

25th Annual Pence Wealth Luncheon

PLANNING FOR YOUR DREAMS™



**PENCE**  
WEALTH MANAGEMENT



## Message from the Pence's

Welcome to our 25th Annual Client Luncheon!

We are honored by your presence and participation today. This is a celebration of service, relationships, and of devotion to years of Planning for your Dreams™.

This year's theme is "Resiliency" and it is most appropriate as our world is still recovering from COVID-19 and the aftermath of global government shutdowns of supply chains and economies, and the massive stimulus delivered to try to sustain populations and restart those economies.

In many ways our world and environment has changed significantly. Yet, as humans, we have changed only slightly. While we are more cautious about our health, where we go and who we sit next to, we still have the same fundamental human desires that have driven us for centuries. Human beings are the most adaptive species on the planet.

We are resilient and continue to overcome challenges that are presented. Disruptions like foreign wars, spikes in energy cost, inflation, Federal Reserve tightening cycles and even recessions are things most of us have experienced before.

Each circumstance and its cause are not identical but we are not in completely unfamiliar territory. Some storms you navigate through, some you go around and some you wait out. In each case better weather follows.

Today we will look at what is ahead for the economy and the markets. We will explore some of the causes of current volatility and begin to define what sets the stage for recovery in the markets and stability in our economy. There is good news and there is news that makes us wonder how long before the storm is over.

The important thing to know is no matter where we are, we have been here before and have helped many of you navigate through it. Today is a great day to remember the past and the challenges we have overcome, make a clear-eyed assessment of where we are, how long we will be here, and then look forward to the future positively, because we possess that most important human trait - Resiliency.

We are so glad you are with us today and appreciate the trust, faith and friendship we have shared all these many years. Happy 25th client luncheon, here's to many more.

Thank you  
The Pence Wealth Management Team.

## Agenda

9:30 am Guest Registration

10:00 am Presentation Starts

10:10 am Laila Pence - Important Tax and Legislative Updates

10:40 am Dr. Kevin Elko - Resiliency in 2022 and Beyond

11:20 am Dryden Pence - Market and Portfolio Updates

12:00 pm Luncheon and Raffle



**Congratulations to Pence Wealth Management  
Recipient of the 2022 ESGR Above and Beyond Award**



The Above and Beyond award is presented by Col. Joe Bosacci (ret.) on behalf of the Employer Support of the Guard and Reserve (ESGR) State Committees to recognize employers at the local level who have gone above and beyond the legal requirements of the Uniformed Services.

Employment and Reemployment Rights Act by providing their Guard and Reserve employees additional non-mandated benefits.

**Dr. Kevin Elko  
Motivational Speaker and Best Selling Author**

Dr. Elko is a performance and career-enhancement consultant, nationally renowned sport performance consultant, keynote speaker and best selling author. He received his bachelor's degree in biology education and coaching from California University of Pennsylvania.

He received two master's degrees and a doctorate at West Virginia University and was later inducted into West Virginia University Hall of Fame. Dr. Elko focuses on helping Fortune 500 organizations in the areas of Leadership, Goal Setting & Performance. With unparalleled energy, he highlights the incredible power of resiliency as well as teaches his unique solution to becoming a champion in life and in business.

Dr. Elko has also worked with various NFL teams including the Philadelphia Eagles, Dallas Cowboys, Pittsburgh Steelers, Miami Dolphins and New Orleans Saints as well as seven BCS National Championship Football Teams including University of Miami, L.S.U, University of Alabama and Florida State University.

Dr. Elko is the author of: Believing is Seeing: Ten Steps to a Mindset that will Transform Your Direction and Your Life; Nerves of Steel; The Pep Talk; True Greatness: Mastering the Inner game of Business Success; Touchdown: Achieving Your Greatness on the Playing Field of Business and Life; and The Sender: A Story about when Right Words make all the Difference.



The views expressed herein are from Dr. Kevin Elko and do not necessarily reflect the views of New York Life Investment Management LLC or its affiliates. Dr. Elko is not affiliated with New York Life Investment Management LLC.

The Advisor Advancement Institute is a program within New York Life Investments. "New York Life Investments" is both a service mark, and the common trade name, of certain investment advisors affiliated with New York Life Insurance Company.

Dr. Kevin Elko, New York Life Investment Management LLC, New York Life Investments, New York Life Insurance Company, Pence Wealth Management and LPL Financial are separate entities.





