

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED APRIL 2012**



**SCOTT BELL**

**GROSS DOMESTIC PRODUCT, INC**

**1500 ROSECRANS AVE., SUITE 500  
MANHATTAN BEACH, CA 90266  
TELEPHONE NUMBER: (310) 341-2890**

**FIRM CONTACT:  
SCOTT BELL, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS:  
[WWW.GDPWEALTH.COM](http://WWW.GDPWEALTH.COM), [WWW.MYGDP.COM](http://WWW.MYGDP.COM)**

**This brochure supplement provides information about Scott Bell that supplements our brochure. You should have received a copy of that brochure. Please contact Scott Bell, Managing Principal and Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Scott Bell is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

### **Scott A. Bell**

Year of Birth: 1974

Formal Education after high school:

- Western State College of Colorado, BA in Economics, *Magna Cum Laude*

Business Background (including an identification of the specific positions held for the preceding five years):

- 2008 – Present, Gross Domestic Product, Inc., CEO
- 2000 – 2008, Morgan Stanley, Financial Advisor catering to HNW families and non-profit institutions

## **Item 3 Disciplinary Information**

If there are legal or disciplinary events material to your evaluation of Scott Bell, we are required to disclose all material facts regarding those events.

We have nothing to disclose in this regard.

***Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Scott Bell to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Scott Bell to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.*

## **Item 4 Other Business Activities**

A. If Scott Bell is actively engaged in any investment-related business or occupation, including if Scott Bell is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Scott Bell’s other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Scott Bell receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (“trail”) fees from the sale of mutual

funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Scott Bell receives. We must explain that this practice gives Scott Bell an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

- B. If Scott Bell is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Scott Bell's income or involve a substantial amount of Scott Bell's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Scott Bell's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

## **Item 5 Additional Compensation**

If someone who is not a client provides an economic benefit to Scott Bell for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Scott Bell's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

## **Item 6 Supervision**

We are required to explain how we supervise Scott Bell, including how we monitor the advice Scott Bell provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Scott Bell's advisory activities on behalf of our firm.

Scott Bell is the sole principal and Chief Compliance Officer and as such has no internal supervision placed over him. He is however bound by our firm's Code of Ethics.

**If we are registered or are registering with one or more state securities authorities, we must respond to the following additional Item.**

## **Item 7 Requirements for State-Registered Advisers**

- A. In addition to the events listed in Item 3 of Part 2B, if Mr. Bell has been involved in one of the events listed below, we disclose all material facts regarding the event.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

B. If Mr. Bell has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

We have nothing to disclose in this regard.

**ITEM 1: Cover Page for  
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BROCHURE SUPPLEMENT  
DATED APRIL 2012**



**ADAM SCOTT**

**GROSS DOMESTIC PRODUCT, INC**

**1500 ROSECRANS AVE., SUITE 500  
MANHATTAN BEACH, CA 90266  
TELEPHONE NUMBER: (310) 341-2890**

**FIRM CONTACT:  
SCOTT BELL, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS:  
[WWW.GDPWEALTH.COM](http://WWW.GDPWEALTH.COM), [WWW.MYGDP.COM](http://WWW.MYGDP.COM)**

**This brochure supplement provides information about Adam Scott that supplements our brochure. You should have received a copy of that brochure. Please contact Scott Bell, Managing Principal and Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Adam Scott is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

### **Adam Scott**

Year of Birth: 1979

Formal Education after high school:

- 2001, Tufts University, BA in Mechanical Engineering

Business Background (including an identification of the specific positions held for the preceding five years):

- 2010 – Present, Gross Domestic Product, Inc., Senior Investment Advisor
- 2007 – 2010, Morgan Stanley Smith Barney, Financial Advisor
- 2004 – 2007, UBS Financial Services Inc., Financial Advisor

## **Item 3 Disciplinary Information**

If there are legal or disciplinary events material to your evaluation of Adam Scott, we are required to disclose all material facts regarding those events.

We have nothing to disclose in this regard.

***Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Adam Scott to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Adam Scott to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.*

## **Item 4 Other Business Activities**

A. If Adam Scott is actively engaged in any investment-related business or occupation, including if Adam Scott is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Adam Scott’s other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Adam Scott receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (“trail”) fees from the sale of mutual

funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Adam Scott receives. We must explain that this practice gives Adam Scott an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

- B. If Adam Scott is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Adam Scott's income or involve a substantial amount of Adam Scott's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Adam Scott's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

## **Item 5 Additional Compensation**

If someone who is not a client provides an economic benefit to Adam Scott for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Adam Scott's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

## **Item 6 Supervision**

We are required to explain how we supervise Adam Scott, including how we monitor the advice Adam Scott provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Adam Scott's advisory activities on behalf of our firm.

Adam Scott is supervised by Mr. Scott Bell, Managing Principal and Chief Compliance Officer of the firm. He is also bound by our firm's Code of Ethics.

**If we are registered or are registering with one or more state securities authorities, we must respond to the following additional Item.**

## **Item 7 Requirements for State-Registered Advisers**

- A. In addition to the events listed in Item 3 of Part 2B, if Mr. Scott has been involved in one of the events listed below, we disclose all material facts regarding the event.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

B. If Mr. Scott has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

We have nothing to disclose in this regard.



**ITEM 1: COVER PAGE FOR  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED APRIL 2012**



**ERIKA RUTH WILEN**

**GROSS DOMESTIC PRODUCT, INC**

**1500 ROSECRANS AVE., SUITE 500  
MANHATTAN BEACH, CA 90266  
TELEPHONE NUMBER: (310) 341-2890**

**FIRM CONTACT:  
SCOTT BELL, CHIEF COMPLIANCE OFFICER**

**FIRMS WEBSITE ADDRESS:  
[WWW.GDPWEALTH.COM](http://WWW.GDPWEALTH.COM), [WWW.MYGDP.COM](http://WWW.MYGDP.COM)**

**This brochure supplement provides information about Ms. Wilen that supplements our brochure. You should have received a copy of that brochure. Please contact Scott Bell if you did not receive GDP Wealth's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Ms. Wilen is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2. Educational Background and Business Experience**

### **Erika Ruth Wilen**

**Year of Birth:** 1974

#### **Educational Background:**

- 2007; University of Phoenix; Associate of Arts Degree

#### **Business Background:**

- 01/2012 - Present; GDP Wealth; Director of Operations/Client Service Manager
- 11/1998 – 11/2011; Marc E. Anderson, Inc.; Director of Operations

#### **Licenses and Other Professional Designations:**

- 08/2006 – Series 24
- 01/2006 – Series 66
- 11/2005 – Series 7

## **Item 3. Disciplinary Information**

If there are legal or disciplinary events material to your evaluation of Ms. Wilen, we are required to disclose all material facts regarding those events.

We have nothing to disclose in this regard.

***Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Ms. Wilen to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Ms. Wilen to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.*

## **Item 4. Other Business Activities**

- A. If Ms. Wilen is actively engaged in any investment-related business or occupation, including if Ms. Wilen is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Ms. Wilen's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Ms. Wilen receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Ms. Wilen receives. We must explain that this practice gives Ms. Wilen an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

- B. If Ms. Wilen is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Ms. Wilen's income or involve a substantial amount of Ms. Wilen's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Ms. Wilen's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

### **Item 5. Additional Compensation**

If someone who is not a client provides an economic benefit to Ms. Wilen for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Ms. Wilen's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

### **Item 6. Supervision**

We are required to explain how we supervise Ms. Wilen, including how we monitor the advice Ms. Wilen provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Ms. Wilen's advisory activities on behalf of our firm.

Scott Bell, Chief Compliance Officer of GDP Wealth, supervises and monitors Ms. Wilen's activities on a regular basis. Mr. Scott reviews all outgoing correspondence for written financial advice that Ms. Wilen provides to her clients. Please contact Mr. Scott if you have any questions about Ms. Wilen's brochure supplement at (310) 341-2890.

**If we are registered or are registering with one or more state securities authorities, we must respond to the following additional Item.**

**Item 7. Requirements for State-Registered Advisers**

A. In addition to the events listed in Item 3 of Part 2B, if Ms. Wilen has been involved in one of the events listed below, we disclose all material facts regarding the event.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

B. If Ms. Wilen has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

Ms. Wilen filed chapter 7 for bankruptcy with the United States Bankruptcy Court on 09/09/2008. The filing has been discharged on 04/16/2009. The docket/case number is 2:08-BK-22866-RN.