



**JENNIFER VALDES**  
**FORM ADV Part 2B BROCHURE SUPPLEMENT**

Financial Designs Wealth Management, LLC

8000 NW 7<sup>th</sup> Street Suite 201

Miami, FL 33126

786-388-0030

[operations@fdwealth.net](mailto:operations@fdwealth.net)

September 2021

This Brochure Supplement provides information about the investment adviser representatives of FD Wealth Management, LLC ("FD Wealth Management") and supplements the FD Wealth Management Form ADV Part 2A Disclosure Brochure. You should have received a copy of the Disclosure Brochure. Please contact us at the number listed above if you did not receive FD Wealth Management's Disclosure Brochure, or if you have any questions about the contents of this Brochure Supplement. Additional information about FD Wealth Management and our investment adviser representatives is available on the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## **Jennifer Valdes - Form ADV Part 2B BROCHURE SUPPLEMENT**

**Year of Birth:** 1994

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

Florida International University, 2016 – Bachelor of Business Administration in Finance and Minor in Marketing.

#### **Professional Designation**

Certified Financial Planner (CFP®) professional. The CFP® and federally registered CFP (with flame design) marks (collectively, the CFP® marks) are professional certification marks granted by the Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the right to use the CFP® marks, an individual must satisfactorily complete an advanced college-level course of study addressing the financial planning subject areas that include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning; attain a U.S. Bachelor's Degree (or equivalent from a foreign university); pass a comprehensive 10-hour examination; complete at least three years of full-time financial planning related experience (or the equivalent, measured as 2,000 hours per year); and agree to be bound by the CFP Board's Standards of Professional Conduct. Certified individuals must complete 30 hours of continuing education hours every two years, including two ethics hours, and renew an agreement to be bound by the Standards of Professional Conduct. For a more detailed description of the CFP certification, visit <https://www.cfp.net/>

#### **Business Background**

FD Wealth Management LLC - Miami, FL

May 2021 to Present

FD Wealth Management is a newly formed investment advisor. Ms. Valdes will be involved in all aspect of the firm including compliance, operations, financial planning and investing, as well as recruiting and client development.

GenTrust, LLC – Miami, FL

December 2015 to April 2021

Ms. Valdes's responsibilities at this SEC registered investment advisor with over \$2 billion in assets under management included: client development, financial planning, preparing cash flow analysis, budgeting and wealth projections, analyzing the clients' overall financial picture and developing and implementing their long-term financial goals.

### **Item 3. Disciplinary Information**

FD Wealth Management is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Ms. Valdes and FD Wealth Management. Ms. Valdes and FD Wealth Management have not been the subject of any subject of any bankruptcies, judgements, liens, or any legal or disciplinary events.

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

Ms. Valdes currently does not engage in any other business activities.

**Item 5. Additional Compensation**

Ms. Valdes currently receives no economic benefit from any sources other than FD Wealth Management.

**Item 6. Supervision**

FD Wealth Management is subject to oversight and examination by the SEC. FD Wealth Management has implemented internal written supervisory procedures to comply with the rules and regulations of the SEC's Investment Advisers Act of 1940 ("Advisers Act"). This includes among other things adoption of a Code of Ethics. A copy of FD Wealth Management's Code of Ethics is available by contacting us at the number on the cover page of this document. Pursuant to Advisers Act rules, FD Wealth Management is required to perform annual testing of its supervisory procedures and controls. FD Wealth Management has engaged an independent consultant with extensive industry and regulatory experience to assist with the implementation of its compliance program and annual testing. Ms. Valdes is FD Wealth Management's Chief Compliance Officer. As such, she is responsible for supervising all FD Wealth Management employees with respect to the firm's compliance policies and procedures. She may be contacted at the phone number in the cover page of this document.