**Laila Pence:**

Laila Pence, CFP® is the President of Pence Wealth Management, a Registered Investment Advisory firm, and one of the nation's leading private wealth management firms. The cornerstone of her success centers on staying true to her values of helping people live their dreams, inspiring other women in the industry, being a loving mother, and giving back to her community.

Laila has been covered by the mainstream media such as Reuters TV, FOX Business, Bloomberg, CNBC and quoted in leading publications such as the Wall Street Journal and Los Angeles Times. In 2021, for the third consecutive time, she was ranked #1 in Southern California as the 'Best-in-State Wealth Advisors' by Forbes [2].

As a woman, Laila has succeeded through her leadership, enthusiasm, and willingness to serve in a male dominated industry by consecutively being included in the rankings of the Top 100 Independent Financial Advisors by Barron's<sup>[1]</sup> and America's Top Wealth Advisors by Forbes<sup>[2]</sup> Magazines. She ranked in the Top 100-200 Women Advisors in the country consecutively between 2016-2022 by Barron's<sup>[1]</sup> and between 2017-2021 by Forbes<sup>[2]</sup> Magazine. She was also included in the prestigious 2019 annual 'Women to Watch' list of honors by InvestmentNews<sup>[5]</sup>, the leading provider of financial and investment news.

Her greatest honor was being included in the Barron's Hall of Fame (2019) [3]. This exclusive group of advisors represents a tiny fraction of the most productive advisors in the industry, who appeared in 10 or more of Barron's annual top 100 Advisor rankings.

Although she's a highly recognized wealth advisor, Laila is also a mother to her beautiful daughter Sarah, and places significant importance in excelling at both roles – which is why Working Mother Magazine in collaboration with Shook Research placed her in the 2020 Top Wealth Advisor Mom.<sup>[4]</sup>

Laila has served for 5 years as a past member of the Board of Trustees for the Claremont Graduate University, and is very passionate about outreach and giving back to her community through organizations such as Saddleback Church, the United Way, Friendship Circle, and Working Wardrobes. Laila is also involved in the Egyptian Cancer Network and the Telemed Foundation by donating and fundraising for children's hospitals in Egypt.

Laila Pence, CFP®  
President  
LPL Registered Principal  
laila.pence@lpl.com



**Dryden Pence:**

Eldon Dryden Pence III serves as Chief Investment Officer for Pence Wealth Management, overseeing the management of all client assets. Dryden obtained his degree in Economics from Harvard University in 1982. In that same year, he was commissioned in the US Army as a Military Intelligence Officer through the ROTC program at Massachusetts Institute of Technology (MIT).

After further Graduate Study in Law and Crisis Management, Dryden Pence functioned as a Military Intelligence officer and specialized in Psychological Warfare. He was reactivated for Desert Storm and is the recipient of the Bronze Star, Army Commendation Medal with "V" for valor in combat, the Meritorious Service Medal, and the Legion of Merit from the U.S. Army, one of the highest honors earned by a soldier.

After commanding joint intelligence units in support of both US Central Command in the Middle East and US Africa Command, Colonel Pence retired from the Army Reserve in July 2015.

Formally trained as an economist, Dryden Pence received his Certified Portfolio Manager<sup>[1]</sup> designation from Columbia University. He is an Accredited Investment Fiduciary®<sup>[2]</sup> and in his capacity, as Chief Investment Officer at Pence Wealth Management the total assets serviced by PWM through LPL Financial consist of over \$1.95 billion in advisory and \$383 million in brokerage assets, as of 12/31/2021.

Dryden Pence combines his formal training and knowledge as an Economist with his years of experience in psychological warfare to bring a unique understanding of human behavior and how it affects the economy and the markets. Dryden Pence is a frequent speaker at regional and national events, and broadcast outlets such as Reuters, CNBC and FOX Business Network.

Dryden Pence  
Chief Investment Officer  
LPL Registered Principal  
dryden.pence@lpl.com





#### Doug Frazier:

With over 22 years of experience, Doug Frazier knows that a thoughtful approach to working with families is essential for a successful financial planning relationship. He also understands that communication is critical, and he takes care to focus on holistic planning for each client's needs. After all, every situation is unique, and there is no room for a cookie-cutter method when providing financial advisory services.

Whether helping clients work toward a comfortable retirement or craft their estate plans to care for the people and organizations that matter most, Doug has the knowledge, skills, and ability to design and implement diversified investment portfolios.

