

**Item 1: Cover Page for Part 2B of Form ADV:  
Brochure Supplement  
February 2017**

**Gene Ka**

**Wealth Design, LLC  
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San Jose, CA 95113  
(408) 558-1660**

**Firm Contact:  
Thu Ka, Chief Compliance Officer**

**Firm Website Address:  
[www.wealthdesignllc.com](http://www.wealthdesignllc.com)**

**This brochure supplement provides information about Gene Ka that supplements our brochure. You should have received a copy of that brochure. Please contact Thu Ka if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.**

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

## Item 2: Educational Background & Business Experience

**Gene Ka, CPWA®**

Born in 1965

### **Education Background**

1987 – Purdue University, Bachelor of Science in Business

### **Business Background**

01/2010 – Present	Registered Representative, Comprehensive Asset Management & Servicing, Inc., Parsippany, NJ
10/2001 – Present	Managing Partner, Wealth Design, LLC, Campbell, CA
08/1996 – 12/2009	Registered Principal, LPL Financial, Campbell, CA
10/1990 – 08/1996	Financial Advisor, IDS Life Insurance Company, Redwood Shores, CA

### **Examinations, Licenses and Professional Designations**

1983 – Series 7, 24, 63

California Insurance License

CPWA® – Certified Private Wealth Advisor®

### **CPWA® – Certified Private Wealth Advisor®**

The program prerequisites include:

- Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC®, or CPA license
- Acceptable regulatory history as evidenced by FINRA's form U-4 or other regulatory requirements
- Five full years of professional client-centered experience in financial services or a related industry
- Two letters of reference from an IMCA member, professional supervisor, or currently licensed professional in financial services or a related industry

### **STEPS to Attaining the CPWA® Designation**

1. Submit an application detailing a minimum of five (5) years of relevant client-centered experience, with references. The total cost for the program, including room and board, materials, and instruction, is \$7,475 (member), \$7,870 (new member rate—\$395 for membership and \$7,475 for application), or \$7,975 (nonmember).
2. Complete the pre-study educational component. Students are provided with reading materials, assignments and online quizzes during the pre-study program.
3. Attend the entire 5-day in-class portion of the program at The University of Chicago Booth School of Business.
4. Pass the comprehensive examination.
5. Sign a License Agreement, authorizing the use of the mark—CPWA®.
6. Maintain the designation through continuing education and adherence to the IMCA Code of Professional Responsibility.

## Designation Renewal Requirements

There are three requirements to renew the CPWA® designation. Designees must: complete and report a minimum of 40 hours of CE credit, including two ethics hours; pay a designation renewal fee for the next two-year designation renewal period (\$100 for IMCA members, \$500 for nonmembers, or \$495 for those who wish to join IMCA or renew their membership); and sign and submit continued adherence to IMCA's Code of Professional Responsibility and Rules and Guidelines for Use of the Marks, as well as disclose any federal/state regulatory actions or complaints.

### **Item 3: Disciplinary Information**

If there are legal or disciplinary events material to your evaluation of Gene Ka, we are required to disclose all material facts regarding those events.<sup>1</sup>

We have nothing to disclose in this regard.

### **Item 4: Other Business Activities**

A. If Gene Ka is actively engaged in any investment-related business or occupation, including if Gene Ka 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 Gene Ka's other financial industry activities creates a material conflict of interest with you, describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Gene Ka 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 Gene Ka receives.

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<sup>1</sup> 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 Gene Ka to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Gene Ka 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 must explain that this practice gives Gene Ka an incentive to recommend investment products based on the compensation received, rather than on your needs.

Gene Ka is a registered representative of Comprehensive Asset Management and Servicing, Inc. ("CAMAS"), 2001 Hwy 46, Ste. 506, Parsippany, NJ 07054, 1-800-637-3211 Member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions.

A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation adviser may earn and may not necessarily be in the best interests of the client. In order to minimize this conflict of interest, our management persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics as well as clearly explaining this conflict when recommending any such products to our clients. Clients are not obligated to purchase these products.

- B. If Gene Ka 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 Gene Ka's income or involve a substantial amount of Gene Ka'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 Gene Ka's time and income, we may presume that they are not substantial.

Gene Ka, in his individual capacity, is also a licensed insurance agent with various insurance companies, and in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. While our firm does not sell such insurance products to our investment advisory clients, we permit our Advisory Affiliates, in their individual capacities as licensed insurance agents, to sell insurance products to our investment advisory clients. A conflict of interest exists to the extent that our firm recommends the purchase of insurance products where our firm's Advisory Affiliates receive insurance commissions or other additional compensation. In order to minimize this conflict of interest, our management persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics as well as clearly explaining this conflict when recommending any such products to our clients. Clients are not obligated to purchase these products.

#### **Item 5: Additional Compensation**

If someone who is not a client provides an economic benefit to Gene Ka 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 Gene Ka'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 Gene Ka, including how we monitor the advice Gene Ka provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Gene Ka's advisory activities on behalf of our firm.

Gene Ka is a Managing Partner of Wealth Design, LLC and as such has no internal supervision placed over him. He is however bound by our firm's Code of Ethics. Please contact Thu Ka, Chief Compliance Officer, if you have any questions about Gene Ka's brochure supplement at 408-558-1660.