# RUBÉN A TAPIA VARGAS CPA, ESQ.

Certified Public Accountant and Attorney with more than eighteen of experience advising public and private entities across a wide range of financial, legal, regulatory, and compliance matters. Practice areas include taxation, corporate and commercial law, administrative and regulatory proceedings, public policy, procurement-related matters, and management consulting, with a strong focus on advising organizations operating in highly regulated industries. Extensive experience working with government agencies, municipalities, and private companies on matters involving regulatory compliance, contract review and negotiation, licensing and permitting, and the interpretation and application of local and federal legal frameworks. Recognized for a practical, detail-oriented approach to legal problem-solving, with the ability to manage complex matters, coordinate with multidisciplinary teams, and translate legal requirements into clear, actionable guidance for decision-makers.

**Work Experience**

**Regulatory Compliance Services (RECOMS)**
**2023-present**
**Procurement & Compliance Specialist (Federal Funds)**
Managed and supported procurements funded by federal and disaster-recovery programs, ensuring full compliance with applicable regulations, policies, and procurement standards.
Validated procurement processes and documentation to confirm adherence to federal requirements, internal controls, and audit-readiness standards.
Conducted financial capacity and responsibility analyses of vendors and contractors, including review of audited financial statements, revenue thresholds, bonding capacity, and parent-company guarantees when applicable.
Evaluated technical, commercial, and pricing proposals, applying established scoring criteria and cost-reasonableness methodologies to support award recommendations.
Reviewed vendor submissions for regulatory, contractual, and compliance requirements, identifying deficiencies, risks, and areas requiring clarification or cure.
Supported the Legal Advisor by reviewing contract terms, exceptions, and procurement risks; preparing summaries, compliance analyses, and supporting documentation for legal determinations.
Assisted in the preparation of evaluation reports, procurement memoranda, RFIs, addenda, and clarification requests, ensuring consistency with solicitation requirements.
Coordinated with internal stakeholders (engineering, finance, legal, and program teams) to validate scope, pricing assumptions, and vendor qualifications.
Provided support during audits, oversight reviews, and information requests by compiling evidence, justification memoranda, and compliance documentation.
Ensured procurement actions aligned with federal funding eligibility, cost-reasonableness, and contractor responsibility standards.

TACTICA LLC (2025-current)
Independent registered investment advisory firm providing fiduciary investment management, financial planning, and portfolio advisory services to individuals, families, and institutional clients. Advises clients with an emphasis on risk management, regulatory compliance, and long-term wealth preservation.

Regulatory Compliance Services, Corp



**Education:**

**University of Puerto Rico – School of Law**
Juris Doctor, *cum laude* (2014)

**Boston College – Carroll School of Management**
Bachelor of Science in Management Concentration in Finance and Accounting (2008)

**Licenses:**

Admitted to practice law before the Supreme Court of Puerto Rico (2014)

Notary Public (2015)

Certified Public Accountant (2009)

FINRA Series 7TO, 65, 24

Life, Disability & Health Insurance License- OCIPR (Producer)
Property & Casualty Insurance License- OCIPR (Producer)

GRUPO T (2022-current)
Full-service consulting firm that offers a wide range of outsourcing services including accounting, tax planning, procurement, financial management, and management consulting. Services are tailored to optimize business owners and high-net worth individuals' business structure, operations, and return on capital.

**Self-Practitioner CPA (2022-current)**
Perform engagement substantive procedures to obtain reasonable assurance about whether the financial statements are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes the auditor's opinion. Prepare financial statements and audit reports, plan and conduct comprehensive financial audits, state compliance audits, and personal and corporate state tax returns.

**MMLIS Financial Advisor and Planner (2022-current)**
Provide comprehensive guidance and advice to clients in managing their financial affairs, assess clients' financial situations, goals, and risk tolerance to develop personalized financial plans, analyze investment opportunities, evaluate insurance needs, and create strategies for retirement planning, tax optimization, and estate planning. Educate clients on financial products and help them make informed decisions about investment portfolios, monitor market trends, economic indicators, and regulatory changes to ensure clients' financial plans remain aligned with their objectives.