Doug has worked through many market conditions, and he knows how to manage even the most volatile periods. As a result, clients have the confidence of knowing they are in excellent hands, no matter how the market changes.

Doug Frazier has been a Financial Advisor with Pence Wealth Management since 2007, and he holds the Certified Financial Planner® (CFP®) designation. Pence Wealth Management has also been listed as one of Barron's 2021 Top 100 Private Wealth Management Teams. Doug completed his undergraduate degree in Finance at San Diego State University, and he has completed coursework at The Booth School of Business, USC, UCLA, and UCI.

Doug loves competitive motorsports, and he has raced at Daytona, Laguna Seca, Sebring, and many other venues across the country. He is also an outdoor enthusiast who golfs, plays tennis, surfs, and scuba dives.

Doug Frazier, CFP®  
LPL Financial Advisor  
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#### Bill Boggs:

Bill Boggs understands the value of planning. Before beginning his career in finance in 2005, he served in the United States Marine Corps and the United States Navy for 21 years. There, he developed strategic and tactical planning skills that are critical to achieving any goal – and he puts those skills to work helping his clients work toward building their wealth.

Most of Bill's clients come to their initial consultation knowing they must get a plan in place to give their financial lives some direction. However, they are not always sure what that means or how to get started.

Bill's purpose is to guide clients in designing comprehensive financial plans that are customized to ensure they pursue their goals. Along the way, he provides insight into the inner workings of the market, and he ensures clients avoid the financial pitfalls that can take their plans off-track.

#### Bill Boggs' Philosophy

Flying helicopters off of the back of Navy ships for 17 years taught Bill the necessity of managing energy. When a helicopter loses an engine, the aircraft takes on the gliding properties of a rock. It is critical to quickly and deliberately manage the kinetic energy of the free-spinning main rotor to effect a safe landing.

Bill believes that wealth is like energy. Long-term success depends on purposeful management. He applies the same skills he learned in the Navy to take proactive action to help clients manage their wealth.

While Bill has earned a long list of professional licenses and designations, the one he enjoys most is his Commercial Pilot License. He and his wife Kathy live in San Diego with their dog Teddi. They have three children in college. Tim is attending Boise State University, Helene is at UC Davis, and Danielle, Gonzaga Class of 2020, is working towards medical school.

Bill Boggs, CFP®, RICP®  
LPL Financial Advisor  
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#### Robert Mustafa:

Robert Mustafa began his financial planning and wealth management career in 2001. He was an advisor to U.S. Army soldiers and their families, helping to ensure that they could meet their retirement planning, estate planning, investment, and tax savings goals.

Serving in combat and coming under direct enemy fire taught Robert the importance of planning for expected—and unexpected—life events. He applies what he learned to support and guide his clients in pursuing short-term and long-term financial confidence.

As a financial advisor, Robert partners with his clients to create practical strategies so they can look forward to satisfying, financially confident futures.

He also focuses on building generational wealth.

Robert excels in navigating the complexities of major life changes, such as the birth or adoption of a new family member, retirement, health issues, divorce, caregiving, special needs, and death. He also understands that a sudden windfall—for example, from an inheritance—can bring its own set of challenges. He has deep experience in identifying strategies that work toward clients goals, even when clients face a combination of these life events simultaneously.

Robert earned his undergraduate degree from San Diego State University and his Certified Financial Planner (CFP®) designation from Pepperdine University's Graziadio School of Business and Management. He holds Series 7, Series 66, and California life insurance licenses with LPL Financial.

He is also a graduate of the prestigious U.S. Army Command and General Staff College, and he continues to serve in the U.S. Army Reserve as a Battalion Commander with the current rank of Lieutenant Colonel. Robert has more than 23 years of service. He holds a variety of awards and decorations from his time in the Armed Forces, which includes deployment to Iraq from 2004 to 2005.

Robert participates in a number of pro bono programs and activities to increase financial literacy in his community. In his free time, he enjoys camping with his family and spending time with his wife and toddler son.

In 2021, Pence Wealth Management was recognized as one of Barron's 2021 Top 100 Private Wealth Management Teams in the United States—an honor that is a source of immense pride. Contact Robert, who is based in Orange County, CA, to schedule an appointment and start planning for your future today.

Robert Mustafa, CFP®  
LPL Financial Advisor  
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#### Otto Radtke:

Becoming a millionaire was once an aspiration that today has become essential. As people live longer, the cost of living continues to rise and the government safety net becomes less secure, retirees need to build substantial assets to ensure a robust standard of living throughout their lifetimes.

