



# WERBA ♦ RUBIN

## WEALTH MANAGEMENT, LLC

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## Werba Rubin Appreciates Your Referrals

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The growth we have enjoyed as a firm is due in large part to the referrals you have directed to Werba Rubin. When you refer a friend, relative or work colleague to work with us we consider it a wonderful compliment, but we also realize it is a great responsibility. Werba Rubin does virtually no marketing or advertising. Instead, we prefer to grow “organically” through referrals from you. In our profession, maintaining a strong relationship with every client is of paramount importance. Our mutual success depends on the strength of our relationship. We believe that referrals from satisfied clients have the greatest likelihood to develop into similarly strong relationships.

With these thoughts in mind, please let your friends, relatives and work colleagues know that **we offer them a complimentary “Second Opinion” on their financial situation.** Please invite them to take advantage of our expertise to gain more perspective on their retirement goals, estate plan, quality of investments or other issues germane to their financial well being. We have included a **“Referral Certificate”** for you to give to a friend, relative or colleague who you believe would benefit from meeting us. Please give them the certificate or have them call Aaron Rubin at (408) 260-3138 to arrange a convenient meeting time. They can also visit our web site at [www.werbarubin.com](http://www.werbarubin.com) for further information.

## Disclosure Brochure Replaces Form ADV Part II

We are pleased to enclose a copy of the Werba Rubin Wealth Management, LLC disclosure brochure dated January 1, 2011 (as updated June 2011). Although many of the disclosures are similar to those contained in the old Form ADV Part II, you will note a very different look and presentation style for the new brochure. This new format is a direct result of the “Amendments to Form ADV” that the Securities and Exchange Commission (“SEC”) published in July 2010. One of the primary SEC goals was to improve the format for presenting RIA firm disclosures in the hope that the investing public would better understand the materials being presented. We hope you find this publication easier to read and more illuminating than the old Form ADV Part II.

Please read the brochure and contact us if you have any questions based either on the information in the document or on any other aspect of your managed account. Due to the extensive nature of the format change, we decided to mail every client a copy to review rather than providing it electronically. In future years, we will update this brochure annually and post it to our web site for you to download.





## “Bucket List” More Than a Movie Title

Over the years we have helped hundreds of clients map out plans to achieve their financial objectives and secure their retirement. Along the way we have had the pleasure of sharing many of their intimate secrets including their dreams for the future. When clients describe their vision for retirement, it frequently includes visiting places they have wanted to see for their entire life or taking up new hobbies that they always wanted to pursue. These revelations sound similar to the conversations between Morgan Freeman and Jack Nicholson as they penned in their pre-death goals on a crumpled piece of notebook paper in the now famous movie entitled “The Bucket List”.

This movie has inspired millions to vocalize their goals and share these secrets with their friends and loved ones. Discussing your bucket list has become a favorite topic at social gatherings as people are curious to hear their friends’ most important goals. These conversations stimulate out-of-the box thinking and can inspire people to work harder and smarter to achieve these goals.

No matter how much success and good fortune someone has enjoyed, there are always more mountains to climb and new life experiences to realize. The key to the bucket list experience is to capture your list in writing. Steven Covey describes the process in his book entitled “The Seven Habits of Highly Successful People.” Begin with the end in mind. Putting a goal on

paper is the first step toward reaching the goal. When we begin with the end in mind, we have a personal direction to guide our daily activities, without which we will accomplish little toward our own goals. Beginning with the end in mind is part of the process to take control of our own lives.

All things are created twice. We create them first in our minds, and then we work to bring them into physical existence. By taking control of our own first creation, we can write or re-write our own scripts, thus taking some control and responsibility for the outcome. We write or re-write our scripts using our imagination and conscience. Create your bucket list in your mind and then capture the list in writing. Once the idea is captured, fill in as much detail as possible. The more details (dates, with whom, etc.) you include, the easier it becomes to accomplish the bucket list goal.

If you haven’t already done so, we encourage you to create your own bucket list. It should be fun creating the list and even more enjoyable as you complete the items you listed. Sharing your list with others creates a peer pressure and is likely to push you toward achieving the goals on your list. We plan to ask you about your bucket list at our review meetings. So please bring the list with you each time we meet. If you don’t yet have one, we will help you get started. We will share ours with you, too.

We look forward to sharing bucket lists with you and hope this exercise will create a new “buzz” for our review meetings.

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## Minimum Account Size Increased to \$500,000

Werba Rubin has grown both in assets under management and in the number of clients we serve. We have reached a size where making sufficient time to serve the needs of each and every client is becoming more of a challenge. Based on this trend, we decided to raise the minimum account size for new clients from \$100,000 to \$500,000. The second paragraph under the heading “Opening an Account” on page 4 of the Disclosure Brochure discloses this change effective June 1, 2011. This change will have no impact on clients we already serve.