

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

Jorge Saldarriaga

**Vibra Investments LLC
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**Firm Contact:
Jorge Saldarriaga**

This brochure supplement provides information about Jorge Saldarriaga that supplements our ADV Part 2A brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Jorge Saldarriaga is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

Jorge Saldarriaga

Year of Birth: 1969

Educational Background:

- 1990: Miami Dade Community College; Associates of Arts in Business
- 2004: California State University, San Marcos; Business Administration in Finance

Business Background:

- 04/2013 – Present Vibra Investments LLC: Chief Compliance Officer & Investment Advisor
- 02/2012 – Present Vibra Bank; Representative
- 02/2012 – 04/2013 Cetera Investment Services; Registered Representative
- 01/2009 – 02/2012 UnionBanc Investment Services; Senior Financial Consultant
- 11/2001 – 01/2009 Wells Fargo Investments, LLC; Financial Consultant

Exams & Licenses:

- 1998: Series 6 & Series 63 Exams
- 2002: Series 7 & Series 65 Exams

Item 3: Disciplinary Information¹

Jorge Saldarriaga does not have disciplinary events to disclose.

Item 4: Other Business Activities

A. If Jorge Saldarriaga is actively engaged in any investment-related business or occupation, including if Jorge Saldarriaga 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 Jorge Saldarriaga'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.

Jorge Saldarriaga is a licensed insurance agent. As such, he may have an incentive to sell and recommend insurance products to advisory clients. When such recommendations or sales are made, a conflict of interest exists as Jorge Saldarriaga may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. Clients are under no obligation to purchase insurance products from Jorge Saldarriaga.

¹ Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Jorge Saldarriaga to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Jorge Saldarriaga to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

- B. If Jorge Saldarriaga 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 Jorge Saldarriaga's income or involve a substantial amount of Jorge Saldarriaga'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 Jorge Saldarriaga'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 Jorge Saldarriaga 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 Jorge Saldarriaga'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 Jorge Saldarriaga, including how we monitor the advice Jorge Saldarriaga provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Jorge Saldarriaga's advisory activities on behalf of our firm.

Jorge Saldarriaga is a principal and Chief Compliance Officer and as such has no internal supervision placed over him. He is, however, bound by our firm's Code of Ethics and is regulated by all applicable federal and state laws, rules and statutes in keeping with the highest levels of professional and ethical standards.

Item 7: Requirements for State-Registered Advisers

In addition to Item 3 of this ADV Part 2B Brochure, Jorge Saldarriaga has not been involved in any arbitration claim, civil, self-regulatory organization, or administrative proceeding. Mr. Saldarriaga has filed Chapter 7 bankruptcy in California on 04/11/2012.