

**Item 1: Cover Page  
Part 2B of Form ADV: Brochure Supplement  
March 2014**

**Jorge Saldarriaga**



**530 Broadway  
Chula Vista, Ca 91910  
P: 619-651-9426**

**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](http://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 Information<sup>1</sup>

Jorge Saldarriaga does not have disciplinary events to disclose.

## Item 4: Other Business Activities

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.

## Item 5: Additional Compensation

We have nothing to disclose in this regard.

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<sup>1</sup> 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.

### **Item 6: Supervision**

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.