Form ADV 2B Brochure

Jay Mehta

Veraz Advisors, LLC

June 30, 2026

844-848-3729

2355 San Ramon Valley Blvd ⧫ Suite 204

San Ramon, CA 94583

https://www.verazadvisors.com

This brochure supplement provides clients with information about Jay Mehta (CRD# 6877344) that supplements the Veraz Advisors, LLC disclosure brochure. You should have received a copy of the Veraz Advisors, LLC disclosure brochure. Please contact Jay Mehta, Chief Compliance Officer of Veraz Advisors, LLC at 844-848-3729 *if you did not receive a copy of the Veraz Advisors, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Jay Mehta is available on the SEC's website at* www.adviserinfo.sec.gov.

Jay Mehta

CRD# 6877344

Born: 1976

ITEM 2 EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Education

Hope International University; B.S., Business Administration and Management; 2010
Columbia University - Columbia Business School; MBA; 2012
University of CA Berkeley; Walter A. Haas School of Business MBA; 2013

Employment History

Urok Tax Planners, LLC, Chief Executive, 07/2020 Present
Veraz Advisors, LLC; Chief Executive, CCO, IAR 09/2019 - Present
Veraz Insurance Solutions; Chief Executive; Insurance Producer; 09/2019 - Present
The Council of Financial Educators (COFE); Instructor; 04/2019 - Present
Benicia Bay Physical Therapy; Business Manager; 07/2005 – Present
ATC Consulting; LLC Manager, Sr. Partner; 03/2004 – Present
Horter Investment Management; IAR;11/2017 – 04/2020
Veraz Advisors (F/K/A EYD Solutions); Co-Founder; 07/2016 – 09/2019
Boca Executive Realty; President; 10/2014 – 07/2016
Quest Equity Partners; Chairman, Managing Partner; 04/2013 – 04/2016
VMP Nutrition; COO; 04/2011 – 03/2013

Professional Designations (See Guide to Professional Designations)

Certified Financial Planner® 2024
Chartered Financial Consultant® 2024
Chartered Life Underwriter® 2024
National Social Security Advisor® 2024
Retirement Income Certified Professional 2024
Certified Exit Planning Advisor® 2025
Sports & Entertainment Accredited Wealth Management Advisor® 2026

ITEM 3 - DISCIPLINARY INFORMATION

Mr. Mehta has no legal or disciplinary events to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Mr. Mehta is an indirect owner and licensed insurance Producer of Veraz Insurance Solutions, LLC and as such, he receives compensation in the form of commission and is entitled to a percentage of the profits earned from all insurance sales from Veraz Insurance Solutions. Mr. Mehta is an indirect owner of Urok Tax Planners, LLC and as such is entitled to a percentage of the profits earned from all fees paid from the services Urok Tax Planners provide. Mr. Mehta is a Sr. Partner of ATC Consulting a Consulting Services Firm and as such is entitled to a percentage of the profits earned from all fees paid from the services ATC Consulting provides. Mr. Mehta is an Instructor for the Council of Financial Educators (COFE); and also serves as Business Manager of Benicia Bay Physical Therapy.

ITEM 5 - ADDITIONAL COMPENSATION

No one, other than you, provides Mr. Mehta with an economic benefit by providing you with the advisory services described in this document.

ITEM 6 - SUPERVISION

Mr. Mehta is the Chief Compliance Officer of Veraz Advisors, LLC and as such he is not subject to additional supervision. He is bound by Veraz's Code of Ethics and will adhere to the Advisor’s policies and procedures. Mr. Mehta can be reached at 844-848-3729.

Guide to Professional Designations	
Certified Financial Planner® (CFP®)	The CERTIFIED FINANCIAL PLANNER® (CFP®) designation is awarded by the Certified Financial Planner Board of Standards, Inc. (CFP Board). To obtain the designation, an individual must complete an approved course of study in financial planning, pass the comprehensive CFP® Certification Examination, satisfy experience requirements, agree to adhere to the CFP Board's Code of Ethics and Standards of Conduct, and complete continuing education requirements, including ethics education, to maintain the certification.
Chartered Financial Consultant® (ChFC®)	The Chartered Financial Consultant® (ChFC®) designation is awarded by The American College of Financial Services. Candidates must complete a prescribed course of study covering financial planning, insurance, investments, income taxation, retirement planning, and estate planning, meet experience requirements, agree to comply with ethical standards, and satisfy continuing education requirements to maintain the designation.
Chartered Life Underwriter® (CLU®)	The Chartered Life Underwriter® (CLU®) designation is awarded by The American College of Financial Services. Candidates must complete specialized coursework in insurance, estate planning, taxation, risk management, and related financial planning subjects, satisfy experience requirements, agree to comply with ethical standards, and complete continuing education requirements.
National Social Security Advisor® (NSSA®)	The National Social Security Advisor® (NSSA®) designation is awarded to individuals who complete specialized education and training regarding Social Security retirement benefits, claiming strategies, and related retirement income planning concepts. Candidates must successfully complete the required coursework and examination and satisfy continuing education requirements established by the sponsoring organization to maintain the designation.
Retirement Income Certified Professional® (RICP®)	The Retirement Income Certified Professional® (RICP®) designation is awarded by The American College of Financial Services. Candidates must complete a specialized curriculum focusing on retirement income planning, retirement distribution strategies, Social Security, Medicare, tax-efficient withdrawals, and retirement risks. Candidates must agree to comply with ethical standards and satisfy continuing education requirements to maintain the designation.
Certified Exit Planning Advisor® (CEPA®)	The Certified Exit Planning Advisor® (CEPA®) designation is awarded by the Exit Planning Institute. Candidates must complete an executive-level educational program covering business exit planning, value acceleration, succession planning, and transition strategies, successfully complete the required examination, agree to comply with the Institute's Code of Ethics, and satisfy continuing education requirements to maintain the designation.
Sports & Entertainment Accredited Wealth Management Advisor® (SE-AWMA®)	The Sports & Entertainment Accredited Wealth Management Advisor® (SE-AWMA®) designation is awarded by the College for Financial Planning, a Kaplan Company. Candidates must complete specialized coursework focused on the unique financial planning needs of professional athletes and entertainment professionals, including cash flow management, tax planning, risk management, career transition planning, and wealth preservation. Candidates must successfully complete the required examination, agree to adhere to the College's Code of Ethics, and satisfy continuing education requirements to maintain the designation.

