

**Item 1: Cover Page for Part 2B of Form ADV:
Brochure Supplement
October 2014**

Walter Rae Chao

**Dragon Financial and Investment Group, Inc.
dba Dragon Financial Group
1700 S. El Camino Real Suite 501
San Mateo CA 94402
650-571-8888**

**Firm Contact:
Nathan Dingler
Chief Compliance Officer**

This brochure supplement provides information about Mr. Chao that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Dingler if you did not receive Dragon Financial Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Chao is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

Walter Rae Chao

Year of Birth: 1970

Educational Background:

- 2001: Golden Gate University; Bachelor of Science in Business Administration
- 2003: Golden Gate University; MBA in Finance & MS in Financial Planning

Business Background:

- 10/2012 – Present Purshe Kaplan Sterling Investments, Inc.; Registered Representative
- 08/2012 – Present Dragon Financial and Investment Group Inc; President
- 04/2005 – Present Dragon Financial Group; Owner
- 09/2007 – 08/2012 LPL Financial; Registered Representative
- 05/2003 – 08/2007 New York Life Insurance Co; Agent
- 06/2003 – 08/2007 New York Life Securities Inc; Registered Representative

Exams, Licenses & Other Professional Designations:

- 2006: CERTIFIED FINANCIAL PLANNER™ (CFP®)
- 2007: Chartered Financial Consultant (ChFC®)
- 2007: Chartered Life Underwriter (CLU®)
- 2006: Certified in Long-Term Care (CLTC)
- 2007: Certified Senior Advisor (CSA®)
- 2012: Accredited Investment Fiduciary (AIF®)
- CA Insurance License #0D98183

CFP® - 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.

ChFC® - Chartered Financial Consultant:

Mr. Chao has a professional designation, Chartered Financial Consultant. The ChFC® is offered by The American College. To receive the ChFC® designation, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.

Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience. The following activities meet the required business experience qualifications included in the ChFC® certification process.

Insurance & Health Care:

- Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.
- Company management and operations in positions involving substantial responsibility.
- Financial services and employee benefits
- Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.
- Financial institution management and operations in positions involving substantial responsibility.

Other:

- University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education.
- Government regulatory service in a responsible administrative, supervisory, or operational capacity.
- Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

All ChFC®s who matriculated after June 30, 1989 are subject to the PACE Recertification Program. If you are a ChFC® who falls into any of the following specified categories, you are required to earn 30 hours of CE credit every two years:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment advisor
- Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

If you have earned all 30 CE credits through The American College, you do not have to sign and file a statement of compliance. The College will record CE credits you earned at The College and notify you when you have met the requirements.

If you are a ChFC® subject to PACE but do not fall into one of the above categories, you are exempt from the CE requirements. You will be required to notify The College of your exempt status every reporting period, as long as the exemption applies.

The following topics were covered under the program:

- Financial Planning: Process and Environment
- Fundamentals of Insurance Planning
- Income Taxation
- Planning for Retirement Needs
- Investments
- Fundamentals of Estate Planning
- Financial Planning Applications
- The Financial System in the Economy
- Estate Planning Applications
- Executive Compensation
- Financial Decisions for Retirement

CLU® - Chartered Life Underwriter:

Mr. Chao has a professional designation, Chartered Life Underwriter. The CLU® is offered by The American College. To receive the CLU® designation, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying

business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience.

The following activities meet the required business experience qualifications included in the CLU® certification process.

Insurance & Health Care:

- Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.
- Company management and operations in positions involving substantial responsibility.
- Financial services and employee benefits
- Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.
- Financial institution management and operations in positions involving substantial responsibility.

Other:

- University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education.
- Government regulatory service in a responsible administrative, supervisory, or operational capacity.
- Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

All CLU@s who matriculated after June 30, 1989 are subject to the PACE Recertification Program. If you are a CLU@ who falls into any of the following specified categories, you are required to earn 30 hours of CE credit every two years:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment advisor
- Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

If you have earned all 30 CE credits through The American College, you do not have to sign and file a statement of compliance. The College will record CE credits you earned at The College and notify you when you have met the requirements.

