Investment philosophy

Our investment philosophy is defined by a stringent set of principles that guide us and our clients in creating long-term strategies designed to pursue their specific investment goals and objectives.

We manage the two greatest risk factors for our clients:

Asset allocation: We structure a unique asset allocation reflective of each client’s current situation, goals and family dynamics. Not only do we structure a unique asset allocation model for each client, we may also rebalance it on a quarterly basis as the market changes. Next, we reallocate a portfolio as we meet with each client and update his or her current situation.

The investment funds and managers within the portfolio of each client and the interrelationship of each of these assets: We believe that each investment, fund and manager must be both a quality, stand-alone investment as well as complement the other assets in the portfolio. Some investments, funds and managers work well with others and some produce conflicts. We screen for potential problems in this area and report them to the client, and then we take action when it seems reasonable.

Investment management is a business, not a part-time job
Our clients have worked hard to build assets. We work equally hard to help grow and preserve those assets.

Asset allocation is a factor to long-term investment success
Every serious investor should have an asset allocation policy—a strategy that diversifies client assets among a variety of investments.

Market timing does not work
Correctly predicting when to get in and out of the financial markets is virtually impossible. We do not attempt to do this.

Emotions should not govern investment decisions
Market noise may influence the way an investor feels, but it is not a good basis for making changes in portfolio strategy.

No single investment approach will work all the time
The market is not a machine that moves in regular, predictable patterns. Therefore, no single investment approach performs well 100% of the time.
Our investment process
Our approach to managing client portfolios is based on a solid foundation of disciplined steps and procedures.

Develop an investment strategy
We spend a great deal of time getting to know our clients before developing a suitable investment strategy. This includes understanding what our clients would like to achieve, their experience, tax status, liquidity requirements, time horizon and risk tolerance. Our goal is to develop a strategy that will pursue each client’s investment objectives with an acceptable level of risk. We also take into account realistic assumptions about the capital markets. A customized investment strategy is then presented and the rationale behind our recommendations is carefully explained.

Implement the investment strategy
Once a client approves the investment strategy, the implementation process begins. The first step is to draft a plan. We will create a road map for the investment strategy. We have found that this is particularly valuable during periods of market volatility, when investors may be tempted to let their emotions dictate their investment decisions.

Then, we turn our attention to identifying a list of investment managers who we believe are best qualified to help our clients meet their investment goals and objectives. Recommended investment managers are subjected to a stringent evaluation process that consists of a number of quantitative and qualitative screens and, in most cases, in-person due diligence visits.

Once investment managers are selected and approved, the investment strategy is implemented. Moreover, we perform on-going reviews and screenings of our investment managers upon selection to ensure constant quality and service.

Monitoring the investment strategy
As Wealth Advisors, one of our primary responsibilities is to track every aspect of each client’s investment program. In addition to providing careful supervision of individual portfolios and strategies, we are always available to answer any client questions that may arise.

We like to meet with our clients based on our 12-4-2 service model to review their portfolios. This 12-4-2 service model more specifically involves twelve monthly calls, with four calls being full quarterly reviews, and two of the quarterly reviews being in person or in-depth phone or webcast reviews. The purpose of these extensive meetings is to make sure our clients’ investment objectives are being met and to discuss recent economic and financial developments. We also want to know about any changes in our clients’ lives that may prompt us to make adjustments to the plan.

Concentric Wealth Management’s commitment to serving our clients
The quality of our service is rare in the industry.
Same day response time to your requests, inquiries, and communication—if request made before 3:30 p.m. PST.
24 hour resolution to our pending tasks; if 24 hours is not possible, you will know by close of business that day.
12 - 4 - 2 service model
– Twelve months: at least one conversation per month
– Four quarterly reviews: of the 12 conversations, four will be full reviews
– Of the four quarterly reviews, two will be in person and or in-depth by phone or webcast.
– Invitations to events throughout the year at which we will hear from UBS experts and outside experts, alike.
  Most events are held in private settings which allows for question/answer and learning opportunities.
A disciplined process


1 Establish goals
- Discuss your current situation, future, feelings and family dynamics
- Conduct ETHICAL needs analysis

2 Gather relevant information
- Determine individual risk tolerance
- Compile appropriate documentation regarding
- Current income sources and assets, insurance policies, liabilities including mortgages, estate analysis

3 Process what you have shared
In-person or phone meeting to:
- Analyze current investment portfolio
- Determine risk capacity and risk requirements

4 Recommend specific asset allocations
- Develop asset allocation strategy
- Portfolio construction

5 Implement investment strategy
- Open new accounts
- Transfer existing assets
- Comprehensive financial planning

6 Monitor and follow-up
In-person or phone meeting to discuss:
- First Statements
- Organization of paperwork
- Setup online account access (and review online resources)
- Develop schedule for future review meetings, 12/4/2
- Schedule wealth management plan meeting

7 Develop comprehensive wealth management plan
- Conduct trades to close gaps in agreed upon plan
- Retirement planning
- Credit and lending
- Insurance and liability management
- Education planning
- Business succession planning
- Charitable giving
- Family dynamics
- Estate planning

8 Wealth management plan meeting
- In-person or phone meeting to present comprehensive wealth management solutions

9 Execute Wealth Management Plan
- Ongoing execution of wealth management solutions

10 Ongoing Monitoring of Investment Strategy and Wealth Management Plan
Important information about Advisory & Brokerage Services

It is important that you understand the ways in which UBS Financial Services Inc. (UBS) conducts business and the applicable laws and regulations that govern the firm. As a firm providing wealth management services to clients, UBS is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser and a broker-dealer, offering both investment advisory and brokerage services. Though there are similarities among these services, the investment advisory programs and brokerage accounts UBS offers are separate and distinct, differ in material ways and are governed by different laws and separate contracts.

It is important that you carefully read the agreements and disclosures UBS provides to you about the products or services offered. While UBS strives to ensure that these materials clearly describe the nature of the services provided, please do not hesitate to contact Concentric Wealth Management if you would like clarification on the nature of your accounts or services you receive from us.

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