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Victor M. Valle

Veraz Advisors, LLC

June 30, 2026

844-848-3729

2355 San Ramon Valley Blvd ⧫ Suite 204

San Ramon, CA 94583

https://www.verazadvisors.com

This brochure supplement provides clients with information about Victor Valle (CRD# 4523573*) that supplements the Veraz Advisors, LLC disclosure brochure. You should have received a copy of the Veraz Advisors, LLC disclosure brochure. Please contact Jay Mehta, Chief Compliance Officer of Veraz Advisors, LLC at 844-848-3729 if you did not receive a copy of the Veraz Advisors, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Victor Valle is available on the SEC's website at www.adviserinfo.sec.gov.*

Victor M. Valle

CRD# 4523573

Born: 1980

ITEM 2 - EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Education

None after high school.

Employment History

Veraz Advisors, LLC; Investment Advisor Representative; 10/2023 - Present

Winans Investments; Investment Advisor Representative & Client Services; 12/2019 - 01/2023

Comerica Securities; Senior Financial Consultant; 08/2016 - 09/2019

Merrell Lynch, Pierce, Fenner & Smith Inc.; Financial Advisor; 03/2014 - 08/2016

Bank of America, N.A.; Financial Advisor; 03/2014 - 08/2016

Well Fargo Advisors; Financial Advisor; 10/2012 - 03/2014

SII Investments; Financial Advisor; 07/2009 - 10/2012

ITEM 3 - DISCIPLINARY INFORMATION

Mr. Valle has no legal or disciplinary events to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Mr. Valle is an owner of Silver Back Sav, a distributor of Sport Nutrition Supplements. Mr. Valle is an owner of Tance, LLC, a freight broker. Mr. Valle is also President of the Pittsburgh Instructional Youth Baseball League in which he oversees the operations.

ITEM 5 - ADDITIONAL COMPENSATION

No one, other than you, provides Mr. Valle with an economic benefit by providing you with the advisory services described in this document.

ITEM 6 - SUPERVISION

Mr. Valle is supervised by Jay Metha, the Chief Compliance Officer of Veraz Advisors, LLC and will adhere to Veraz's policies and procedures.

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Sergio Rivera Vasquez

CRD No. 2373172

June 30, 2026

844-848-3729
2355 San Ramon Valley Blvd ⧫ Suite 204
San Ramon, CA 94583
https://www.verazadvisors.com

This brochure supplement provides clients with information about Sergio Vasquez (CRD# 2373172) that supplements the Veraz Advisors, LLC disclosure brochure. You should have received a copy of the Veraz Advisors, LLC disclosure brochure. Please contact Jay Mehta, Chief Compliance Officer of Veraz Advisors, LLC at 844-848-3729 if you did not receive a copy of the Veraz Advisors, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Sergio Vasquez is available on the SEC's website at www.adviserinfo.sec.gov

Sergio R. Vasquez

CRD No. 2373172

Born: 1961

ITEM 2 EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Education History

NYU; U.S. Bachelor's Equivalency Letter; 1995
Anahuac University, Mexico; Associate Diploma in Finance & Capital Markets; 1992
Sorbonne University; Diploma; 1994
United World College of the Atlantic; International Baccalaureate Diploma; 1980

Employment History

Veraz Advisors, LLC; Investment Advisor Representative; 07/2025 - Present
Brookwood Investment Group; Investment Advisor Representative;10/2025 – 12/2025
Edward Jones; Investment Advisor Representative; 04/2024 – 07/2025
Morgan Stanley: Investment Advisor Representative; 06/2022 – 03/2024
CP Capital Securities; Investment Advisor Representative; 11/2014 – 02/2016
Actinver Securities, Inc.; Investment Advisor Representative; 02/2013 – 12/2013
Morgan Stanley & Co; Investment Advisor Representative; 02/1996 – 10/2000
AFIN Securities International, LTD.: 08/1993 – 02/1995

ITEM 3 DISCIPLINARY INFORMATION

Mr. Vasquez has no legal or disciplinary events to disclose.

ITEM 4 OTHER BUSINESS ACTIVITIES

Mr. Vasquez is an independent Licensed Insurance Producer, for which he may receive compensation in the form of commission.

ITEM 5 ADDITIONAL COMPENSATION

No one, other than you, provides Mr. Vazquez with an economic benefit by providing you with the advisory services described in this document.

ITEM 6 SUPERVISION

Mr. Vazquez is supervised by Jay Metha, the Chief Compliance Officer of Veraz Advisors, LLC and will adhere to Veraz's policies and procedures.