If you are a CLU@ subject to PACE but do not fall into one of the above categories, you are exempt from the CE requirements. You will be required to notify The College of your exempt status every reporting period, as long as the exemption applies.

The following topics were covered under the program:

- Fundamentals of Insurance Planning
- Individual Life Insurance
- Life Insurance Law

- Fundamentals of Estate Planning
- Planning for Business Owners and Professionals
- Financial Planning: Process and Environment
- Individual Health Insurance
- Income Taxation
- Group Benefits
- Planning for Retirement Needs
- Investments
- Estate Planning

CLTC - Certified in Long-Term Care:

The "Certified in Long-Term Care" (CLTC) designation is obtained by taking a 7-part multi-disciplinary course. The program is offered either in a 2-day classroom setting, referred to as the Master Class, or by Correspondence Course. The Master Class is taught nationally by CLTC trained instructors, all of whom have extensive experience in selling long-term care insurance. The program qualifies for CE credits in all states. The designation is renewable every year.

Students are required to pass a written examination to receive the CLTC designation. It is taken at local [Prometric Inc.](#) centers (division of Thomson Learning Centers - formerly Sylvan).

- You will be asked for additional information once you pass the examination including:
- A certificate of good standing, or equivalent, from the student's state insurance authority
- An affidavit, under oath, from the student stating he or she has not had a judgment relating to fraudulent behavior in their profession entered against him or her in the past 5 years

After passing the examination you will receive a *Graduate Portfolio*. It includes your diploma, your **username/password for access to the CLTC website graduate benefits**, and a listing of valuable discounts on products and programs. You will also find detail information on all of your graduate benefits including; free services, a yearly course update, weekly e-mail updates on long-term care developments, and marketing ideas.

CSA® - Certified Senior Advisor:

Mr. Chao has the professional designation, Certified Senior Advisor. The CSA® is offered by The Society of Certified Senior Advisors® (SCSA) which ensures that CSAs uphold the standards of the CSA Code of Professional Responsibility (monitored and enforced by the CSA Board of Standards), fulfill requirements for continuing education, and continue to learn about important issues facing seniors. Membership in SCSA benefits all CSAs and supports the integrity of the designation.

The "Certified Senior Advisor" (CSA®) designation is obtained by completing the CSA® course or its training equivalent *and* have one year of paid work experience working with seniors *or* 50 hours of volunteering with seniors in the last three years *or* have two years of paid work experience working with seniors *or* 100 hours of volunteer experience with seniors within the last three years *or* have a certificate or degree in a field related to working with seniors from an accredited college or university.

Continued Education: CSAs are required to complete 30 CSA CE credits every 3 years to remain a member of SCSA and use the CSA designation.

Ensuring that our CSAs continually act in the highest possible professional manner, the CSA Code of Professional Responsibility was created to provide high ethical standards and rules of conduct for

all persons who are certified by SCSA to use the Certified Senior Advisor ® designation. It is based on the standards of competence, honesty, trustworthiness, fairness, and professionalism.

In addition to the CSA Code of Professional Responsibility, CSA designees must also follow all rules and regulations for their profession that are promulgated by state and federal law, licensing boards, state agencies, companies, and industry organizations of which the CSA designee is a member.

Accredited Investment Fiduciary® (AIF®)

The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF® Code of Ethics. In order to maintain the AIF® designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Mr. Chao.

Item 4: Other Business Activities

Mr. Chao is a registered representative of Purshe Kaplan Sterling Investments, Inc., member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation Mr. Chao may earn and may not necessarily be in the best interests of the client.

Mr. Chao is 100% owner of EverTrue Insurance Services. He spends approximately 10% of his time with this firm. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation adviser and/or our supervised persons may earn and may not necessarily be in the best interests of the client.

