



WERBA RUBIN PAPIER

WEALTH MANAGEMENT

Werba Rubin Papier Wealth Management, LLC

Form ADV Brochure

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This brochure provides information about the qualifications and business practices of Werba Rubin Papier Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at the telephone number or email address listed above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Werba Rubin Papier Wealth Management, LLC is a registered investment adviser, but registration does not imply a certain level of skill or training.

Additional information about Werba Rubin Papier Wealth Management, LLC is also available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 139237.

Item 2: Material Changes

In this Item, Werba Rubin Papier Wealth Management, LLC is required to identify and discuss material changes since filing its last annual amendment. Since this brochure was prepared as part of Werba Rubin Papier Wealth Management, LLC's initial application for registration as an investment adviser, there are no such material changes to identify or discuss.

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Item 4: Advisory Business

A. Werba Rubin Papier Wealth Management, LLC (the “Adviser,” “we,” “us,” or “our”) is an investment adviser founded in 2006, registered with the U.S. Securities and Exchange Commission (“SEC”), and principally owned by Alan Werba, Aaron Rubin, and Jason Papier.

B. Adviser offers the following types of advisory services:

- i. Discretionary Investment Management. Adviser provides ongoing discretionary and non-discretionary investment management services to its clients based upon each client’s current financial condition, goals, risk tolerance, income, liquidity requirements, investment time horizon, and other information that is relevant to the management of clients’ account(s). This information will then be used to make investment decisions and recommendations that reflect clients’ individual needs and objectives on an initial and ongoing basis. Adviser’s investment decisions and recommendations will allocate portions of clients’ account(s) to various asset classes classified according to historical and projected risks and rates of return. For accounts in which Adviser has been granted discretionary authority, Adviser will retain the discretion to buy, sell, or otherwise transact in securities and other investments in a client’s accounts without first receiving the client’s specific approval for each transaction. Such discretionary authority is granted by a client in his or her investment management agreement with Adviser. For non-discretionary accounts, Adviser may only buy, sell, or otherwise transact in securities and other investments in a client’s accounts upon receiving the client’s specific approval for each transaction. Clients may impose restrictions on investing in certain securities or types of securities so long as such restrictions may reasonably be implemented by Adviser.

Adviser generally implements its investments strategy by allocating clients’ investable assets across a diversified risk-based portfolio of no-load mutual funds and/or exchange traded funds (“ETFs”), stocks, and bonds.

- i. Financial Planning. When rendering financial planning services (which may be provided either in connection with investment management services or as a standalone service), Adviser will evaluate and make recommendations with respect to various financial planning topics that are relevant to a particular client. Such topics can include, for example, retirement planning, education savings, cash flow management, debt reduction, estate planning, insurance needs, risk mitigation, tax planning, charitable giving strategies, and/or financial goal tracking. Implementation of Adviser’s recommendations will be at the discretion of the client.

When rendering financial planning services, a conflict exists between Adviser’s interests and the interests of its clients; clients are under no obligation to act upon Adviser’s financial planning recommendations. If a client elects to act on any of the recommendations made by Adviser, the client is under no obligation to effect the transaction through Adviser or any of its personnel.

- ii. Pension Consulting Services. To the extent Adviser is retained by a pension or profit sharing plan (a “Plan”), Adviser shall review the Plan’s investment objectives, risk tolerance, and goals, and shall work in partnership with applicable third-parties (such as the Plan’s recordkeeper, third-party administrator, and/or discretionary investment manager) to establish an appropriate investment policy statement and deploy applicable investment options into the Plan’s account. Adviser shall periodically review the investment options available to the Plan and, if applicable, will make recommendations to assist the Plan with respect to the selection of the Plan’s qualified default investment alternative (“QDIA”). Adviser will provide reports, information and recommendations,

on a reasonably requested basis, to assist the Plan in monitoring the selected investments. If elected by the Plan, Adviser may also provide various services related to the Plan's governance, the education of Plan participants, and the review of other service providers to the Plan. In connection with Plans subject to the Employee Retirement Income Security Act of 1974 ("ERISA") and applicable provisions of the Internal Revenue Code of 1986, as amended (the "Code") Adviser acknowledges that it is a fiduciary under ERISA and the Code, shall render prudent investment advice that is in Plan's best interest, shall avoid making misleading statements, and shall receive no more than reasonable compensation.