Otto Radtke provides professional investment advice and financial guidance for Americans across the United States. He is a Certified Plan Fiduciary Advisor with 20 years of experience creating and implementing plans that work. His team at Pence Wealth Management was listed in Barron's 2021 Top 100 Private Wealth Management Teams.

The joys of life, things like travel, hobbies and time with family, are gifts that people who work hard sometimes forget to plan for. Otto works with his clients to make sure life's delights are funded for in the financial plan.

Otto is committed to disciplined financial planning and retirement planning that manages risk while striving to grow clients' wealth. He has been in the financial services industry since 1998, and he holds degrees from UC Berkeley and UCLA.

Otto was born and raised in Southern California, and he takes pride in helping his fellow Californians live their best lives. In his free time, Otto and his wife, Brenda, are avid sports fans who love to cheer on the Lakers, Galaxy, and Rams.

Otto Radtke  
LPL Financial Advisor  
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#### Emily Bushong:

Emily began her career in the financial services industry in 2001 and collaborates with Laila Pence in all facets of financial planning, wealth management, estate planning, multi-generational legacy creation, charitable giving, insurance, annuities, long-term care planning.

She holds FINRA Series 7 and 66 registrations through LPL Financial along with the Certified Financial Planner® designation, a certificate in Financial Planning from New York University, and a BA in Diplomacy and World Affairs from Occidental College.

She continues to serve Occidental College as a part of ViSTA - Volunteers in Service of Tiger Admission interviewing college applicants. Emily supports March of Dimes and the Seal Beach Animal Care Center. She lived in Parma, Italy and still speaks some Italian. In her spare time, Emily enjoys cooking, gardening, sewing, and travelling. Emily is engaged to Nick, is the proud mother of Reid, and dog mom to golden retriever, Sam.

Emily Bushong, CFP®  
Wealth Planner  
LPL Financial Advisor  
emily.bushong@lpl.com





**Lana Giacumakis:**

Lana Giacumakis is a CERTIFIED FINANCIAL PLANNER™ Professional and has worked with Laila Pence since 1983. Lana is an integral part of the Pence Wealth Management team and is responsible for overseeing the regulatory compliance for the firm. She supervises, administers and manages the firm's day-to-day activities and enjoys researching best practices to streamline operations.

Lana received her undergraduate education at Biola University and her designation as a CERTIFIED FINANCIAL PLANNER™ Professional from the College for Financial Planning. She is a Registered Principal with LPL Financial and holds FINRA Series 7, 24 and 63 registrations through LPL Financial.

Lana and her husband Steve enjoy a good cup of coffee, hiking, sports and travel. Lana is a twin and the youngest of eight children. She feels that being part of a large family has taught her the most about serving others.

Lana Giacumakis, CFP®  
LPL Branch Operations Manager  
Chief Compliance Officer  
lana.giacumakis@lpl.com



**Linh Pollack:**

Linh joined Pence Wealth Management in 2013, bringing over 17 years in administrative experience. She worked previously with Dryden Pence as his personal military assistant in the U.S. Army Reserve for 4 years. Linh currently serves as Dryden's Executive Assistant supporting everyday operation and administrative needs.

Linh is still an active member in the U.S. Army Reserves as a Sergeant First Class (E-7) working in the Intelligence field. She has deployed twice in support of overseas contingent operations. She is the recipient of the Defense Meritorious Service Medal while deployed to Iraq in 2010.

Linh Pollack  
Executive Assistant to  
E. Dryden Pence III  
thuylinh.pollack@lpl.com



**Chad Krieg:**

Chad joined the Pence Wealth Management team in 2004. He serves on the PWM Investment Team with Dryden Pence, and is involved in portfolio oversight, trading and client interface.

Chad is a Registered Administrative Associate with LPL Financial. He received his undergraduate education at California State University Dominguez Hills.

Chad and his lovely wife Carina enjoy camping with their family and friends. He also enjoys fishing and is an avid Seattle Seahawks football fan.

Chad Krieg  
Senior Analyst | LPL Registered  
Administrative Associate  
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**Ali Arik:**

Ali has been with the firm since 2011. He serves as an economist and investment strategist, delivering insights on global and US investment issues for the firm and its advisors. He takes on the senior role for portfolio construction, risk management, individual stock selection and the creation of UITs.