Mr. Chao is the 100% owner of Dragon Business Services, a firm that provides accounting services. These services are independent of our financial planning and investment advisory services and are governed under a separate engagement agreement. The fees for these services are billed hourly and are in addition to the client's Dragon Financial and Investment Group Inc fees. The hourly rate varies depending on the complexity of the work conducted. Clients are under no obligation to use these services.

Mr. Chao is an adjunct professor of the Golden Gate University. He does receive compensation and spends less than 5% of his time on these activities. Students and Faculty at Golden Gate University will not be solicited to invest through Adviser.

Mr. Chao owns Team Lynx, a consulting firm in which he has one hundred percent (100%) ownership interest. Mr. Chao spends 10% of his time on these activities related to Team Lynx. Mr.

Chao receives compensation in the form of salary from Team Lynx. Clients of Team Lynx will not be solicited to invest through Adviser.

Item 5: Additional Compensation

We have nothing to disclose in this regard.

Item 6: Supervision

Nathan Dingler, Chief Compliance Officer of Dragon Financial and Investment Group Inc, supervises and monitors Mr. Chao's activities on a regular basis. Mr. Dingler reviews all outgoing correspondence for written financial advice that Mr. Chao provides to her clients. Please contact Mr. Dingler if you have any questions about Mr. Chao's brochure supplement at 650-571-8888.

**Item 1: Cover Page for Part 2B of Form ADV:
Brochure Supplement
May 2014**

Nathan Dingler

**Dragon Financial and Investment Group, Inc.
dba Dragon Financial Group
1700 S. El Camino Real Suite 501
San Mateo CA 94402
650-571-8888**

**Firm Contact:
Nathan Dingler
Chief Compliance Officer**

This brochure supplement provides information about Mr. Dingler that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Dingler if you did not receive Dragon Financial Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Dingler is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

Nathan Michael Dingler

Year of Birth: 1987

Educational Background:

- 2010: San Francisco State University; Bachelors in Corporate Finance & Financial Services

Business Background:

- 10/2012 – Present Purshe Kaplan Sterling Investments, Inc.; Registered Representative
- 04/2010 – Present Dragon Financial and Investment Group Inc; Investment Advisor & Chief Compliance Officer
- 04/2010 – 08/2012 LPL Financial; Registered Representative
- 06/2009 – 05/2010 SFSU Associated Students; Corp Secretary
- 01/2002 – 05/2010 Student

Exams, Licenses & Other Professional Designations:

- 2011: Series 7 Exam
- 2012: Series 66 Exam
- 2012: Registered Paraplanner (RP®)
- 2014: CERTIFIED FINANCIAL PLANNER™(CFP®)
- CA Insurance License - #0I06709

CFP® - CERTIFIED FINANCIAL PLANNER™:

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- 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.

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- 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.

Registered Paraplanner (RP®)

Individuals who hold the RP® designation have completed a course of study encompassing the financial planning process, the five disciplines of financial planning and general financial planning concepts, terminology and product categories. Individuals also complete a three-month long internship. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to *Standards of Professional Conduct* and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the *Standards of Professional Conduct* and complying with self-disclosure requirements.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Mr. Dingler.

Item 4: Other Business Activities

Mr. Dingler is a registered representative of Purshe Kaplan Sterling Investments, Inc., member FINRA/SIPC, and licensed insurance agent. He may offer products and receive normal and customary commissions as a result of transactions. A conflict of interest may arise as these commissionable sales may create an incentive to recommend products based on the compensation Mr. Dingler may earn.

Item 5: Additional Compensation

We have nothing to disclose in this regard.

Item 6: Supervision

Walter Chao, President of Dragon Financial and Investment Group Inc, supervises and monitors Mr. Dingler's activities on a regular basis. Mr. Dingler reviews all outgoing correspondence for written financial advice that Mr. Dingler provides to his clients. Please contact Mr. Dingler if you have any questions about Mr. Dingler's brochure supplement at 650-571-8888.