- C. Adviser does not participate in any wrap fee programs.
- D. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act ("ERISA") and/or the Internal Revenue Code (the "Code"), as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:
- i. Meet a professional standard of care when making investment recommendations (give prudent advice);
 - ii. Never put our financial interests ahead of yours when making recommendations (give loyal advice);
 - iii. Avoid misleading statements about conflicts of interest, fees, and investments;
 - iv. Follow policies and procedures designed to ensure that we give advice that is in your best interest;
 - v. Charge no more than is reasonable for our services; and
 - vi. Give you basic information about conflicts of interest.
- E. Adviser manages the following amount of discretionary and non-discretionary client assets calculated as of August 30, 2024:
- i. Discretionary: \$1,082,722,874
 - ii. Non-Discretionary: \$34,730,118
 - iii. Total: \$1,117,452,992

Item 5: Fees and Compensation

- A. Adviser is compensated for its advisory services primarily by fees charged based on a client's assets under management with Adviser. Fees are negotiable, and each client's specific fee schedule is included as part of the investment advisory agreement signed by Adviser and the client.

Adviser's standard fee schedule is included below, subject to negotiation with a client:

Client Assets Under Management	Annual Fee Percentage (paid quarterly)
For the first amount from \$0 to 2,000,000	1.00%
For the next amount from \$2,000,001 to \$5,000,000	0.85%
For the next amount from \$5,000,001 to \$10,000,000	0.55%
For any amount above \$10,000,000	0.25%

- B. The fee schedule above is a "tiered" or "blended" fee schedule, which means that different annual fee percentages will apply to different ranges of client assets under Adviser's management. Fees are deducted in advance on a quarterly basis from clients' assets and based upon the market value of such assets managed by Adviser as of the last day of the prior calendar quarter. Cash is included in the assets upon which fees are assessed.
- C. In addition to the fees charged by Adviser, clients will incur brokerage and other transaction costs. Please refer to Item 12: Brokerage Practices, for further information on such brokerage and other transaction-related practices. Clients will also typically incur additional fees and expenses imposed by independent and unaffiliated third-parties, which can include qualified custodian fees, mutual fund or exchange traded fund fees and expenses, mark-ups and mark-downs, spreads paid to market makers, wire transfer fees, check-writing fees, early-redemption charges, certain deferred sales charges on previously-purchased mutual funds, margin fees, charges or interest, IRA and qualified retirement plan fees, and other fees and taxes on brokerage accounts and securities transactions. These additional charges are separate and apart from the fees charged by Adviser.
- D. If Adviser or client terminates the advisory agreement before the end of a quarterly billing period, Adviser's fees will be prorated through the effective date of the termination. The pro rata fees for the remainder of the quarterly billing period after the termination will be refunded to the client.
- E. Neither Adviser nor any of its supervised persons accepts compensation for the sale of securities or other investment products.

Item 6: Performance-Based Fees & Side-By-Side Management

Neither Adviser nor any of its supervised persons accepts performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client). Neither Adviser nor any of its supervised persons engage in side-by-side management.

Item 7: Types of Clients

Adviser generally provides its services to individuals, high-net-worth individuals, charitable organizations, and pension and profit sharing plans. The minimum account value required to open and maintain an account with Adviser is \$500,000, subject to negotiation.