Prior to joining Pence Wealth, Ali was a research analyst at MarketPsych, where he specialized in quantitative strategies. He holds a Ph.D. degree in economics from Claremont Graduate University. His main research covered topics in macroeconomics, behavioral economics and financial markets where he analyzed how changes in consumer behavior, technology and government policies affect aggregate demand, corporate earnings and economic growth.

Ali holds a master's degree in economics from University of California at Davis and a bachelor's degree in economics, summa cum laude, from Anadolu University, Turkey.

Ali Arik, Ph.D.  
Senior Analyst  
LPL Registered  
Administrative Associate  
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**Jorge Aguilar:**

Jorge joined Pence Wealth Management in February of 2013, bringing with him over 8 years experience in the financial industry. Jorge previously worked for large financial firms such as Wells Fargo, JPMorgan Chase and Fidelity.

Along with assisting clients and helping advisors, Jorge plays a key role in assisting with Investment Team Daily operations, running reports and managing portfolios.

Jorge attended California State University San Bernardino where he studied Kinesiology before he found his calling in the financial industry.

Jorge holds his insurance license with the state of California and is a Registered Administrative Associate with LPL Financial holding his Series 6, 7, 63.

Jorge lives in Indio with his wife Tiffany, and their two dogs: Ranger and Delta. An avid Dodgers fan, they like to go to games and be with family.

Jorge Aguilar  
Analyst | LPL Registered  
Administrative Associate  
jorge.aguilar@lpl.com



**Ian Venzon:**

Ian joined Pence Wealth Management in January 2018, serving as the Junior Analyst for the Investment Team. He brings over 3 years of experience in the finance industry. He works with all members of the Investment Team to support daily operations, research and analysis.

Ian is a graduate from California State Polytechnic University with a Bachelor of Science in Business Administration in Finance, Real Estate, and Law.

Ian Venzon  
Senior Analyst | LPL Registered  
Administrative Associate  
ian.venzon@lpl.com



**Milo Reyes:**

Milo joined Pence Wealth Management in February 2018. He serves as a member of the Investment Team and focuses on client interface and research. He is a Registered Administrative Associate with LPL Financial and has worked in the financial services industry since 2014.

Previously, he was an Advisor Marketing Representative at American Funds, where he helped advisors integrate products to address their clients' personal and financial goals.

He holds his Series 7 and Series 66 FINRA Registrations through LPL Financial. Milo graduated from UC Irvine in 2014 with a degree in Comparative Politics.

He grew up in San Francisco and is an avid fan of the Golden State Warriors, San Francisco Giants, and the San Francisco 49ers.

Milo enjoys spending time with his wife, Amanda, and their dogs, Luna and Moco, as well as trying out new restaurants.

Milo Reyes  
Investment Team Associate  
LPL Registered  
Administrative Associate  
ramilo.reyes@lpl.com



**Dina Fargalla:**

Dina joined Pence Wealth Management in 2014 and she serves as a member of the investment team. She assists to ensure that all trading activities are in compliance with our best execution policies.

Dina's other duties include assisting the investment team by maintaining relationships with brokers and affiliated trading teams in order to strive for the best execution.

Dina is also a Registered Administrative Associate with LPL Financial and holds her Series 7 and 63 Registrations through LPL Financial.

She earned her bachelor's degree from the Faculty of Commerce College in Ismailia, Egypt before immigrating to the U.S. in 2013.

As a beloved wife and mother, Dina loves spending time with her husband Magdy, and two sons Andrew and Meena.

Dina Fargalla  
Investment Team Associate  
LPL Registered  
Administrative Associate  
dina.fargalla@lpl.com





**Sabrina Peck:**

Sabrina has set a foundation of building trust and long-lasting relationships between clients and the firms she has worked with throughout her career of 14 years.

She has accomplished this by setting high standards and expectations to meet for each goal set by advisors and clients in a timely manner, while upholding the integrity and values of the company. Sabrina enjoys traveling and sports.

Sabrina Peck  
Relationship Manager  
s.peck@lpl.com



**Sarah Houston:**

Sarah joined Pence Wealth Management January 2018. She currently serves as Client Service Specialist to our Newport Beach location. Transitioning from serving in charities to consulting,

Sarah has worked for the past 10 years as a Customer Service Professional, assisting companies to create a trusting and harmonious relationship between business and clients.

Sarah received her degree in Social Sciences from Fullerton College. She enjoys camping with her mini Goldendoodle puppy and visiting art museums in her free time.

