KWB Wealth

2018

4TH QUARTER NEWSLETTER

UPCOMING EVENTS

Talks & Lox
Wednesday, November 7th
See reverse side for more event details.

KWB Update

Steve Gormley, CIMA, Director of Portfolio Management, KWB Wealth Managers Group
Kerry Bubb, M.B.A., President & Chief Wealth Manager, KWB Wealth Managers Group

Over the past two years, we've used the 4th Quarter Newsletter to inform you of the achievements and changes happening at KWB. It has become one of our favorite newsletters to write, and judging by the response from our clients, one of your favorites to read. So, without further ado, here's what's new at KWB.

PEOPLE

In October of 2017, we brought on our new receptionist/administrative assistant, Venessa Fox. Venessa has previous experience working for the City of Rialto as a special events assistant and as manager of Jose's Mexican Restaurant in Yucaipa. Venessa and her husband Ryan are blessed with two wonderful children, Seth and Trista. Venessa has been a spectacular addition to the KWB team with her radiant smile brightening the days of clients and coworkers alike.

In March, Igor Nikachin joined the team as an Associate Wealth Planner. Igor was born in Russia and has lived in Canada, New York, and Maine where he attended the University of Maine and majored in Psychology and Economics. Igor has a deep interest in behavioral finance and capital markets. Igor has been soaking up knowledge since the day he joined KWB and you may see him in your next review appointment, helping to build your Live Well Plan.

In July, a third Bubb joined KWB. Rachel, Kerry's daughter, graduated from UC Berkeley in 2016 with a B.S. in Conservation and Resource Studies. Prior to joining KWB, Rachel worked in sustainable agriculture, including wine production and organic farming. Rachel is currently an Administrative Assistant and is studying to become a Registered Representative. In her spare time, she enjoys gardening, mountain biking, yoga, tennis, boating, SCUBA … pretty much anything outdoors. In her short time with the team, she has found true enjoyment with helping our advisors assist their clients in pursuing their financial goals.

Elise Campbell, our Director of Marketing and Events, bought her first home in January. She spent a few months fixing up the house and has now settled into her Yucaipa community. Elise also welcomed her first niece, Robin, in May. Elise loves being an aunt and can't wait to introduce Robin to her love of ice hockey. Finally, Elise went on a European cruise on the Danube River this summer. Her cruise went from Hungary to Germany and was the experience of a lifetime.

Karen Cardoza, one of our Client Service Assistants, graduated her last baby from high school in June. Karen couldn't be prouder of all her four children. She now patiently waits for them to be out of the house.

Finally, Wealth Manager Mike Razzouk, an avid mountain biker, purchased a brand-new mountain bike that should be delivered this month. Now, if he could just find the bike that pedals for him, he'll be all set.

AROUND THE OFFICE

In 2016, we announced that we were committing resources to make our office paperless with the help of DocuPace, a cloud-based document storage solution. We've finally culled the 27 file cabinets we had down to two. With the regained space, we have built three new meeting rooms in the middle of the office. As we have grown over the years, we've run into issues with limited space to conduct our client meetings and this expansion will keep that from being an issue in the near future.

Along with the expansion, we've also upgraded our technology within our client meeting rooms. We've purchased five large touch-screen televisions that will allow your Wealth Manager to better actively engage in meetings rather than clicking away at a mouse the whole time. Since 65% of people are visual learners, we believe this upgrade will give clients a better overall experience during their reviews.

We're doing some sprucing up around the office as well. We're changing out some artwork, updating some décor, we even put in a new ice maker and are offering iced tea in the waiting area. We take pride in the fact that our office feels more like a home than a typical professional office space. We hope our clients enjoy the hospitality each time they step into KWB.

inally, while we can't go into detail yet, 2019 will be a big year for KWB. We have spent this year looking over every nook and cranny of the business and our processes and we think we have some exciting updates to share with you in the coming year. We are calling this internal initiative our KWB 2020 Vision and it will filter into every part of what our clients see and feel moving forward into the next decade. We can't wait to start rolling these improvements out to you in the near future.

RECOGNITION

We also wanted to let you know that KWB and Kerrick Bubb have been recognized in two publications this year as a Top Wealth Manager. First, we made the Barron's Top 1,200 Advisors List* for the 10th consecutive year. We were also named to the Financial Times 400 Top Financial Advisors** for the 3rd year in a row. We hope that our continued recognition by top financial publications gives our clients comfort that they've partnered with the right team in KWB. *(*2008-2017 Barron's Top 1,200 Advisors is based on assets under management, revenue produced for the firm, regulatory record, quality of practice and philanthropic work.)(**2017 Financial Times Top Financial Advisors minimum criteria: Financial advisors managing at least $200 million in assets and more than 10 years' experience. Selected based on six criteria including: assets under management, asset growth, compliance record, experience, credentials and online accessibility.)*

Thank you for your continued confidence in KWB Wealth Managers. If you have any questions or comments for us, please do not hesitate to contact your Wealth Manager today.

Join Us for Breakfast!

Wednesday, November 7th, 2018
8:30 – 9:15 am : Breakfast is served
9:15 am : Presentation begins
KWB Redlands Office
(1782 Orange Tree Lane)
Bring a guest!

WE WILL DISCUSS...

- KWB State of the Company
- Economy Outlook
- Model & Portfolio Update

KWB & Associates, Inc.

Wealth Managers Group

RSVP BY Friday, November 2nd by calling us at (909) 307-8220 or online at www.KWBWealth.com

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