Item 8: Methods of Analysis, Investment Strategies & Risk of Loss

- A. The investment strategies used by Adviser when formulating investment advice or managing assets include Modern Portfolio Theory. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance does not guarantee future returns.
- B. Like any investment strategy, Modern Portfolio Theory involves material risks. Such material risks are described in further detail below:
- i. Investing for the long term means that a client's account will be exposed to short-term fluctuations in the market and the behavioral impulse to make trading decisions based on such short-term market fluctuations. Adviser does not condone short-term trading in an attempt to "time" the market, and instead coaches clients to remain committed to their financial goals. However, investing for the long term can expose clients to risks borne out of changes to interest rates, inflation, general economic conditions, market cycles, geopolitical shifts, and regulatory changes.
 - ii. Inflation risk is the risk that the value of a client's portfolio will not appreciate at least in an amount equal to inflation over time. General micro- and macro-economic conditions may also affect the value of the securities held in a client's portfolio, and general economic downturns can trigger corresponding losses across various asset classes and security types. Market cycles may cause overall volatility and fluctuations in a portfolio's value, and may increase the likelihood that securities are purchased when values are comparatively high and/or that securities are sold when values are comparatively low. Geopolitical shifts may result in market uncertainty, lowered expected returns, and general volatility in both domestic and international securities. Regulatory changes may have a negative impact on capital formation and increase the costs of doing business, and therefore result in decreased corporate profits and corresponding market values of securities.
 - iii. Investing in mutual funds does not guarantee a return on investment, and shareholders of a mutual fund may lose the principal that they've invested into a particular mutual fund. Mutual funds invest into underlying securities that comprise the mutual fund, and as such clients are exposed to the risks arising from such underlying securities. Mutual funds charge internal expenses to their shareholders (which can include management fees, administration fees, shareholder servicing fees, sales loads, redemption fees, and other fund fees and expenses, e.g.), and such internal expenses subtract from its potential for market appreciation. Shares of mutual funds may only be traded at their stated net asset value ("NAV"), calculated at the end of each day upon the market's close.

Investing in ETFs bears similar risks and incurs similar costs to investing in mutual funds as described above. However, shares of an ETF may be traded like stocks on the open market and are not redeemable at an NAV. As such, the value of an ETF may fluctuate throughout the day and investors will be subject to the cost associated with the bid-ask spread (the difference between the price a buyer is willing to pay (bid) for an ETF and the seller's offering (asking) price).

Clients are encouraged to carefully read the prospectus of any mutual fund or ETF to be purchased for investment to obtain a full understanding of its respective risks and costs.

- iv. Investing in common stocks means that a client will be subject to the risks of the overall market as well as risks associated with the particular company or companies whose stock is owned. These risks can include, for example, changes in economic conditions, growth

rates, profits, interest rates and the market's perception of these securities. Common stocks tend to be more volatile and more risky than certain other forms of investments, especially as compared to fixed income products like bonds.

- v. Investing in fixed income securities issued by the U.S. Government, including Treasury Bills, Treasury Notes, Treasury Bonds, Treasury Inflation-Protected Securities ("TIPS"), and Floating Rate Notes means that a client will be subject to the market prices of such debt securities, which typically fluctuate depending on interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and rise when interest rates fall. The longer the time to a security's maturity, the greater its interest rate risk. Fixed income securities issued by the U.S. Government are also subject to inflation risk, reinvestment risk, redemption risk, and valuation risk.
- vi. Investing in corporate debt, including corporate bonds, carries additional risks to those noted above for fixed income securities. Corporate debt is also subject to credit risk - the risk that the bond issuer may default on one or more payments before the bond reaches maturity. In the event of a default, you may lose some or all of the income you were entitled to, and even some or all of the principal amount invested. Some corporate bonds may also be subject to early redemption risk, with the issuer having the principal repaid prior to the maturity date of the bond.

Item 9: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Adviser's advisory business or the integrity of Adviser's management.