Sarah Houston  
Relationship Manager  
sarah.houston@lpl.com



**Shannon Collins:**

Shannon joined Pence Wealth Management in August 2017, bringing with her nearly two decades of diligently serving clients in the financial services industry.

Prior to joining the team at PWM, Shannon held client relationship positions with a number of southern California banks, and was an assistant to several financial advisors in Orange County.

Outside of her work with PWM, Shannon is a passionate supporter of animal rescue programs, including the Black Jaguar-White Tiger Foundation. She cherishes watching her two sons pursue their dreams, and enjoys traveling with her husband and friends. A great day for Shannon ends with a walk or hike with her best friend, her rescue dog, Reggie.

Shannon Collins  
Relationship Manager  
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**Kendra Wofford:**

Kendra joined the Pence Wealth Management Team in January 2018, bringing over 25 years of experience as a Client Relations and service industry provider. She is based in our Newport Beach office.

As an accomplished professional and a proven facilitator, Kendra sets high standards and expectations to meet each advisor and client's needs by providing assistance in a timely, friendly, and proactive manner – all with a smile and positive attitude.

Kendra enjoys spending quality time with her son, traveling, reading, sports, beauty & fashion.

Kendra Wofford  
Relationship Manager  
k.wofford@lpl.com





**Nicole Harrison:**

Nicole joined the Pence Wealth Management Team in April 2022. She is based in our Newport Beach office serving as a Client Service Specialist. Nicole graduated from Grand Canyon University in 2016 with a degree in Finance and Economics and a minor in accounting. Previously she worked as a Payroll Specialist.

She enjoys spending quality time with her son, writing poetry, and practicing modern calligraphy.

Nicole Harrison  
Client Service Specialist  
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**Amy Soo:**

Amy began her career in the financial services industry back in 2017 with LPL Financial and joined Pence Wealth Management in July 2020 as a Virtual Administrative Assistant. She has worked in Customer Service for 11 years and previously worked in the event planning and pharmaceutical industry.

Amy graduated from Cal State Northridge with a BA in Communication Studies and has studied abroad in Italy and Australia. She currently lives in San Diego and loves to go on walks through Balboa Park and the beach. Amy is passionate about environmental sustainability and in her spare time she enjoys traveling, sewing and cooking.

Amy Soo  
LPL Virtual Administrative Assistant  
admin.pence@lpl.com



**Katie Rao:**

Katie is the executive assistant to Dryden Pence. She works closely with leadership to ensure a smooth and efficient operation here at Pence Wealth Management.

Katie ensures that our team is always happy and energized in order to serve our clients in the best way possible.

Katie Rao  
Executive Assistant  
katie.rao@lpl.com



**Sue Herman:**

Sue has been an integral part of Pence Wealth Management's team since 2013 and serves as Administrative Assistant to both Laila and Dryden Pence in the Newport Beach Office.

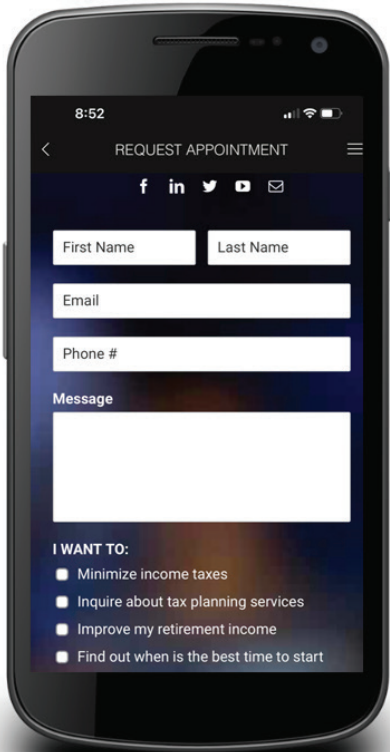
Sue maintains the daily front office dynamics and procedures by managing the office meeting schedules and client database. She schedules clients' meetings and also coordinate's executives' and financial advisors' travel arrangements out of the Newport Beach office. She also serves as Laila Pence's personal assistant.

Sue has previously worked in local corporate offices within Orange County, California.