**JORGE A. VALDES**  
**FORM ADV Part 2B BROCHURE SUPPLEMENT**

Financial Designs Wealth Management, LLC

8000 NW 7<sup>th</sup> Street Suite 201

Miami, FL 33126

786-388-0030

[operations@fdwealth.net](mailto:operations@fdwealth.net)

September 2021

This Brochure Supplement provides information about the investment adviser representatives of Financial Designs Wealth Management, LLC ("FD Wealth Management") and supplements the FD Wealth Management Form ADV Part 2A Disclosure Brochure. You should have received a copy of the Disclosure Brochure. Please contact us at the number listed above if you did not receive FD Wealth Management's Disclosure Brochure, or if you have any questions about the contents of this Brochure Supplement. Additional information about FD Wealth Management and our investment adviser representatives is available on the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## **Jorge A Valdes - Form ADV Part 2B BROCHURE SUPPLEMENT**

**Year of Birth:** 1968

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

#### **Professional Designation**

Certified Financial Planner (CFP®) professional. The CFP® and federally registered CFP (with flame design) marks (collectively, the CFP® marks) are professional certification marks granted by the Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the right to use the CFP® marks, an individual must satisfactorily complete an advanced college-level course of study addressing the financial planning subject areas that include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning; attain a U.S. Bachelor's Degree (or equivalent from a foreign university); pass a comprehensive 10-hour examination; complete at least three years of full-time financial planning related experience (or the equivalent, measured as 2,000 hours per year); and agree to be bound by the CFP Board's Standards of Professional Conduct. Certified individuals must complete 30 hours of continuing education hours every two years, including two ethics hours, and renew an agreement to be bound by the Standards of Professional Conduct. For a more detailed description of the CFP certification, visit <https://www.cfp.net/>

#### **Education**

Miami Dade Community College; A.A., Business; 1990

#### **Business Background**

<u>Financial Designs Wealth Management, LLC</u> Investment Adviser Representative	May 2021 to Present
--	---------------------

<u>The Leaders Group, Inc.</u> - Registered Representative	May 2021 to Present
--	---------------------

<u>Financial Designs, Inc.</u> - President	October 1994 to Present
--	-------------------------

<u>Voya Financial Advisors, Inc.</u> Registered Representative/Investment Adviser Representative	Sept 2014 to May 2021
---	-----------------------

<u>ING Financial Partners, Inc.</u> Registered Representative/Investment Adviser Representative	Oct 2004 to August 2014
--	-------------------------

Mutual of Omaha - Mr. Valdes was previously an agent with Mutual of Omaha and appointed as an independent agent with various insurance agencies.

### **Item 3. Disciplinary Information**

Mr. Valdes has not been the subject of any bankruptcies or liens and has no reportable disciplinary history.

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

##### **Insurance Agent**

Mr. Valdes is the President of Financial Designs Inc., an independent insurance agency. As an independent insurance agent, Mr. Valdes is appointed to sell insurance products with several unaffiliated insurance companies. In this capacity, Mr. Valdes receives commission-based compensation from the sale of insurance products. He may also receive incentive awards such as prizes, trips or bonuses for recommending certain types of insurance policies or products. Mr. Valdes manages his time at Financial Designs Inc. in a manner so that it does not conflict with his other activities and responsibilities.

##### **Registered Representative**

Mr. Valdes is a registered representative of The Leaders Group, Inc. an unaffiliated entity and FINRA registered broker-dealer. In this capacity, Mr. Valdes receives commission-based compensation from the sale of securities products. Mr. Valdes manages his registered representative activities in a manner so that it does not conflict with his other activities and responsibilities.

##### **Other Business Activities**

Mr. Valdes is the owner of JAV Property Holdings, LLC, a real estate holding company. Mr. Valdes devotes less than five hours a month to this activity. Mr. Valdes is also part owner of Acosta & Valdes LLC, a passive real estate holding company. Other than the investment advisory, brokerage, insurance and real estate business described above, Mr. Valdes is not engaged in any other business activities.

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

In addition to the advisory fees Mr. Valdes receives from FD Wealth Management, Mr. Valdes also receives compensation from his insurance and brokerage activities at Financial Designs Inc. and The Leaders Group, Inc. He also receives financial gain from his interests in JAV Property Holdings LLC and Acosta & Valdes LLC.

#### **Item 6. Supervision**

Mr. Valdes is supervised by Jennifer Valdes, FD Wealth Management's Chief Compliance Officer. You may contact Ms. Valdes at 786-388-0030, email: [jennifer@fdwealth.net](mailto:jennifer@fdwealth.net).