

**Item 1: Cover Page for Part 2B of Form ADV:  
Brochure Supplement  
April 2013**

**Jeffery E. Fong**

**Concentrum Wealth Management, LLC  
6840 Via Del Oro, Suite 205  
San Jose, CA 95119**

**Firm Contact:  
Jeffery Fong  
Chief Compliance Officer**

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

**This brochure supplement provides information about Jeffery Fong that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Fong if you did not receive Concentrum Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.**

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

## Item 2: Educational Background & Business Experience

**Jeffery E. Fong**

**Year of Birth:** 1971

### **Educational Background:**

- 1993: University of Arkansas; BSBA in Banking & Finance

### **Business Background:**

- 04/2013 – Present      Concentrum Wealth Management, LLC; Managing Member & CCO
- 04/2013 – Present      Purshe Kaplan Sterling Investments, Inc; Registered Representative
- 03/2009 – 04/2013      Raymond James & Associates, Inc; Registered Representative
- 01/2008 – 03/2009      Wachovia Securities, LLC;
- 04/2006 – 03/2009      A.G Edwards & Sons, Inc; Investment Advisor
- 02/2001 – 04/2006      Salomon Smith Barney; Investment Advisor

### **Exams, Licenses & Other Professional Designations:**

- 1994: Series 7 & Series 63 Exams
- 2001: Series 65
- 2004: Series 31
- 2007: CERTIFIED FINANCIAL PLANNER™ (CFP®)

### **CERTIFIED FINANCIAL PLANNER™ (CFP®)**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP marks are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its high standard of professional education, stringent code of conduct and standards of practice and ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP Board's *Standards of Professional Conduct*.

Individuals who become certified must complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial industry and renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients

### Item 3: Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Jeffery Fong, we are required to disclose all material facts regarding those events.

We have nothing to disclose in this regard.

### Item 4: Other Business Activities

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

Mr. Fong is a licensed insurance agent. He may offer insurance products and receive normal and customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation he may earn and may not necessarily be in the best interests of the client.

2. If Jeffery Fong 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 Jeffery Fong receives. We must explain that this practice gives Jeffery Fong an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mr. Fong is a registered representative of Purshe Kaplan Sterling Investments, Inc, 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 Mr. Fong may earn and may not necessarily be in the best interests of the client.

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

We have nothing to disclose in this regard.

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

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

Jay C. Fong is a principal of Concentrum Wealth Management, LLC and as such supervises and monitors Jeffery E. Fong's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Jay C. Fong if you have any questions about Jeffery E. Fong's brochure supplement at 408-410-9080.