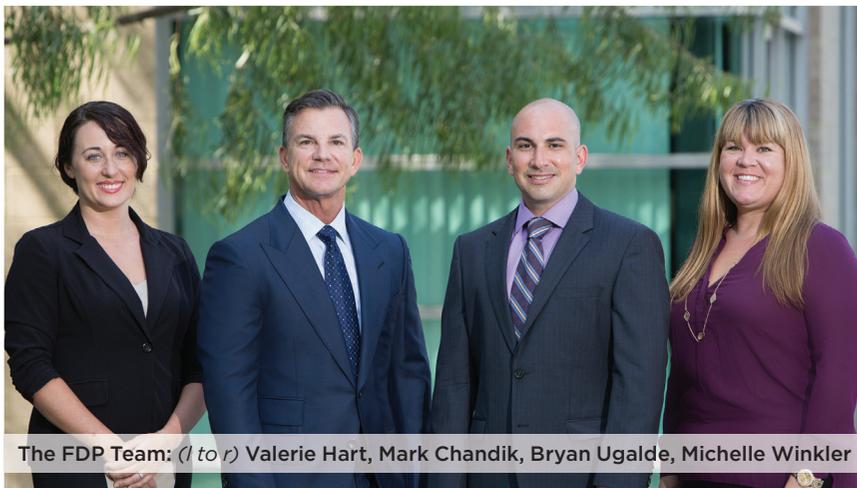


As Seen In
Bloomberg Businessweek, Fortune & Money

ORANGE COUNTY FINANCIAL

Tax-Efficient, Multidisciplinary Approach to Capital Preservation

FDP Wealth Management employs a customized, results-driven process to help clients protect their hard-earned assets and manage risk.



The FDP Team: (l to r) Valerie Hart, Mark Chandik, Bryan Ugalde, Michelle Winkler

FDP President and CEO Mark Chandik says there are two types of money: *get rich* money and *stay rich* money.

For the firm's many successful and often entrepreneurial clients, the *get rich* money is earned by working hard and taking wise risks. The *stay rich* money is achieved by choosing an experienced investment manager to protect hard-earned assets.

That's where FDP excels.

"Tax efficiency has always been a major theme of our practice," says Chandik, noting that the firm has a signature all-ETF (exchange-traded fund) portfolio, one of the oldest and largest portfolio systems of its kind in the U.S.

"We embraced the all-ETF platform as soon as it was available to the retail market 14 years ago, which was very forward-thinking at the time. ETFs continually prove to be extremely tax-advantaged and low cost."

Proprietary Process

At FDP, two branches—FDP Insurance Services and FDP Investment Management—work in tandem to provide clients a

comprehensive approach to wealth management.

"With 45 years of combined experience, having two areas of core competency means that we can expertly offer everything from life insurance and estate planning to fee-only investment services, managed by CIO Michael McClary,"* says Chandik.

Before any decision is made, each solution is put through FDP's rigorous filter process that examines for tax efficiency, related expenses, performance potential, and associated risk.

"Our process is completely transparent," says COO Bryan Ugalde. "Being independent means we're not confined by proprietary products."

Best for Clients

After meeting with a potential client for the first time, FDP produces a Clear Expectations Letter that ensures both sides are on the same page before proceeding.

"When expectations aren't clearly outlined from the onset, it can lead to a mismatched relationship," Chandik says. "We want each client

to be a good match. It's never been our desire to have thousands of clients. Our clients are big fish in a small pond."

Once the relationship is established, a comprehensive blueprint explains every level of implementation. Then, plans are reviewed and updated through regular client meetings.

"Our service is all-inclusive," Chandik adds. "Clients receive a personalized, boutique experience at FDP."



Call **888-525-4690** to request a complimentary copy of Mark Chandik's new book, "**The 10 Worst Investment Mistakes People**

Make and How You Can Do Things Right."

FDP is located at 8841 Research Drive, Suite 100, in Irvine, CA. Visit fdpwm.com for more information.



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*Michael McClary is the Chief Investment Officer of ValMark Advisers Inc.

ETFs, like any investment, have risks. You should carefully consider these risks before investing. Please read the prospectus of any ETF carefully before investing. This information does not constitute nor should it be construed as investment advice. You should consult a financial advisor with respect to your own situation or that of any entity that you represent or advise.