



PENCE
WEALTH MANAGEMENT



26th Annual

PENCE WEALTH LUNCHEON

www.pencewealthmanagement.com

MESSAGE FROM THE PENCE'S

Message From Our Team

Welcome to our 26th Annual Luncheon! We are honored by your presence whether in person or by Zoom.

Today we will be looking at the significant changes that will impact your retirement, as well as what is ahead for the economy and the markets. We will explore specific changes to tax law, social security benefits and take a closer look at what is behind the current volatility in the market.

As we weather the storms together, it is important to know that each circumstance and its cause are not identical but we are not in completely unfamiliar territory either. Some storms you navigate through, some you go around and some you wait out. In each case, better weather follows.

The important thing to know is that with over 35 years of experience, we at Pence Wealth Management will be your Lighthouse, providing a beacon of clarity as we guide you through the waves and stormy seas. Navigating through these financial climates is never easy, but we will be here charting the course with perseverance as we work alongside you in Planning for Your Dreams™.

We are so glad you are with us today and appreciate the trust, faith and friendship we have shared all these many years. Here's to many more and enjoy the presentations today!

Thank you,

Pence Wealth Management



AGENDA:

9:00 AM: Registration & Sign-in

9:45 AM: Welcome/Introduction/Presentation Starts

9:55 AM Laila Pence, CFP® – Tax & Financial Strategies

10:25 AM Rob Kron, CFP® – Social Security & IRMMA Brackets

11:05 AM Dryden Pence – Economic & Market Outlook for 2023 & Beyond

12:00 PM: Lunch

12:30 PM: Raffle

1:00 PM Closing Remarks





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. She specializes in wealth planning for both individuals and businesses as well as retirement income planning. She uses her experience in taxes to guide her clients in making wise choices in allocating assets while aiming to maximize income and appreciation within their risk tolerance. Laila's definition of success is to make a difference in her client's lives by taking them to the next level in creating and maintaining their wealth. The cornerstone of her success has been staying true to her commitment to helping people live their dreams through her leadership, enthusiasm and willingness to serve.

Over the past 35 years, Laila has grown Pence Wealth Management into a highly successful firm through her hard work and dedication to helping hundreds of clients develop strategies to align their personal and professional goals. Laila did her undergraduate work at UCLA and has earned the CERTIFIED FINANCIAL PLANNERTM designation, the standard of excellence in financial planning, through the College For Financial Planning. Laila has been recognized by the financial services industry for her many achievements:

- Barron's Hall of Fame (2019), an exclusive group of advisors who have appeared in 10 or more Barron's annual Top 100 Advisor rankings [4]
- #1-ranked Best-in-State Wealth Advisor in Southern California, Forbes (2018-2023) [1]
- Top 1,200 Financial Advisors, Barron's (2014-2023) [2]
- America's Top Women Financial Advisors, Barron's (2008-2022) [1]
- America's Top Women Wealth Advisors, Forbes (2017-2023) [1]
- Top 100 Independent Financial Advisors, Barron's (2012-2022) [2]
- America's Top Wealth Advisors, Forbes (2018-2023) [1]
- Top 100 Private Wealth Management Teams, Barron's (2021) [2]
- "Women to Watch" list of honors, InvestmentNews (2019) [3]
- Top Wealth Advisor Mom, Working Mother Magazine (in collaboration with Shook Research (2020) [5]

Laila Pence, CFP®
President
LPL Registered Principal
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Outside the office, Laila is devoted to her husband and daughter. She is also very passionate about giving back to her community and has served on the Board of Trustees for Claremont Graduate University. As an immigrant from Egypt, she believes it is very important to stay connected with her Egyptian heritage. In 2017, Egyptian President Abdul Fattah al-Sisi honored Laila and 30 other Egyptian-American women who found success abroad through their distinguished skills and experiences at the "Egyptian Woman Can" conference. In addition, she is involved in Egyptian Cancer Network and Telemed Foundation by donating and fundraising for children's hospitals in Egypt.



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 [6] designation from Columbia University. He is an Accredited Investment Fiduciary®[7] and in his capacity, as Chief Investment Officer, he oversees the investment of over \$2 billion in assets under advisement. [8]

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.

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Rob is an Advisor Education Consultant for Nuveen and is responsible for the development and delivery of practice management, wealth management, and market insight programs that help Financial Professionals grow their business.

Rob has been in the financial services industry since 1990 and has expertise in all aspects of financial planning, advisor practice management, and investor education. Prior to joining Nuveen, he was the head of Advisor and Client Education for BlackRock for 11 years. In addition to creating and delivering educational presentations for audiences of all sizes, Rob has been featured in the media for his perspectives on financial planning and Social Security. He has appeared on CNBC, Fox Business, Bloomberg, and Advisor TV. Additionally, he has been quoted in a variety of national publications, including the Wall Street Journal and USA Today. Rob spent 17 years at Merrill Lynch. His experience included managing the Individual Retirement Account platform, creating innovative, industry-changing investment advice and web-based initiatives to assist plan participants, and developing a comprehensive suite of financial planning tools.