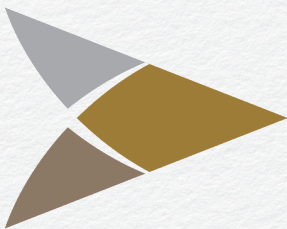
Sue Herman  
Administrative Assistant  
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BNY MELLON



2022

- 2022 Barron's Top Women Financial Advisors 2022 (07/10/2022) \*
- 2022 Forbes Best-In-State Wealth Advisors | No.1 in Southern California (04/08/2022) \*\*\*\*
- 2022 Barron's Top 1200 Financial Advisors (03/11/2022) \*
- 2022 Forbes Top Women Wealth Advisors (02/04/2022) \*\*\*
- 2022 Forbes Top Women 'Best-In-State' Wealth Advisors (02/04/2022)\*\*\*\*

2021

- 2021 Working Mother Magazine's Top Advisor Moms (10/12/2021)\*\*\*\*\*
- 2021 Barron's Top 100 Independent Financial Advisors (09/17/2021)\*
- 2021 Forbes Top Wealth Advisors (08/24/2021)\*\*\*
- 2021 Barron's Top 100 Women Financial Advisors (06/18/2021)\*
- 2021 Barron's Top 100 Private Wealth Management Teams (04/17/2021)\*
- 2021 Forbes Top Women Wealth Advisors (03/24/2021)\*\*\*
- 2021 Barron's Top 1200 Financial Advisors (03/15/2021)\*
- 2021 Forbes Best-In-State Wealth Advisors | No. 1 in Southern California (02/11/2021)\*\*\*\*

Accolades

2020

- 2020 Working Mother Magazine's Top Advisor Moms (09/29/2020) \*\*\*\*\*
- 2020 Barron's Top 100 Independent Financial Advisors (09/13/2020) \*
- 2020 Forbes Top 250 Wealth Advisors (08/25/2020) \*\*\*
- 2020 Barron's Top 100 Women Financial Advisors (07/18/2020) \*
- 2020 Forbes Top 200 Women Wealth Advisors (04/21/2020) \*\*\*
- 2020 Barron's Top 1200 Financial Advisors (03/13/2020) \*
- 2020 Forbes Best-In-State Wealth Advisors | No.1 in Southern California (03/13/2020) \*\*\*\*

2019

- 2019 InvestmentNews Women To Watch (11/18/2019) \*\*\*\*\*
- 2019 Working Mother Magazine's Top Advisor Moms (10/03/2019) \*\*\*\*\*
- 2019 Barron's Hall of Fame (09/23/2019) \*\*
- 2019 Barron's Top 100 Independent Financial Advisors (06/30/2019) \*
- 2019 Forbes Top 250 Wealth Advisors (09/10/2019) \*\*\*
- 2019 Barron's Top 100 Women Financial Advisors (06/30/2019) \*
- 2019 Forbes Top 200 Women Wealth Advisors (06/01/2019) \*\*\*
- 2019 Barron's Top 1200 Financial Advisors (03/08/2019) \*
- 2019 Forbes Best-In-State Wealth Advisors | No. 1 in Southern California (02/25/2019) \*\*\*\*

\*Barron's Top Independent Financial Advisors, Top 100 Women Financial Advisors, Top 1200 Financial Advisors, Top 100 Private Wealth Management Teams is based on assets under management, revenue produced for the firm, regulatory record, quality of practice and philanthropic work.

\*\*Barron's Hall of Fame (2019) Advisors appearing in the rankings have answered 100-plus questions about their practices in our annual survey. The questionnaire addresses a wide range of data points, including the assets the advisors oversee, the revenue they collect on those assets, the industry designations they possess, their regulatory records, the length of time they've been in the industry, their charitable and philanthropic work, the investment vehicles they use to allocate assets, the sizes and shapes of their teams, and more. The rankings specifically do not factor in investment performance, as returns are tied inextricably to the risk tolerances of individual clients; to reward outside returns would be to encourage advisors to chase them. Instead, Barron's Magazine uses assets and revenue as their primary quantitative measures, as clients tend to express their satisfaction by voting with their assets and their fees.

\*\*\*The Forbes Ranking of America's Top Wealth Advisors, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. Those advisors that are considered have a minimum of seven years' experience, and the algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criterion due to varying client objectives and lack of audited data. Neither Forbes nor SHOOK receives a fee in exchange for rankings.

\*\*\*\*The Forbes ranking of Best-In-State Wealth Advisors, developed by SHOOK Research, is based on an algorithm of qualitative criteria, gained through telephone, virtual and in-person due diligence interviews, and quantitative data. Those advisors that are considered have a minimum of seven years experience, and the algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Neither Forbes or SHOOK receive a fee in exchange for rankings.

