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## Planning for Your Dreams

### *Pence Wealth Management*

Imagine being able to predict what millions of people will do under different economic and political circumstances, and then adjusting your investment strategy accordingly. That is the philosophy behind Southern California-based Pence Wealth Management, one of the most highly acclaimed financial planning firms in the United States.

"Human behavior drives consumption," explains Chief Investment Officer Dryden Pence, CPM®, AIF®. "We look at big, knowable themes, and identify companies that are in the best position to meet the needs of large populations."

A Harvard-educated economist, Dryden is also a colonel in the U.S. Army Reserve. Having spent over 20 years in special operations, his expertise is psychological warfare. He now uses that experience to help clients prepare financially for the future.

RETIREMENT PLANNING  
INVESTMENT MANAGEMENT  
FINANCIAL PLANNING  
ESTATE PLANNING  
ALTERNATIVE INVESTMENTS

"Consumers' decisions fit specific patterns," Dryden says. "By being in front of those trends with what we call 'choke-point investing,' we can find companies



with higher demand for their products and stronger pricing power. They have the wind at their back. We have developed a lot of our economic themes and philosophies with those concepts in mind."

"We are very much cash flow-driven, even in volatile markets," adds President Laila Pence, CFP®, AIF®. "We focus on long-range planning, but know our clients want to feel comfortable with their income both now, and in 20 years."

#### A History of Success

Pence Wealth Management was started in 1980 to meet the complex financial planning needs of high-net-worth clients who require a high level of attention. With offices in Newport Beach, Torrance and Thousand Oaks, the firm has grown to over \$1 billion in managed assets and, in



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many cases, serves multiple generations of the same families. Portfolios are highly diversified and customized toward meeting the unique growth or distribution needs of each client.

"We have a team of advisors with different professional disciplines, including real estate, tax and estate strategies as well as 401(k) planning," Laila says. "We do our own research and manage our own clients' portfolios. We ordinarily do not use outside managers."

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— Laila Pence,  
CFP®, AIF®, President

Laila and Dryden Pence are quoted regularly in the *Wall Street Journal* and *Barron's*, and are highly regarded within the industry. Laila was named among the top 10 women financial advisors in the United States by *Barron's*<sup>1</sup>, and in 2013 she was named the number one wealth manager in Orange County by the *Orange County Business Journal*<sup>2</sup>, for a second consecutive year.

"We help our clients to protect their assets in the most tax-efficient way possible," she says. "One of the greatest compliments we get is when clients say they no longer worry about their money."

Laila Pence & E. Dryden Pence III are Registered Principals with and securities offered through LPL Financial, Member FINRA/SIPC.

<sup>1</sup> *Barron's* rankings are based on assets under management and the quality of the advisor's practice.

<sup>2</sup> *Orange County Business Journal* rankings are based on *Barron's* rankings.