Item 10: Other Financial Industry Activities & Affiliations

- A. Neither Adviser nor any of its management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.
- B. Neither Adviser nor any of its management persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.
- C. Neither Adviser nor any of its management persons have any relationship or arrangement with any related person below:
 - i. broker-dealer, municipal securities dealer, or government securities dealer or broker
 - ii. investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or “hedge fund,” and offshore fund)
 - iii. other investment adviser or financial planner
 - iv. futures commission merchant, commodity pool operator, or commodity trading advisor
 - v. banking or thrift institution
 - vi. pension consultant
 - vii. sponsor or syndicator of limited partnerships
- D. Several employees of Adviser are also employees of WRP Tax Inc., an accounting firm offering accounting, consulting, and tax services to its clients. This activity is separate and distinct from the activities of Adviser; however, it is anticipated that clients of WRP Tax Inc. will become clients of Adviser, and clients of Adviser will become clients of WRP Tax Inc.. This presents a conflict of interest due to the additional compensation that will be earned to the extent clients retain both the services of Adviser and WRP Tax Inc.. Adviser addresses this conflict of interest by fully disclosing it in this brochure, by informing clients that they are under no obligation to retain the services of WRP Tax Inc., and by informing clients that they are free to retain any accounting firm they deem fit for the provision of accounting, consulting, and tax services.
- E. Aaron Rubin is a licensed attorney, but does not render legal advice or perform legal services for clients. Clients seeking legal advice or legal services should retain their own qualified legal counsel.
- F. Alan Werba is a licensed insurance agent and from time to time will earn an ordinary and customary commission from the sale of an insurance product in such capacity. This creates a conflict of interest, because Alan Werba has the potential to earn both an insurance commission and advisory fee revenue from a client. Alan Werba addresses this conflict of interest by fully disclosing his relationship with the applicable insurance provider, and informing clients that they are under no obligation to purchase an insurance product through him.
- G. Alan Werba and Quynh Ho are real estate brokers, but neither render real estate brokerage services to clients. Clients seeking real estate brokerage services should retain their own qualified real estate broker.

Item 11: Code of Ethics, Participation or Interest in Client Transactions & Personal Trading

- A. Adviser has adopted a code of ethics that will be provided to any client or prospective client upon request. Adviser's code of ethics describes the standards of business conduct that Adviser requires of its supervised persons, which is reflective of Adviser's fiduciary obligations to act in the best interests of its clients. The code of ethics also includes sections related to compliance with securities laws, reporting of personal securities transactions and holdings, reporting of violations of the code of ethics to Adviser's Chief Compliance Officer, pre-approval of certain investments by access persons, and the distribution of the code of ethics and any amendments to all supervised persons followed by a written acknowledgement of their receipt.
- B. Neither Adviser nor any of its related persons recommends to clients, or buys or sells for client accounts, securities in which Adviser or any of its related persons has a material financial interest.
- C. From time to time, Adviser or its related persons will invest in the same securities (or related securities such as warrants, options or futures) that Adviser or a related person recommends to clients. This has the potential to create a conflict of interest because it affords Adviser or its related persons the opportunity to profit from the investment recommendations made to clients. Adviser's policies and procedures and code of ethics address this potential conflict of interest by prohibiting such trading by Adviser or its related persons if it would be to the detriment of any client and by monitoring for compliance through the reporting and review of personal securities transactions. In all instances Adviser will act in the best interests of its clients.
- D. From time to time, Adviser or its related persons will buy or sell securities for client accounts at or about the same time that Adviser or a related person buys or sells the same securities for its own (or the related person's own) account. This has the potential to create a conflict of interest because it affords Adviser or its related persons the opportunity to trade either before or after the trade is made in client accounts, and profit as a result. Adviser's policies and procedures and code of ethics address this potential conflict of interest by prohibiting such trading by Adviser or its related persons if it would be to the detriment of any client and by monitoring for compliance through the reporting and review of personal securities transactions. In all instances Adviser will act in the best interests of its clients.

Item 12: Brokerage Practices

- A. Adviser considers several factors when recommending a custodial broker-dealer for client transactions and determining the reasonableness of such custodial broker-dealer's compensation. Such factors include the custodial broker-dealer's industry reputation and financial stability, service quality and responsiveness, execution price, speed and accuracy, reporting abilities, and general expertise. Assessing these factors as a whole allows Adviser to fulfill its duty to seek best execution for its clients' securities transactions. However, Adviser does not guarantee that the custodial broker-dealer recommended for client transactions will necessarily provide the best possible price, as price is not the sole factor considered when seeking best execution. After considering the factors above, Adviser recommends Charles Schwab & Co., Inc. ("Schwab") and Fidelity Brokerage Services LLC ("Fidelity") as the custodial broker-dealers for client accounts.
- i. Adviser does not receive research and other soft dollar benefits in connection with client securities transactions, which are known as "soft dollar benefits". However, the custodial broker-dealer(s) recommended by Adviser do provide certain products and services that are intended to directly benefit Adviser, clients, or both. Such products and services include (a) an online platform through which Adviser can monitor and review client accounts, (b) access to proprietary technology that allows for order entry, (c) duplicate statements for client accounts and confirmations for client transactions, (d) invitations to the custodial broker-dealer(s)' educational conferences, (e) practice management consulting, and (f) occasional business meals and entertainment.