\*\*\*\*\*SHOOK Research Top Advisor Moms considered wealth advisors who are mothers with at least one child living at home and under the age of 18. Ranking algorithm is based on qualitative measures derived from telephone and in-person interviews and surveys: service models, investing process, client retention, industry experience, review of compliance records, firm nominations, etc.; and quantitative criteria, such as assets under management and revenue generated for their firms. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. Rankings are based on the opinions of SHOOK Research LLC. Neither SHOOK nor Working Mother receives compensation from the advisors or their firms in exchange for placement on a ranking.

\*\*\*\*\*Each of the advisors and executives who made the 5th annual InvestmentNews Women to Watch list were chosen from a rigorous selection process designed to identify women who possess leadership skills, the ability to effect change in the industry, a willingness to share their expertise with other women and are committed to giving back to the community.

BARRON'S  
Forbes

2018  
InvestmentNews  
WOMEN  
to WATCH

B BARRON'S  
Hall of Fame  
Advisor



# Announcing The 2023 Client Luncheon

Returning to:  
The Westin South Coast Plaza  
686 Anton Blvd, Costa Mesa, CA 92626  
Saturday, April 29th, 2023



## DISCLOSURES GENERAL

Pence Wealth Management, Inc. ("PWM") is a financial services practice within LPL Financial LLC ("LPL Financial") comprised of multiple financial professionals that provide a series of services including personal investment advisory, third party managed advisory and brokerage services. PWM is an investment adviser registered with the State of California to provide financial planning services. The financial professionals affiliated with PWM are registered with and offer securities and investment advisory services through LPL Financial, member FINRA/SIPC and a registered investment adviser. As of 12/31/2021, the total assets serviced by PWM through LPL Financial consist of over \$1.95 billion in advisory and \$383 million in brokerage assets. PWM and LPL Financial are separate entities.

### LAILA PENCE

Laila Pence is a registered representative with and securities and advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Financial planning offered through Pence Wealth Management, a Registered Investment Advisor.

### DRYDEN PENCE

Dryden Pence is a registered representative with and offers securities and advisory services through LPL Financial, member FINRA/SIPC and a registered investment adviser. Mr. Pence may offer financial planning services through Pence Wealth Management ("PWM"), a registered investment advisor. Pence Wealth Management and LPL Financial are separate entities.

Mr. Pence is the Chief Investment Officer of Pence Capital Management, LLC and provides investment related consultancy services to Pence Wealth Management and Pence Financial Group.

[1] is based on assets under management, revenue produced for the firm, regulatory record, quality of practice and philanthropic work.

[2] developed by SHOOK Research, is based on an algorithm of qualitative criteria, gained through telephone, virtual and in-person due diligence interviews, and quantitative data. Those advisors that are considered have a minimum of seven years experience, and the algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Neither Forbes or SHOOK receive a fee in exchange for rankings.

[3] Advisors appearing in the rankings have answered 100-plus questions about their practices in our annual survey. The questionnaire addresses a wide range of data points, including the assets the advisors oversee, the revenue they collect on those assets, the industry designations they possess, their regulatory records, the length of time they've been in the industry, their charitable and philanthropic work, the investment vehicles they use to allocate assets, the sizes and shapes of their teams, and more. The rankings specifically do not factor in investment performance, as returns are tied inextricably to the risk tolerances of individual clients; to reward outsize returns would be to encourage advisors to chase them. Instead, Barron's Magazine uses assets and revenue as their primary quantitative measures, as clients tend to express their satisfaction by voting with their assets and their fees.

[4] SHOOK Research Top Advisor Moms considered wealth advisors who are mothers with at least one child living at home and under the age of 18. Ranking algorithm is based on qualitative measures derived from telephone and in-person interviews and surveys: service models, investing process, client retention, industry experience, review of compliance records, firm nominations, etc.; and quantitative criteria, such as assets under management and revenue generated for their firms. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. Rankings are based on the opinions of SHOOK Research LLC. Neither SHOOK nor Working Mother receives compensation from the advisors or their firms in exchange for placement on a ranking.

[5] Each of the advisors and executives who made the 5th annual InvestmentNews Women to Watch list were chosen from a rigorous selection process designed to identify women who possess leadership skills, the ability to effect change in the industry, a willingness to share their expertise with other women and are committed to giving back to the community.

[6] As of 12/31/2021, the total assets serviced by PWM through LPL Financial consist of over \$1.95 billion in advisory and \$383 million in brokerage assets.



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