WELLS FARGO Wealth & Investment Management

Will Minor, Ben Minor, and Jimmy Peraffan

From the front lines to wealth management

The Minor Private Wealth Management team of Wells Fargo Advisors has more experience with high-stakes — even life and death — situations than the average team. Three of their four advisors have served on active duty as U.S. Marine Corps officers, an experience that all three say has shaped how they approach their work as part of the Pennsylvania-based team.

Private Wealth Financial Advisors **Will Minor** and **Ben Minor**, who are brothers, as well as Private Client Financial Advisor **Jimmy Peraffan**, shared their thoughts about how the skills they learned in the military translate to their careers in wealth management.

Wells Fargo has been proudly supporting military veterans and their families for more than 160 years. Today, Wells Fargo offers robust financial education and resources to members of the military, as well as hiring opportunities for service members who are transitioning out of the military. Learn more about our commitment to military veterans.

How did you find your way to wealth management?

Will: "Ben and I were exposed to this business through our dad, Financial Consultant **Grant Minor**. After my active duty ended, I worked in investment banking, but ultimately, both Ben and I joined our dad's practice. We saw it as a rewarding career and a people business where you get to have long-term relationships with clients and their families. We successfully transitioned the business from our dad, and he still shares his expertise with our team."

Jimmy: "I've always been interested in the people side of any work I've done. When I transitioned to civilian life, I wanted something that was client facing, and I wanted to work with good people. I met Will through Reserve duty. He approached me about joining the team."

Why do you think veterans are a good fit for the role of financial advisor?

Jimmy: "We're not guided by money or power. We're guided by other virtues that serve us well."

Will: "Veterans have a service-oriented mindset, and this is a service business. In the military, successful officers serve their mission and Marines, not their careers. If you're trying to build a wealth management career only to serve yourself, you won't get very far."

Do you think your team operates differently because of your experiences?

Will: "We did get our senior administrator to start saying, 'Copy that!'"

Ben: "We are not intimidated by the complexities of our ultra-high-net-worth client families. When you've had the responsibilities and challenges we've had, developing plans and pulling internal resources to support our team and clients is second nature. In the Marine Corps, we trained to use all available tools in our military toolbox to accomplish the mission. The same mindset applies to wealthy clients and their unique dynamics. Our experiences gave us great perspective. We're decisive, and we don't have a fear of failure. We see challenges as an opportunity to learn and always have a contingency plan."

Will: "When Ben and I joined our father, who has a lot of experience in the industry, we brought in new perspectives. If something needed to be done, it was our habit and training to seek correct answers and guidance and then accomplish the task. That translated into a whole new approach, leveraging all resources and full-platform capabilities to help us deliver the best possible service."

What military skills translate well into wealth management?

Ben: "Work ethic. This is a long-game business with many changing facets. A set-it-and-forget mindset doesn't apply. We often work long hours to deliver on client requests, prepare for comprehensive meetings, and study best practices across the industry. For many veterans, this same commitment to excellence is ingrained in them, giving them a leg up."

Jimmy: "Being able to brief the general — or the client — whether it's good or bad news has been a useful skill for all of us, and we believe clients appreciate quick and honest communication. We talk to clients in both good and bad times and get to the point."

What about your service in the Marine Corps resonates with your clients?

Ben: "We're a relatively young team. But when clients know we've had multiple combat deployments with the responsibility of leading Marines and executing difficult missions, we believe it gives them comfort knowing they are in capable hands and we'll work hard on their behalf."

Will: "When you're in the service, you don't want to let your team down. You care deeply about setting your Marines up for success and bringing them back home. That translates into this business. We really care about our clients. They're like our Marines in some ways. They're entrusting their resources and livelihoods with us, and we're committed to looking out for their best interests."

Top: Ben Minor during one of his deployments. Below: Jimmy Peraffan and Will Minor at Marine Corps Reserve training.

Meet the veterans

Maj. Will Minor had long been interested in the military, and after graduate school and talking with his brother, he knew he'd always regret it if he didn't serve. He became a Marine Corps infantry officer in 2010 and served on active duty until 2014, completing deployments to Afghanistan and Yemen. He currently serves in the Marine Corps Reserve.

Capt. Ben Minor was in college when the attacks of September 11, 2001, occurred, inspiring him to attend Officer Candidate School and become commissioned as a Marine Corps artillery officer. He served from 2003 to 2007 and deployed twice to Iraq.

Capt. Jimmy Peraffan attended the U.S. Naval Academy and was commissioned in 2018 as a Marine Corps infantry officer. He deployed twice to the Corps' base in Okinawa, Japan. He left active duty in 2023 and joined the Marine Corps Reserve.