The receipt of these products and services creates a conflict of interest to the extent it causes Adviser to recommend Schwab and Fidelity as opposed to a comparable custodial broker-dealer. Adviser addresses this conflict of interest by fully disclosing it in this brochure, evaluating Schwab and Fidelity based on the value and quality of its services as realized by clients, and by periodically evaluating alternative broker-dealers to recommend.
 - ii. Adviser does not consider, in selecting or recommending custodial broker-dealers, whether Adviser or a related person receives client referrals from a custodial broker-dealer or third-party.
 - iii. Adviser does not routinely recommend, request, or require that a client direct Adviser to execute transactions through a specified custodial broker-dealer other than Schwab and Fidelity.
- B. Adviser retains the ability to aggregate the purchase and sale of securities for clients' accounts with the goal of seeking more efficient execution and more consistent results across accounts. Aggregated trading instructions will not be placed if it would result in increased administrative and other costs, custodial burdens, or other disadvantages. If client trades are aggregated by Adviser, such aggregation will be done so as not to disadvantage any client and to treat all clients as fairly and equally as possible.

Item 13: Review of Accounts

- A. The investment adviser representatives of Adviser monitor client accounts on an ongoing basis, and typically review client accounts on a quarterly basis. Such reviews are designed to ensure that the client is still on track to achieve his or her financial goals, and that the investments remain appropriate given the client's risk tolerance, investment objectives, major life events, and other factors. Clients are encouraged to proactively reach out to Adviser to discuss any changes to their personal or financial situation.
- B. Other factors that may trigger a review include, but are not limited to, material developments in market conditions, material geopolitical events, and changes to a client's personal or financial situation (the birth of a child, preparing for a home purchase, plans to attend higher education, a job transition, impending retirement, death or disability among family members, etc.).
- C. The custodial broker-dealer will send account statements and reports directly to clients no less frequently than quarterly. Such statements and reports will be mailed to clients at their address of record or delivered electronically, depending on the client's election. If agreed to by Adviser and client, Adviser or a third-party report provider will also send clients reports to assist them in understanding their account positions and performance, as well as the progress toward achieving financial goals.

Item 14: Client Referrals and Other Compensation

- A. Nobody other than clients provides an economic benefit to Adviser for providing investment advice or other advisory services to clients. However, as described above in Item 12, the custodial broker-dealer(s) recommended for client accounts provides certain products and services that are intended to directly benefit Adviser, clients, or both.

Adviser has entered into arrangements with one or more independent third-parties (“Promoters”) that refer prospective advisory clients to Adviser. Such Promoters are compensated directly by Adviser, and the fees charged by Adviser to prospective advisory clients is not increased as a result of such referral. The compensation paid by Adviser to a Promoter will be memorialized in a written agreement, and is generally in the form of (i) a percentage of the advisory fees earned by Adviser from clients referred by the Promoter, (ii) flat per-referral fees, and/or (iii) a recurring flat fee that does not vary based on the number of prospective advisory clients referred. Prospective advisory clients referred to Adviser by a Promoter will receive a separate disclosure that describes the arrangement between the Adviser and the Promoter, including the specific referral fees to be paid. Adviser is independent and unaffiliated with the Promoters from whom it receives prospective advisory client referrals.

Item 15: Custody

For clients that do not have their fees deducted directly from their account(s), and have not provided Adviser with any standing letters of authorization (“SLOAs”) to distribute funds from their account(s) to third parties, Adviser will not have any custody of client funds or securities.

For clients that have their fees deducted directly from their account(s), or that have provided Adviser with discretion as to amount and timing of disbursements pursuant to an SLOA to disburse funds from their account(s) to third parties, Adviser will generally be deemed to have custody over such clients’ funds pursuant to applicable custody rules and guidance thereto. At no time will Adviser accept custody of client funds or securities in the capacity of a custodial broker-dealer or other qualified custodian, and at all times client accounts will be held by a third-party qualified custodian as described in Item 12, above.

