

Firm Brochure
(Part 2A of Form ADV)

WEALTH-BUILDERS, INC.

9725 SE 36Th Street, Suite 404

Mercer Island, WA 98040

PHONE: (206) 230-9010

FAX: (206) 206-7007

WEBSITE: WWW.YEYNI.COM

This brochure provides information about the qualifications and business practices of WEALTH-BUILDERS, INC. If you have any questions about the contents of this brochure, please contact us at: (206) 230-9010 or by Email at josh@yeyni.com. 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.

Additional information about WEALTH-BUILDERS, INC. is available on the SEC's Website www.adviserinfo.sec.gov and on www.yeyni.com

January 14, 2013

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (206) 230-9010 or by email at: Josh@yeyni.com

Table of Contents

Material Changes	i
Annual Update	i
Material Changes since the Last Update	i
Full Brochure Available	i
Advisory Business	1
Firm Description.....	1
Principal Owners.....	1
Types of Advisory Services.....	2
Tailored Relationships	2
Types of Agreements.....	2
Financial Planning Agreement	2
Advisory Service Agreement.....	3
Hourly Planning Engagements	4
Asset Management	4
Termination of Agreement	5
Third Party Asset Management Agreement.....	5
Fees and Compensation	6
Description.....	6
Fee Billing	6
Other Fees.....	6
Expense Ratios.....	6
Past-Due Accounts and Termination of Agreement.....	7
Performance-Based Fees	7
Sharing of Capital Gains	7
Types of Clients	7
Description	7
Account Minimums.....	7
Methods of Analysis, Investment Strategies and Risk of Loss	7
Methods of Analysis.....	7
Investment Strategies	8
Risk of Loss	8

Disciplinary Information	9
Legal and Disciplinary.....	9
Other Financial Industry Activities and Affiliations	9
Financial Industry Activities.....	9
Affiliations	9
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	10
Code of Ethics	10
Participation or Interest in Client Transactions.....	10
Personal Trading.....	10
Brokerage Practices.....	11
Selecting Brokerage Firms.....	11
Best Execution	11
Soft Dollars	11
Order Aggregation	11
Review of Accounts	11
Periodic Reviews	11
Review Triggers.....	12
Regular Reports.....	12
Client Referrals and Other Compensation	12
Incoming Referrals.....	12
Referrals Out	12
Custody.....	12
Account Statements.....	12
Investment Discretion.....	12
Discretionary Authority for Trading.....	12
Limited Power of Attorney.....	13
Voting Client Securities	13
Proxy Votes	13
Financial Information	13
Financial Condition	13

Business Continuity Plan	13
General	13
Disasters	13
Alternate Offices	13
Information Security Program.....	14
Information Security	14
Privacy Notice	14
Education and Business Standards	15
Josh Yeyni	15

Advisory Business

Firm Description

WEALTH-BUILDERS, INC. ("WB") was founded in 1999.

WB provides personalized confidential financial planning and investment management to individuals, trusts, estates and corporations ("Clients"). Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

WB is a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

The firm does not collect any investment fees from third parties in relationship to Client services except for Client's portfolios which are managed by third party managers. If fees are due to WB from such portfolios, the managers will collect fees on behalf of WB. Such arrangement is disclosed to Client and agreed upon between the Client, WB and the third party managers.

Investment advice is an integral part of financial planning. In addition, WB may advise clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

WB does not act as a custodian of client assets. The client always maintains asset control. WB places trades for clients under a limited power of attorney.

An evaluation of each client's initial situation is provided to the client, often in the form of a consultation. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

Josh Yeyni is a 100% shareholder of Wealth-Builders, Inc.

Types of Advisory Services

WB provides investment supervisory services, also known as asset management services; manages investment advisory accounts not involving investment supervisory services, and furnishes investment advice through consultations.

On more than an occasional basis, WB furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

WB does not provide any timing services.

As of Dec 31, 2012, WB managed approximately \$23,000,000 in assets for approximately 40 clients. Approximately \$19,000,000 is managed on a discretionary basis, and \$4,000,000 is managed on a non-discretionary basis.

Tailored Relationships

The goals and objectives for each client are documented by WB. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Financial Planning Agreement

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations may be provided as part of a financial plan. Implementation of the recommendations is at the discretion and the responsibility of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. An initial estimate of the financial planning fee is provided to the client. The hourly rate for financial planning services is \$250.00 per hour with a minimum fee of \$1,000. Since financial planning is a discovery

process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised estimated fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month. Follow-on implementation work is billed separately at the rate of \$250.00 per hour.

Client and WB may also agree upon a fixed fee for specific services. Such fees will be determined based on the expected time required to provide such services.

Clients may terminate a Financial Planning Agreement ("FPA") without any penalty within five business days with a full refund of any fees paid. The agreement will be continue in effect until terminated by either party by written notice to the other party. Upon termination of such agreement WB will refund any pre- paid unearned fees.

