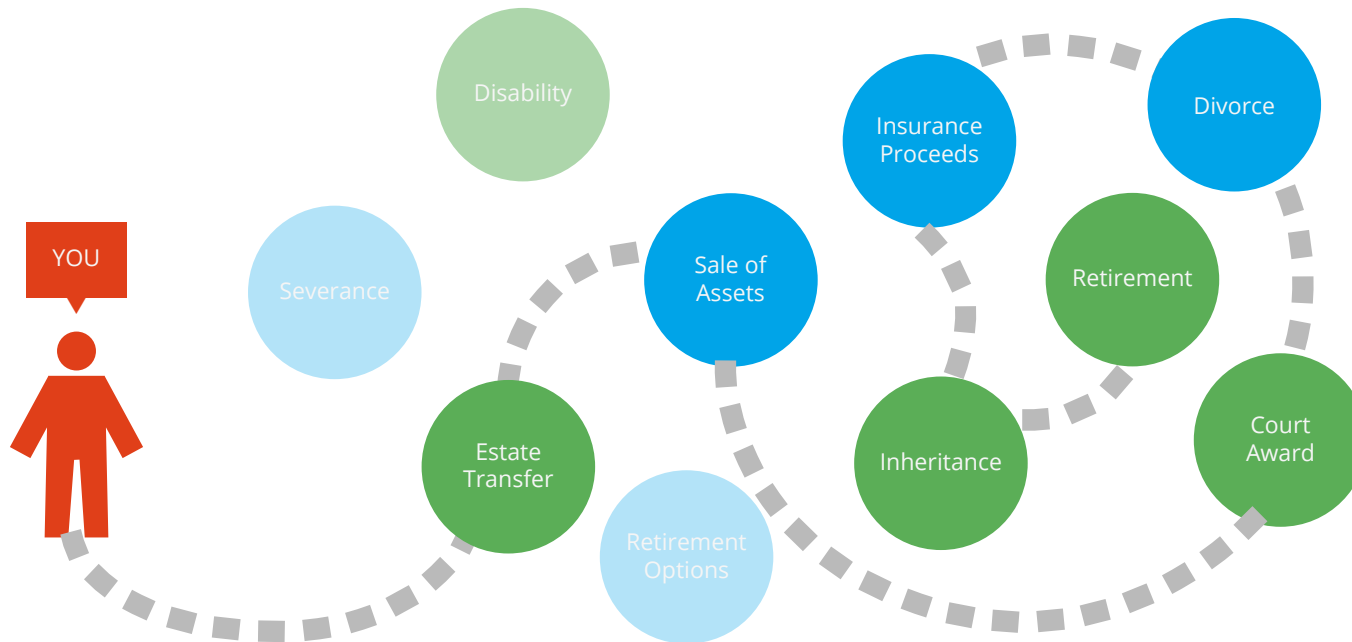


Financial Planning is the process of planning for or reacting to Critical Financial Events. Your life will have its own pattern of Critical Financial Events.



*Concentrum Wealth Management is a Registered Investment Adviser. Advisory services are only offered to clients or prospective clients where Concentrum Wealth Management and its representatives are properly licensed or exempt from licensure. This brochure is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital. No advice may be rendered by Concentrum Wealth Management unless a client service agreement is in place.*