

Justin Dennis Rucci

Warren Street Wealth Advisors, LLC

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August 13, 2024

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Justin Dennis Rucci that supplements the Warren Street Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Contact us at 714-876-6200 if you did not receive Warren Street Wealth Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Justin Dennis Rucci (CRD # 6445919) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Justin Dennis Rucci, CFP

Year of Birth: 1990

Formal Education After High School:

- The University at Albany, Bachelor of Science in Business Administration/Finance, 2012

Business Background:

- Warren Street Wealth Advisors, LLC, Investment Adviser Representative, 4/2018 - Present
- The AYCO Company, L.P./Mercer Allied, Registered Representative, 7/2013 - 4/2018
- Trustco Bank Corp, Mortgage Processor, 8/2012 - 7/2013
- Roma Foods Importing Co., Associate, 5/2010 - 2/2013

Certifications: **CFP**

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 71,000 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 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.

Item 3 Disciplinary Information

Justin Rucci does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Justin Dennis Rucci is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Warren Street Wealth Advisors, LLC always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Warren Street Wealth Advisors, LLC in such individual's outside capacities.

Item 5 Additional Compensation

Justin Dennis Rucci does not receive any additional compensation beyond that received as an Investment Adviser Representative of Warren Street Wealth Advisors, LLC.

Item 6 Supervision

In the supervision of our associated persons, advice provided is based on the restrictions set by Warren Street Wealth Advisors, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Blake Street - Managing Member and Chief Compliance Officer.

Supervisor phone number: 714-876-6200