**X-Square Capital LLC CFO and CCO, Securities Principal (2018-2022)**
Maintain financial reporting of the Company by providing accounting services, including tracking payroll, receivables, and payables; oversee, develop, and track proprietary investment book, including private acquisitions; analyze and support investment and portfolio management functions of the Company; and oversee Compliance of the firm with regards to all applicable rules and regulations. Successfully started and oversee a retail sales operation, assisted in the launch the first SEC registered investment company in Puerto Rico, the registration of an IRA Trust as a distribution channel for the SEC registered fund, and the registration of the exchange traded fund to be distributed outside of Puerto Rico. As Securities Principal, hiring and registration of associated persons, maintenance of registrations, implementation, and updating of firm policies; written supervisory procedures; and controls, supervision of conduct of associated persons; disciplinary action; supervision of compensation; and development, evaluation, and delivery of products and services, supervision of new account opening and maintenance of existing accounts, as well as monitoring of speaking engagements and other public communication. In addition, it includes the review of transactions, recommendations, and account activity for proper disclosures.

**Premier Warranty Services, Velox 24, Connect Assistance, VP Finance (2015-2018)**
Currently serving as Finance VP for a controlled group of start-up companies serving the automotive market. Premier Warranty Services provides after–sales services in the form of vehicle service contracts, guaranteed asset protection, paint and appearance protection, prepaid road assist and other ancillary products to retailers, dealers, distributors in the automotive industry: Overseeing of accounting and finance, creating, maintaining, and updating of departmental policies and procedures, designing and implementing a compensation structure for the salesforce and C-suite executives, on-the-job training of staff, preparing financial statements and reporting packages for investors, researching for new business opportunities, tax incentives, and revenue streams, analyzing and forecasting portfolio performance and loss ratios, monitoring

cancellation and paid-losses reserves, negotiating reinsurance treaties and corporate contracts, assessment, selection and implementation of a sales and operating software for automotive dealers to quote, sell and finance aftermarket products, establishing segregated asset plans for producer-owned insurance companies in the Puerto Rico International Insurance Center, among others. Velox24 Insurance specializes in selling personal auto insurance policies, vehicle service contracts, and roadside assistance. Velox24 Insurance is the first company in Puerto Rico to offer online quoting, binding, and financing of auto insurance policies, vehicle service contracts and roadside assistance: Overseeing of accounting and finance operations of a lending institution, creating, maintaining, and updating of departmental policies and procedures, on- the-job training of staff, preparing financial statements and reporting packages for line-of-credit lenders and investors, designing and deploying a mobile platform for insurance premium financing, researching for new business opportunities, tax incentives, and revenue streams, analyzing and forecasting portfolio performance and loss ratios, monitoring cancellation and paid-losses reserves, among others.

**Popular ONE- Insurance Broker (2013-2015)**

Annuities, Mutual Funds, Life and P&C Insurance broker for high-net-worth individuals with complex financial planning circumstances. Worked alongside a specialized team of wealth advisors, financial planners and investment advisors and provided Popular One client with insurance solutions to address particular risks at a personal or business level, analyzed potential exposure to losses in all risk categories, analyzed current insurance policies and coverages, reviewed contractual obligations and recommended insurance solutions, managed claims, among others. Provided cost effective risk transfer solutions to business clients: defined benefits pension plan liquidation, business buy and sell agreements, and non-qualified executive bonus.

**Deloitte and Touche- External Audit Senior (2009-2013)**

Audit Senior with over four years of experience in audit and attest services in various industries, which include insurance, banking, governmental agencies, middle market (retailers), manufacturers, pension plan trusts, among others. Performed engagement substantive and managerial task such as prepare financial statements and audit reports, planned and conduct comprehensive financial audits, federal and state compliance audits, mentored, monitored and reviewed work of assurance associates in the engagement, developed and maintained good client relationships, and performed analytical procedures to detect unusual financial statement relationships.