Rob graduated magna cum laude from the University of Colorado.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Nuveen, LLC provides investment advisory solutions through its investment specialists. Nuveen Securities, LLC, member FINRA and SIPC.

ROB KRON

Rob Kron, CFP®
Advisor Education Consultant



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's Philosophy
Life can present a complex and unexpected array of circumstances, but with the right tools and preparation, a comprehensive financial strategy can survive all of them. Doug knows that strong financial plans need a proven and dependable process, with each plan tailored to the client's precise needs.

Doug works hard to make the crucial connections necessary for an effective financial strategy, and he spends his time getting to know each client, including their values, families, and specific needs. More importantly, he focuses on clients' hopes and dreams because his goal is to create a positive, long-lasting relationship in which those hopes and dreams become a reality.

The market changes constantly, and Doug knows that clients have obligations beyond keeping up with the world of finance. That's why he stays on top of market conditions and then shares his knowledge with clients. Doug considers each client a partner in creating financial confidence, with his role that of a guide, identifying opportunities and avoiding pitfalls along the way.

Doug communicates how each strategy helps pursue the desired outcome, which makes for a synergistic collaboration with his clients. Above all, he places his clients' best interests first — and that is the driving force that motivates him each day.

DOUG FRAZIER

Doug Frazier, CFP®
LPL Financial Advisor
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Education and Experience
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 is a high performing advisor, recognized by LPL in the top 10%. He is also an 8-time recipient of LPL's Directors Club Award (2015-2022), a distinction given to select advisors for their business success. 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 is a financial advisor at Pence Wealth Management's Newport Beach office in Orange County, CA. He prides himself on being a CFP professional who takes a holistic, personalized approach to financial planning and retirement planning for his clients and their families. Doug knows that his experience makes him more effective at meaningful decisions that transform adequate financial plans into extraordinary ones.

Contact Doug Frazier to schedule an appointment and start planning for your future today.



WILLIAM BOGGS

William Boggs, CFP®, RICP®
LPL Financial Advisor
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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.

Education and Experience

Bill specializes in the areas of Tax and Estate planning. That gives him an opportunity to partner with clients to craft strategies that ensure more of their hard-earned assets go to the people and organizations that have personal meaning.

Bill is a graduate of the University of San Diego. He is a Certified Financial Planner Professional, and he has earned the designation of Retirement Income Certified Professional. In addition to his CFP Certificate and RICP designation, Bill holds his Series 7, Series 24, and Series 66 with LPL Financial, and CA Life Insurance licenses, and Pence Wealth Management is listed in the Barron's 2021 Top Private Wealth Management Teams.

Bill served on the board of the Financial Planning Association (FPA), and he is a founding board member of Support the Enlisted Project (STEP) - an organization that provides counseling, education, and grants to build financial self-sufficiency among junior active-duty enlisted members, recently discharged enlisted veterans, and their families, particularly when they are facing a financial crisis.

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.

Contact Bill Boggs to schedule an appointment and start planning for your dreams today.



ROBERT MUSTAFA

Robert Mustafa, CFP®
LPL Financial Advisor
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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.

Philosophy & Purpose: It's About the People

When it comes to serving clients, Robert's philosophy is built on one basic principle: It's about the people. People don't care what you know unless they know you care, whether it's life in the military or life as a civilian. He often considers the Army's seven core values—Loyalty, Duty, Respect, Selfless Service, Honor, Integrity, and Personal Courage—and he strives to demonstrate his caring and commitment to these values in every client interaction. As a fiduciary, Robert is ethically bound to do what is in his clients' best interests—always. To achieve that goal, he makes it a point to partner with other experienced professionals on his client's financial planning team like CPAs, attorneys, and similar. He looks at each situation independently and suggests the best possible action to pursue the best possible outcome. Robert's purpose is to help clients navigate good times and bad times—to be a coach, an educator, and a supporter through difficult life events. His clients know him to be dependable and sincere, as well as an important ally in their pursuit of financial confidence.

Education, and Experience

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 Senior Staff Officer 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 young 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. 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.



OTTO RADTKE

Otto Radtke, CPFA®
LPL Financial Advisor
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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 (CPFA®) 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.

Otto's financial planning philosophy has five key principles:

A Financial Plan is a Plan to Succeed Clients who create a formal financial plan save three times as much as people who overlook this step. Otto partners with his clients to design, implement, monitor and adjust their plans for personalized results.