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Joseph Mah

**Dragon Financial and Investment Group, Inc.
dba Dragon Financial Group
1700 S. El Camino Real Suite 501
San Mateo CA 94402
650-571-8888**

**Firm Contact:
Nathan Dingler
Chief Compliance Officer**

This brochure supplement provides information about Joseph Mah that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Dingler, the Chief Compliance Officer, if you did not receive Dragon Financial Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Mah is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

Joseph Mah

Year of Birth: 1978

Educational Background:

- 2013: Chulalongkorn University, Sasin Graduate Institute of Business Administration; Executive MBA
- 2011: San Francisco State University; Bachelor of Science in Business Administration, Concentration in Marketing

Business Background:

- 02/2014 – Present Dragon Financial and Investment Group, Inc.; Finance Associate
- 05/2011 – 07/2013 Bright Future International Training & Services; National Program Manager
- 07/2007 – 02/2010 Wells Fargo Bank; AVP Business Deposit Consultant

Exams, Licenses & Other Professional Designations:

- 2001: California Licensed Real Estate Agent
- 2014: Certified Treasury Professional (CTP)
- 2014: Series 65 Exam
- 2014: Insurance Licensed – Life, Accident & Health

Item 3: Disciplinary Information¹

There are no legal or disciplinary events material to the evaluation of Mr. Mah.

Item 4: Other Business Activities

Mr. Mah is a licensed insurance agent. He may offer insurance products and receive normal and customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation he and/or our supervised persons may earn.

Mr. Mah is a licensed real estate agent. As such, he may receive normal and customary fees associated with real estate transactions in their independent capacities. These services are separate from Mr. Mah's advisory services and are governed under a separate agreement. Clients are under no obligation to engage us for these and will not be actively solicited.

Item 5: Additional Compensation

We have nothing to disclose in this regard.

¹ Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Mr. Mah to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Mah to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Item 6: Supervision

Nathan Dingler, Chief Compliance Officer of Dragon Financial and Investment Group Inc, supervises and monitors Mr. Mah's activities on a regular basis. Mr. Dingler reviews all outgoing correspondence for written financial advice that Mr. Mah provides to his clients. Please contact Mr. Dingler if you have any questions about Mr. Mah's brochure supplement at 650-571-8888.

**Item 1: Cover Page for Part 2B of Form ADV:
Brochure Supplement
May 2014**

Alfred H. Au

**Dragon Financial and Investment Group, Inc.
dba Dragon Financial Group
1700 S. El Camino Real Suite 501
San Mateo CA 94402
650-571-8888**

**Firm Contact:
Nathan Dingler
Chief Compliance Officer**

This brochure supplement provides information about Mr. Au that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Dingler if you did not receive Dragon Financial and Investment Group, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Au is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

Alfred H. Au

Year of Birth: 1988

Educational Background:

- 2012: University of San Francisco; Masters in Financial Analysis
- 2011: University of California, Irvine; Majored in Business Economics & Minored in Statistics

Business Background:

- 02/2013 – Present Dragon Financial and Investment Group Inc; Finance Associate
- 01/2009 – 12/2012 Student

Exams, Licenses & Other Professional Designations:

- 2014: Series 65 Exam

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Mr. Au.

Item 4: Other Business Activities

We have nothing to disclose in this regard.

Item 5: Additional Compensation

We have nothing to disclose in this regard.

Item 6: Supervision

Nathan Dingler, Chief Compliance Officer of Dragon Financial and Investment Group Inc, supervises and monitors Mr. Au's activities on a regular basis. Mr. Dingler reviews all outgoing correspondence for written financial advice that Mr. Au provides to his clients. Please contact Mr. Dingler if you have any questions about Mr. Au's brochure supplement at 650-571-8888.