loans. Together they work closely with other members of a client’s

financial team—namely, CPAs, tax planners, and estate planning attorneys. The input of these professionals is essential to the planning process, as it enables Gruber to make informed recommendations to help each client achieve his or her specific goals.

Gruber takes pride in his ability to help clients prepare for the future in ways apart from building wealth. One example: planning for the unexpected.

“A lot of things can happen in the course of someone’s life, both good and bad,” he says. “Maybe you receive a big promotion or have carried interest in a private fund that generates a significant windfall. I enjoy helping clients figure out what to do with the outcome of a positive event, and sometimes it’s even more rewarding to help someone who’s going through a difficult time, like a health-related issue.”

He has firsthand experience with the challenges of coping with an unexpected life change. During his first year of graduate school at Boston College, he received a phone call that delivered some startling news: His father had been diagnosed with early-onset Alzheimer’s disease.

“It was shocking,” he recalls. “I didn’t know what to do at first, and over the next few months I read a lot about the disease and wanted to do something about it. I knew I could raise money, so I did everything I could to help the Boston chapter of the Alzheimer’s Association with their Walk to End Alzheimer’s.”

Gruber continued to support the cause after relocating to the Philadelphia area. In 2012 he joined the Board of Directors for the Delaware Valley chapter of the Alzheimer’s Association, a post he was honored to hold for 10 years. Although he no longer serves on the association’s board, he remains intimately involved in helping those affected by the disease.

“I see so many people who are going through similar situations that my family went through,” he says. “It’s an awful disease that takes a toll on the entire family, and that’s why I will continue to support the Alzheimer’s Association until the day we find a cure.”

While Gruber devotes his time and energy to helping clients work toward their financial goals, he also has some goals of his own. First, he intends to continue building his practice in Bucks County. As his practice grows, however, he says clients will receive the same level of service, attention, and creativity they have come to expect.

“My family moved from the city to Bucks County in 2020, and it has been a great fit for us,” he says, referencing his wife, Whitney, and their two children. “It’s also been a great fit for my practice. We’re excited to be here, and we’re excited to keep growing and helping people move forward in their lives.” ■



We’re excited to keep growing and helping people move forward in their lives.”

—CHRIS GRUBER, MORGAN STANLEY WEALTH MANAGEMENT

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For more information on the Alzheimer’s Association, please visit www.alz.org.

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