Invest for Stability as well as Growth

An investment portfolio should be designed to grow when the economy is strong and to protect during hard economic times. Otto and the team at Pence Wealth Management rigorously design portfolios while aiming to deliver returns, generate income and provide stability into the future.

Optimize Taxes

Tax decisions made today can have implications for years to come and optimizing tax decisions can help clients meet or exceed their goals sooner. Otto works with his clients' taxes to find these efficiencies now and in the future.

Expect the Unexpected

Preparing for life's unexpected setbacks is a key part of Otto's planning process. A successful financial plan includes contingencies for illness or injury, premature death and loss of income as part of a personalized risk assessment.

Make a Bucket List

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.

Contact Otto Radtke to schedule an appointment and start planning for your future today.



EMILY BUSHONG

Emily Bushong, CFP®
Wealth Planner
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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 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 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 traveling. Emily is engaged to Nick, is the proud mother of Tessa and Reid, and dog mom to golden retriever, Sam.



LANA GIACUMAKIS

Lana Giacumakis, CFP®
LPL Branch Operations Manager
Chief Compliance Officer
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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



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
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LUIS SILVA

Luis joined Pence Wealth Management in September 2022. He serves as a member of the Marketing Team and focuses on supporting the organization's marketing initiatives.

Previously, Luis was an Advisor Experience Consultant for Financial Professionals Group where he was responsible for all marketing initiatives. He was also a Sr. Branch Office Administrator at Edward Jones and spent four years at American Funds.

Luis studied at Fullerton College and grew up in Long Beach. He resides in Orange County with his wife, Aubrey, and daughter, Abbey. He enjoys long distance running, adventure motorcycle riding, and creating memories with his family.

Luis Silva
Marketing Associate
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ALEX CHUNG

Alex joined the team in 2019 as the Marketing Manager of Pence Wealth Management.

With over 10 years of experience in branding and marketing for both global brands and startups, He oversees all aspects of the company's brand communication and marketing operations.

He has previously worked with advertisers such as Mercedes-Benz, Adidas and Kimberly-Clark. Alex holds a Bachelor of Science degree in Mass Communications from Virginia Commonwealth University.

As a film enthusiast, he enjoys adrenaline-packed thrillers & crime suspense as well as a couple sets of tennis matches on the weekends.

Alex Chung
Marketing Manager
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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
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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, the creation of UITs and building Pence Indices.

Prior to joining Pence Wealth, Ali was a research analyst at MarketPsych Advisor LLC 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

Ali Arik, Ph.D.
Senior Analyst
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Ian serves as a Senior Analyst on the research team, primarily responsible for market and economic research, product support, and production of market insight publications for clients, advisors, as well as national publications and broadcasts. He has been in the industry since 2014, and on the team since 2018.

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

Ian holds FINRA Series 7 and 66 registrations through LPL Financial.

IAN VENZON

Ian Venzon
Senior Analyst
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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

Jorge Aguilar
Analyst
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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

Milo Reyes
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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

Dina Fargalla
Analyst
Administrative Associate
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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

Sarah Houston
Relationship Manager
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Aayush joined Pence Wealth Management in October 2022, serving as a Research Associate for the Investment Team. He brings over 7 years of experience in the finance industry and works with the Investment Team to support daily operations, research and analysis.

His prior experience includes working as an Equity & Options Analyst at a RIA firm as well as working on the Research desk at an Investment Bank covering Consumer Discretionary sector.

Aayush holds three Masters, MS Accounting and MBA from Chapman University, Orange and MS Business Finance from Queen Mary, University of London. He did his Bachelors in Business and Finance from University of Delhi, India.

He holds a Series 7 FINRA Registration through LPL Financial.

AAYUSH AGGARWAL

Aayush Aggarwal
Investment Research Associate
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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

Shannon Collins
Relationship Manager
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HOOSHFAR PERAKIS

Hooshfar joined Pence Wealth Management in December of 2022. He serves as a relationship manager at the Newport Beach, California office and helps clients take care of their servicing needs and making sure all is in order. Hooshfar has worked in the financial services industry since 2019.

Previously, Hooshfar was the client services manager at Mass Mutual's Newport Beach office, where he helped clients navigate their way through life insurance process and servicing clients with their retirement and investment portfolios.

He holds his Series 6 and 63 through LPL and is actively working towards his Series 7 and 65 license to better serve clients. Hooshfar also holds a Bachelors of Science in Business Administration from Chapman University.

Hooshfar enjoys spending time with his family, traveling, and continuing his studies in martial arts.

Hooshfar Perakis
Relationship Manager
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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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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 & Torrance offices.

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
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SAMANTHA CORTEZ

Samantha joined the Pence Wealth Management Team in September 2022, bringing with her over 10 years of experience as a Customer Service Professional. She holds her insurance license with the State of California. She currently serves as a Client Service Specialist in our Newport Beach office.