With respect to custody that is triggered by third party SLOAs, Adviser endeavors to comply with the following seven conditions as listed in the 2017 SEC No Action Letter to the Investment Adviser Association:

1. The client provides an instruction to the qualified custodian, in writing, that includes the client’s signature, the third party’s name, and either the third party’s address or the third party’s account number at a custodian to which the transfer should be directed.
2. The client authorizes the investment adviser, in writing, either on the qualified custodian’s form or separately, to direct transfers to the third party either on a specified schedule or from time to time.
3. The client’s qualified custodian performs appropriate verification of the instruction, such as a signature review or other method to verify the client’s authorization, and provides a transfer of funds notice to the client promptly after each transfer.
4. The client has the ability to terminate or change the instruction to the client’s qualified custodian.
5. The investment adviser has no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party contained in the client’s instruction.
6. The investment adviser maintains records showing that the third party is not a related party of the investment adviser or located at the same address as the investment adviser.
7. The client’s qualified custodian sends the client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

If a client receives account statements from both the custodial broker-dealer and Adviser or a third-party report provider, client is urged to compare such account statements and advise Adviser of any discrepancies between them.

Item 16: Investment Discretion

Adviser accepts discretionary trading authority to manage securities accounts on behalf of clients only pursuant to the mutual written agreement of Adviser and the client through a power-of-attorney, which is typically contained in the advisory agreement signed by Adviser and the client. This includes the authority to buy, sell, and otherwise transact in securities and other investment products in client's account(s) without necessarily consulting with clients in advance. Clients may place reasonable limitations on this discretionary authority so long as it is contained in a written agreement and/or power-of-attorney.

Item 17: Voting Client Securities

- A. Adviser does not have and will not accept authority to vote client securities.
- B. Clients will receive their proxies or other solicitations directly from their custodial broker-dealer or a transfer agent, as applicable, and should direct any inquiries regarding such proxies or other solicitations directly to the sender.

Item 18: Financial Information

- A. Adviser does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.
- B. Adviser has no financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients.
- C. Adviser has not been the subject of a bankruptcy petition at any time during the past ten years.

Brochure Supplements

Werba Rubin Papier Wealth Management, LLC

Item 19: Alan Werba

Werba Rubin Papier Wealth Management, LLC

Form ADV Part 2B Brochure Supplement for Alan Werba



Address: 1732 North 1st Street
Suite 220
San Jose, CA 95112

Phone: (408) 260-3138

Website: <https://www.wrpwealth.com/>

This brochure supplement provides information about Alan Werba that supplements the Werba Rubin Papier Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Werba Rubin Papier Wealth Management, LLC if you did not receive Werba Rubin Papier Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Alan Werba is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 837358.

Item 2: Educational Background & Business Experience

Full Name: Alan Bruce Werba

Year of Birth: 1949

Education: Undergraduate Accounting Classes
Loyola College (Baltimore, MD)
1973-1974

B.S. in Business Management
University of Virginia
1970

Business Background: Member, Investment Adviser Representative
Werba Rubin Papier Wealth Management, LLC
May 2006 – Present

Chief Financial Officer
WRP Tax Services, Inc.
1977 – Present

Professional Designations¹: CERTIFIED FINANCIAL PLANNER™ professional

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Alan Werba.

Item 4: Other Business Activities

- A. Alan Werba is a real estate broker, but does not render real estate brokerage services to clients.

Alan Werba is a licensed insurance agent and from time to time will earn an ordinary and customary commission from the sale of an insurance product in such capacity. This creates a conflict of interest, because he has the potential to earn both an insurance commission and advisory fee revenue from a client. He addresses this conflict of interest by fully disclosing his relationship with the applicable insurance provider, and informing clients that they are under no obligation to purchase an insurance product through him.

- B. Alan Werba is the Chief Financial Officer and a CPA for WRP Tax, Inc. He spends approximately 40 hours per week on this other business activity during tax season, and 10 hours per week outside of tax season.

Item 5: Additional Compensation

¹ Please see [Exhibit A](#) for professional designation descriptions.

Alan Werba does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Werba Rubin Papier Wealth Management, LLC.

Item 6: Supervision

Alan Werba is supervised and monitored by Lucy Lam, Chief Compliance Officer, pursuant to Werba Rubin Papier Wealth Management, LLC's written policies and procedures and code of ethics. Lucy Lam may be reached using the contact information on the cover page of this brochure supplement.