Advisory Service Agreement

Most clients choose to have WB manage their assets on an regular and continuous basis on discretionary basis. WB may assist Client in determining among other things, suitability, investment objectives, goals, time horizons and risk tolerances. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. An *Asset Management Agreement* ("AMA") includes investment management and may also include other related financial planning services such as cash flow management and retirement planning; as well as the implementation of recommendations within each area.

The annual Advisory Service Agreement fee is based on a percentage of the investable assets according to the following schedule:

Market Value of portfolio	Annual Fee
From \$0-\$1,000,000	1.00%
The balance of \$1,000,001-\$2,000,000	0.85%
The balance of \$2,000,001-\$3,000,000	0.65%
The balance over \$3,000,000	Negotiable

Reduced fee arrangements may be employed for accounts outside the customary fee schedule. In such cases, the fee will be set at a mutually agreed upon rate and enter into a written *Asset Management Agreement* (AMA) stating the investment advisory fees to be charged for specific services.

The standard fee schedules shown above are for illustrative purposes. A Client should refer to their investment advisory agreement for the investment advisory fee that will apply to their account. Certain clients may have arrangements whereby their rates differ from the current published rates shown. These rates reflect a difference in the nature of the services provided, or in the fee schedule in effect when the client first engaged the services of WB.

The minimum annual fee is \$1,000.00 and is negotiable. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or WB may terminate an Agreement by written notice to the other party. At termination, fees will be refunded on a pro rata basis for the portion of the quarter after termination. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

Hourly Planning Engagements

WB may provide hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$250.00.

Asset Management

Assets are invested primarily in no-load mutual funds and exchange-traded funds, usually through Charles Schwab & Co. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Charles Schwab & Co charges separate transaction fees for mutual funds and exchange traded funds.

Stocks and bonds may be purchased or sold through a brokerage account at Charles Schwab & Co, when appropriate. Charles Schwab & Co charges a fee for stock and bond trades. WB does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, and mutual funds shares), U. S. government securities, and interests in publicly traded partnerships.

Initial public offerings (IPOs) are not available through WB.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying WB in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, WB will refund any unearned portion of the advance payment.

WB may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, WB will refund any unearned portion of the advance payment.

Third Party Asset Management Agreement

WB may offer Clients investment management services by other Investment managers as covered in a *Third Party Asset Management Agreement (TP-AMA)*, where each Client's investment account or portfolio is managed on regular and continuous basis by other investment managers. WB will have no discretion on such accounts. WB will assist Clients in determining among other things, suitability, investment objectives, goals, time horizons, and risk tolerances, recommend managers to Clients and will review managers activities on an ongoing basis.

The customary fee charged by WB for accounts managed by Separate Account Managers is 1.00% annually of the value of assets placed under management. The fee may be negotiable based on the time commitment requested by the Client. In addition, the Separate Account managers charge a management fee of 0.30% to 1.25% based on the program selected by the Client and level of assets placed in the program. Clients of WB who wish to utilize such services will sign a separate agreement with third party manager in addition to signing a *Third Party Asset Management Agreement* with WB.

Client may terminate the *Third Party Asset Management Agreement* with WB without penalty within five business days with a full refund of any fees paid. During the term of this agreement, client may terminate upon at least 30 days prior written notice to Advisor. Fees for partial quarter at the commencement or termination of the agreement will be prorated based on number of days of management during the quarter.

Similar services may be available from other investment advisers for a fee, which may be higher or lower than the fee charged by WB.

Fees and Compensation

Description

WB bases its fees on a percentage of assets under management, hourly charges, and fixed fees.

Some *Retainer Agreements* may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship.

Financial plans are priced according to the degree of complexity associated with the client's situation.

Fees are negotiable.

Fee Billing

Investment management fees are billed quarterly, in advance, meaning that they are invoiced before the three-month billing period has begun. Payment in full is expected upon invoice presentation. Fees are usually deducted client account(s) to facilitate billing. The client must consent in advance to direct debiting of their investment account(s).

Fees for financial plans are billed 50% in advance, with the balance due upon delivery of the financial plan.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

WB in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to WB. Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past-Due Accounts and Termination of Agreement

WEALTH-BUILDERS, INC. reserves the right to stop work on any account that is more than 60 days overdue. In addition, WB reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in WB's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

WB does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

WB generally provides investment advice to individuals, trusts, estates, corporations, partnerships, and limited liability companies.

Client relationships vary in scope and length of service.

Account Minimums

WB does not require a minimum investment amount. Upon reviewing Clients' information, as well as investment needs and objectives, the adviser will determine if any supervisory services are necessary or beneficiary on a case to case basis.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that WB may use include Morningstar, Advisor Intelligence and the World Wide Web.

Investment Strategies

The primary investment strategy used on client accounts is passive asset class investing. For passive indexing, we use Index funds and exchange-traded funds.

Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

All of a client's accounts including their taxable, IRA, Roth, SEP, Simple accounts are managed as a group. This is done because some sub-asset class are more tax efficient than others.

Client accounts are reviewed on a quarterly basis. The actual asset allocation is compared to the targeted asset allocation. Portfolios are rebalanced back to the asset allocation targets every nine to twelve months. The transaction and tax cost of rebalancing back to the client's asset allocation targets is taken into account in determining the timing and frequency of rebalancing. Also, rebalancing may be done when clients put new money into their accounts or take out money from their accounts.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

WB is registered as a registered investment advisor.

Affiliations

WB has arrangements that are material to its advisory or its clients with Josh Yeyni, CPA, PS a related accounting firm corporation.

Mr. Josh Yeyni is also licensed as a Certified Public Accountant and is the president of Josh Yeyni, CPA, PS, a Washington State Accountancy Corporation. Mr. Yeyni also maintains a current Life & Disability insurance agent license but does not sell any commissioned insurance products to Clients. Mr. Yeyni spends Approx 30% of his time providing accounting related services and approx 70% providing investment management and financial planning services.

WB may refer Clients to other investment advisors or advise to utilize other advisors as sub advisors to Wealth-Builders in managing Client Portfolio. Clients of Wealth-Builders who wish to utilize such services will sign a separate agreement with them for their services and a *Third Party Asset Management Agreement with WB for its services*.

Even though it is reasonable business practice to refer Clients to related parties for additional services to meet Client goals, a potential for a conflict of interest might exist. Client is under no obligation to purchase any products that WB may recommend, and may at any time choose to utilize comparable or lower fee services that may be available from other unrelated providers.

Wealth-Builders, Inc. entered into agreements with other Investment Advisors. (IA's) Based on these agreements, the Advisor will provide education to IA's representatives or other advisors regarding the use of these IA's programs.

For this service the IA's may pay Wealth-Builders 2.5%-25% annually of the advisory fees collected by the IA's from all accounts referred to them.

Wealth-Builders may occasionally refer its own Clients to these IA's in which case, the above arrangement and any additional compensation due to WB as a result, is fully disclosed in writing and signed by the Client.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of WB have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

WB and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades.

Personal Trading

The Chief Compliance Officer of WB is Josh Yeyni. He reviews all trades on an ongoing basis. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

WB does not have any affiliation with product sales firms. WB uses Charles Schwab & Co. as a custodian based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

WB does not receive fees or commissions from any of these arrangements.

Best Execution

WB reviews the execution of trades at Charles Schwab & Co. annually. Trading fees charged by the custodians is also reviewed on an annual basis. WB does not receive any portion of the trading fees.

Soft Dollars

Advisor may recommend that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. WB is independently owned and operated and not affiliated with Schwab. Schwab provides WB with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser's clients' assets is maintained in accounts at Schwab Institutional and is not otherwise contingent upon Advisor committing to Schwab any specific amount of business (assets in custody or trading). Schwab's services include brokerage, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

Account reviews are performed quarterly. Account reviews are performed more frequently if market conditions dictate.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Asset Management Agreement clients receive periodic written reports on at least a quarterly basis. The reports may include a portfolio appraisal report on a consolidated basis and a performance report.

Client Referrals and Other Compensation

Incoming Referrals

WB has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

WB does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Custody

Account Statements

Most assets are held at Charles Schwab & Co., a qualified custodian, which means Charles Schwab & Co. provides account statements directly to clients at their address of record on a monthly basis. These account statements may be delivered electronically by Charles Schwab per Client request. If Client holds assets at other custodians, such custodians will provide statement to Client based on their agreement with the Client.

Investment Discretion

Discretionary Authority for Trading

WB accepts discretionary authority to manage securities accounts on behalf of clients. WB has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, WB consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the commission rates paid to the custodian.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. Client signs a limited power of attorney so WB may execute the Client's trades.

Voting Client Securities

Proxy Votes

WB does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, WB will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Financial Information

Financial Condition

WB does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because WB does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$600 per client, and six months or more in advance.

Business Continuity Plan

General

WB has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Information Security Program

Information Security

WB maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

WB is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone at (206) 230-9010, by mail, by fax (206) 230-9042 or by email at jyeyni@earthlink.net, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

WB requires that advisors have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Josh Yeyni

Year of birth: 1959

Educational Background:

- Tel Aviv University; B.A. Economics and Accounting (1986)
- College of Financial Planning (1994)

Business Experience:

- Josh Yeyni, CPA, PS – President -1992 to Present
- Wealth-Builders, Inc - President- 1999 to Present

Certifications:

- Certified Public Accountant (CPA) -1990
- CERTIFIED FINANCIAL PLANNER™ practitioner-1994

Disciplinary Information: None

Other Business Activities:

- Josh Yeyni CPA, PS works with small businesses and high income individuals providing business, tax, and accounting services.

Additional Compensation: None

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

CERTIFIED FINANCIAL PLANNER™

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks

granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.