She enjoys cooking, gardening, and going on walks with her German Shepherd.

Samantha Cortez
Client Service Specialist
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ETHAN PARKER

Ethan joined Pence Wealth Management in September 2022. He serves as a Client Service Specialist – focusing on client satisfaction and supporting our advisors on a daily basis. Born and raised in Orange County, he graduated from UC Santa Barbara in June 2021 with a degree in Economics.

Upon joining Pence Wealth Management, he brings over 10 years of customer service experience; primarily in the financial services industry.

In his free time, Ethan enjoys watching sports, spending time with his family, adventuring outdoors, and going to concerts

Ethan Parker
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
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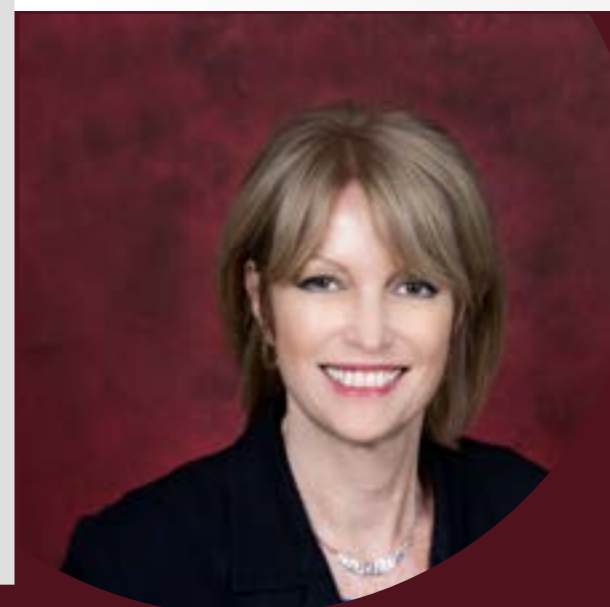


KATIE RAO

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
susan.a.herman@lpl.com

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2023

2023 Forbes Top Wealth Advisors (04/04/2023)***
2023 Forbes ‘Best-In-State’ Wealth Advisors | No.1 in Southern California (04/04/2023)***
2023 Barron's Top 1200 Advisors (03/17/2023)*
2023 Forbes Women Wealth Advisors (02/08/2023)***
2023 Forbes ‘Best-In-State’ Women Wealth Advisors | No.1 in Southern California (02/08/2023)**

2022

2022 Forbes Top RIA Firms (10/25/2022)*****
2022 Barron's Top Independent Advisors (09/30/2022)*
2022 Forbes Top Wealth Advisors (08/24/2022)**
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 ‘Best-In-State’ Women 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)****

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) ****

*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 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.

***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.

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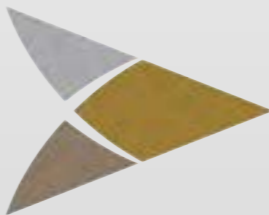
*****SHOOK Research Top Advisor Moms considered wealth advisors who are mothers with at least one child living at home and under the age of 18. Ranking algorithm is based on qualitative measures derived from telephone and in-person interviews and surveys: service models, investing process, client retention, 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.

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MY NOTES

A series of horizontal dashed lines for taking notes.

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Barron's, Forbes/SHOOK® Research, Working Mother Magazine, InvestmentNews, Nuveen, PWM and LPL Financial are separate entities.

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Dryden Pence is a registered representative with and securities and advisory services offered 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.

[1] 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.

[2] Barron's Top 100 & Top 1200 is based on assets under management, revenue produced for the firm, regulatory record, quality of practice and philanthropic work.

[3] InvestmentNews Women to Watch - 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.

[4] 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.

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[5] Working Mother Magazine - SHOOK® Research 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 of a ranking.

[6] The Certified Portfolio Manager (CPM®) designation is a collaboration of the Academy of Certified Portfolio Managers and Columbia University. The academic component is designed to provide a deeper understanding of fundamental security analysis, asset allocation, and portfolio management concepts for financial services industry professionals managing discretionary portfolios. The CPM® program is designed to enhance the participant's knowledge in the areas of valuation analysis, portfolio construction, and risk management. The current criteria for applicant eligibility are any of the following: 1). A certificate, diploma or academic degree providing evidence of a four-year undergraduate degree; 2). 3 years of employment in the financial services industry; or 3). letter of recommendation on behalf of the applicant who is employed in the financial services industry, written by a supervisor, where the credential requirements are desired for the training and development of the applicant. Generally, each candidate will spend 150 - 200 hours on the online pre-work and, after successfully completing the course modules and passing the exams, candidates are eligible to attend the onsite learning at Columbia University.

[7] The Accredited Investment Fiduciary (AIF®) designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF® designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The AIF® designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

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