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Dear Client,

As we are coming to the close of the first year of the new presidency, what can we anticipate in the economy and the markets going forward? Many of our clients are looking for perspective and an objective and realistic evaluation of what is happening and what it means to each of us.

For this reason I have arranged for a very special client presentation by Dryden Pence, LPL Registered Principal and Chief Investment Officer of Pence Wealth Management. Dryden is a Harvard educated economist with over 25 years of financial industry experience and is a nationally recognized speaker on the economy and markets. He also has an exceptional military background in Special Operations and Psychological Warfare. This unusual life path provides him with a unique global and behavioral perspective on investment management and analysis.

If you have ever wanted someone to help explain - - in plain English - - what is really going on, now is your chance. Come and learn what is happening, what is ahead, and how one of America's top investment managers is navigating through current events. By attending, you will also receive the opportunity for a complimentary portfolio and financial planning review from a team listed in the TOP 300 Registered Investment Advisor of the Financial Times*.

Wednesday, November 15th

10:30 AM – 12:00 PM

At our Torrance Office
990 West 190th Street, Suite 500

Thursday, November 16th

6:00 PM – 7:30 PM

At our Newport Beach Office
5000 Birch Street, Suite #8000

Seating will be limited to 15 people for this insightful and intimate presentation. Please call 1-800-756-5596 now and ask for Alexandria Gilner at x324 to reserve your seats right away. You can also e-mail her at alexandria.gilner@kaveshlaw.com.

Sincerely,

Philip J. Kavesh

*2014 FT Top 300 RIA list is based on six broad factors and calculates a numeric score for each adviser. Areas for consideration include adviser AUM, asset growth, years of experience, industry certification, FINRA compliance record and online accessibility.

Kavesh, Minor & Otis is not affiliated with Pence Wealth Management or LPL Financial

E. Dryden Pence is a LPL Registered Principal with LPL Financial, with Securities and Advisory Services offered through LPL Financial, a Registered Investment Advisor. Member FINRA/SIPC.

The economic forecasts set forth in the presentation may not develop as predicted.