Item 20: Aaron Rubin

Werba Rubin Papier Wealth Management, LLC

Form ADV Part 2B Brochure Supplement for Aaron Rubin



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Additional information about Aaron Rubin is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 5513214.

Item 2: Educational Background & Business Experience

Name: Aaron Michael Rubin

Year of Birth: 1980

Education: Juris Doctor
University of Illinois College of Law
2006

B.A in Economics
Claremont McKenna College
2002

Business Background: Member, Investment Adviser Representative
Werba Rubin Papier Wealth Management, LLC
July 2009 – Present

Professional Designations²: CERTIFIED FINANCIAL PLANNER™ professional

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Aaron Rubin.

Item 4: Other Business Activities

- A. Aaron Rubin is not actively engaged in any other investment-related business or occupation.
- B. Aaron Rubin is an employee of WRP Tax Inc., an accounting firm. He spends approximately 1 hour per month on this non-investment related business activity.

Item 5: Additional Compensation

Aaron Rubin does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Werba Rubin Papier Wealth Management, LLC.

Item 6: Supervision

² Please see [Exhibit A](#) for professional designation descriptions.

Aaron Rubin is supervised and monitored by Lucy Lam, Chief Compliance Officer, pursuant to Werba Rubin Papier Wealth Management, LLC's written policies and procedures and code of ethics. Lucy Lam may be reached using the contact information on the cover page of this brochure supplement.

Item 21: Jason Papier

Werba Rubin Papier Wealth Management, LLC

Form ADV Part 2B Brochure Supplement for Jason Papier



Address: 1732 North 1st Street
Suite 220
San Jose, CA 95112

Phone: (408) 260-3138

Website: <https://www.wrpwealth.com/>

This brochure supplement provides information about Jason Papier that supplements the Werba Rubin Papier Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Werba Rubin Papier Wealth Management, LLC if you did not receive Werba Rubin Papier Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jason Papier is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 4979707.

Item 2: Educational Background & Business Experience

Name: Jason Robert Papier

Year of Birth: 1972

Education: M.S. in Wealth Management
Columbia University
2022

Bachelor of Science
Santa Clara University
1994

Business Background: Managing Member, Investment Adviser Representative
Werba Rubin Papier Wealth Management, LLC
June 2017 – Present

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Jason Papier.

Item 4: Other Business Activities

- A. Jason Papier is not actively engaged in any other investment-related business or occupation.
- B. Jason Papier is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Jason Papier does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Werba Rubin Papier Wealth Management, LLC.

Item 6: Supervision

Jason Papier is supervised and monitored by Lucy Lam, Chief Compliance Officer, pursuant to Werba Rubin Papier Wealth Management, LLC's written policies and procedures and code of ethics. Lucy Lam may be reached using the contact information on the cover page of this brochure supplement.

Item 22: Quynh Ho

Werba Rubin Papier Wealth Management, LLC

Form ADV Part 2B Brochure Supplement for Quynh Ho



Address: 1732 North 1st Street
Suite 220
San Jose, CA 95112

Phone: (408) 260-3138

Website: <https://www.wrpwealth.com/>

This brochure supplement provides information about Quynh Ho that supplements the Werba Rubin Papier Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Werba Rubin Papier Wealth Management, LLC if you did not receive Werba Rubin Papier Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Quynh Ho is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 7034192.

Item 2: Educational Background & Business Experience

Full Name: Quynh L Ho

Year of Birth: 1978

Education: B.S. in Business Administration
San Jose State University
2001

Business Background: Financial Planner
Werba Rubin Papier Wealth Management, LLC
June 2018 – Present

Chief Executive Officer
WRP Tax Services, Inc.
June 2018 – Present

Chief Executive Officer
Cereus Investment, Inc.
June 2012 – Present

Chief Financial Officer
Cereus Corporation
July 2010 – Present

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Quynh Ho.

Item 4: Other Business Activities

- A. Quynh Ho is a real estate broker, but does not render real estate brokerage services to clients.

Quynh Ho is the CEO of Cereus Investment Inc., a firm that provides real estate brokerage, bookkeeping, and tax preparation services. She dedicates approximately 10 hours per month to these activities during securities trading hours.

