

**Part 2B of Form ADV: *Brochure Supplement***

**Aran G. Sahagun**

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This brochure supplement provides information about Aran Sahagun that supplements the Wealth Management and Business Concepts brochure. You should have received a copy of that brochure. Please contact Aran Sahagun if you did not receive Wealth Management and Business Concepts' brochure or if you have any questions about the contents of this supplement.

Additional information about Aran Sahagun is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number known as a CRD number. The CRD number for Aran Sahagun is 4621177.

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

**Full Legal Name:** Aran G. Sahagun      **Born:** 1971

### **Education**

- University of Redlands; B.A, Information Systems Management; 2002

### **Business Experience**

- Wealth Management & Business Concepts, VP of Money Management, 2002 to Present
- Valmark Securities, Inc., Registered Representative, 2003 to Present

## **Item 3 Disciplinary Information**

Aran G. Sahagun has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### *A. Investment-Related Activities*

Aran Sahagun is separately licensed as a registered representative of Valmark Securities, Inc., an unaffiliated FINRA member broker-dealer. Mr. Sahagun, in this separate capacity, can effect securities transactions for which he will receive separate, yet customary compensation.

While Mr. Sahagun endeavors at all times to put the interest of the clients first as part of his fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect his judgment when making recommendations.

Clients should be aware that the receipt of additional compensation by Mr. Sahagun creates a conflict of interest that may impair his objectivity when making advisory recommendations. Mr. Sahagun endeavors at all times to put the interest of his clients first as part of his fiduciary duty as a registered investment adviser representative; he takes the following steps to address this conflict:

- discloses to clients the existence of all material conflicts of interest, including the potential for him to earn compensation from advisory clients in addition to the firm's advisory fees;
- discloses to clients that they are not obligated to purchase recommended investment products from affiliated companies or him;

- collects, maintains and documents accurate, complete and relevant client background information, including the client's financial goals, objectives and risk tolerance;
- conducts regular reviews of each client account to verify that all recommendations made to a client are suitable to the client's needs and circumstances;
- requires that employees seek prior approval of any outside employment activity so that he can ensure that any conflicts of interests in such activities are properly addressed;
- periodically monitors these outside employment activities to verify that any conflicts of interest continue to be properly addressed by the firm; and
- educates employees regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

Aran Sahagun devotes approximately 5% of his time on these other business activities.

#### *B. Non Investment-Related Activities*

Aran Sahagun is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

### **Item 5 Additional Compensation**

Aran Sahagun does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 Supervision**

David Scott Coles, President of Wealth Management & Business Concepts, is responsible for the supervision and monitoring of investment advice offered to advisory clients by Aran Sahagun. He can be reached at (949) 829-9622. Mr. Coles will review all employee personal securities transactions on a quarterly basis, oversee all material investment policy changes, and conduct periodic testing to ensure that client objectives and mandates are being met.

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

Aran Sahagun has never been the subject of a bankruptcy petition nor has he ever been involved in any of the following events:

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.
  
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.