- B. Quynh Ho is the Chief Executive Officer for WRP Tax, Inc. She spends approximately 40 hours per week on this other business activity..

Additionally, Quynh Ho serves as the CFO of Cereus Corporation, a non-investment-related construction company. She spends approximately 20 hours per month on this role during securities trading hours.

Item 5: Additional Compensation

Quynh Ho does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Werba Rubin Papier Wealth Management, LLC.

Item 6: Supervision

Quynh Ho is supervised and monitored by Lucy Lam, Chief Compliance Officer, pursuant to Werba Rubin Papier Wealth Management, LLC's written policies and procedures and code of ethics. Lucy Lam may be reached using the contact information on the cover page of this brochure supplement.

Item 23: Scott Jacobs

Werba Rubin Papier Wealth Management, LLC

Form ADV Part 2B Brochure Supplement for Scott Jacobs



Address: 1732 North 1st Street
Suite 220
San Jose, CA 95112

Phone: (408) 260-3138

Website: <https://www.wrpwealth.com/>

This brochure supplement provides information about Scott Jacobs that supplements the Werba Rubin Papier Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Werba Rubin Papier Wealth Management, LLC if you did not receive Werba Rubin Papier Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Scott Jacobs is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 2538629.

Item 2: Educational Background & Business Experience

Name: Scott Bradley Jacobs

Year of Birth: 1971

Education: Bachelor Degree in English
University at Buffalo
1994

Business Background: Partner
Werba Rubin Papier Wealth Management, LLC
January 2024 – Present

Wealth Advisor
EP Wealth Advisors
December 2021 – December 2023

Wealth Advisor
DeYoe Wealth Management, Inc.
July 2018 - December 2021

Wealth Advisor
Mindful Money
July 2018 – December 2021

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Scott Jacobs.

Item 4: Other Business Activities

- A. Scott Jacobs is not actively engaged in any other investment-related business or occupation.
- B. Scott Jacobs is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Scott Jacobs does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Werba Rubin Papier Wealth Management, LLC.

Item 6: Supervision

Scott Jacobs is supervised and monitored by Lucy Lam, Chief Compliance Officer, pursuant to Werba Rubin Papier Wealth Management, LLC's written policies and procedures and code of ethics. Lucy Lam may be reached using the contact information on the cover page of this brochure supplement.

Item 24: Cheryl Brown

Werba Rubin Papier Wealth Management, LLC

Form ADV Part 2B Brochure Supplement for Cheryl Brown



Address: 1732 North 1st Street
Suite 220
San Jose, CA 95112

Phone: (408) 260-3138

Website: <https://www.wrpwealth.com/>

This brochure supplement provides information about Cheryl Brown that supplements the Werba Rubin Papier Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Werba Rubin Papier Wealth Management, LLC if you did not receive Werba Rubin Papier Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Cheryl Brown is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 4850896.

Item 2: Educational Background & Business Experience

Name: Cheryl Ann Brown

Year of Birth: 1980

Education: BS in Business Administration, Finance Concentration
Clarion University
2002

Business Background:

- Investment Adviser Representative
Werba Rubin Papier Wealth Management, LLC
November 2024 – Present
- Client Relationship Manager
Werba Rubin Papier Wealth Management, LLC
June 2022 – Present
- Registered Wealth Management Associate
Merrill Lynch
May 2020 – May 2022
- Client Service Associate
UBS Financial Services
January 2019 – May 2020
- Client Service Associate
SignatureFD, LLC
May 2018 – December 2018

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Cheryl Brown.

Item 4: Other Business Activities

- A. Cheryl Brown is not actively engaged in any other investment-related business or occupation.
- B. Cheryl Brown is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Cheryl Brown does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Werba Rubin Papier Wealth Management, LLC.

Item 6: Supervision

Cheryl Brown is supervised and monitored by Lucy Lam, Chief Compliance Officer, pursuant to Werba Rubin Papier Wealth Management, LLC's written policies and procedures and code of ethics. Lucy Lam may be reached using the contact information on the cover page of this brochure supplement.

Exhibit A: Professional Designation Descriptions

CERTIFIED FINANCIAL PLANNER™ professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct (“Code and Standards”)*, which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.