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November 29, 2010

**FORM ADV PART 2A.
BROCHURE**

This brochure provides information about the qualifications and business practices of YCMNET Advisors. If you have any questions about the contents of this brochure, please contact us at 925-935-2900. 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 YCMNET Advisors is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for YCMNET Advisors is 110365.

YCMNET Advisors is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

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Advisory Business

Form ADV Part 2A, Item 4

YCMNET Advisors' registration was granted by the U.S. Securities and Exchange Commission on October 11, 1996. Michael Allen Yoshikami (CRD Number 1929209) is the President of the firm. Mr. Yoshikami owns between 75% and 100% of the equity of the firm. George Kung Wai Chin (CRD Number 1113592) is the Executive Vice President of the firm and owns between 5% and 10% of the equity of the firm. Alexis Stice (CRD Number 2859882) is the Chief Compliance Officer of the firm. The firm is not publicly owned or traded. There are no indirect owners of the firm or intermediaries, which have any ownership interest in the firm. Client assets are managed on an individualized basis. Clients may impose restrictions on their accounts. The firm does not sponsor any wrap programs. As of July 10, 2010, the firm managed on a discretionary basis 946,658,658 of client assets which represented 3275 accounts and managed on a nondiscretionary basis \$4,069,289 which represented 32 accounts.

INVESTMENT MANAGEMENT

Firm provides discretionary investment management for clients. Portfolios are designed based on client's desire for growth, income and capital preservation preferences. Primary investment management functions include, but are not limited to:

- Asset Allocation Design
- Investment Research and Asset Selection
- Portfolio Monitoring and Rebalancing

Portfolios are designed to meet individual client objectives using a variety of investments. Fundamental analysis utilized by Firm to make an informed decision may include earnings growth, sales growth, price earnings ratio, book value, dividend record etc. Consideration is given to the economic outlook for a particular industry as well as overall economic conditions. In addition, technical, charting and cyclical analysis may also be utilized.

Client Review Process:

A review of a client's circumstances will occur as needed to assess the appropriateness of the strategy for each client. Arrangements for meeting time and location will be arranged by Firm and the client. Clients are required to inform Firm of any change in their financial condition, risk tolerance, needs, goals, time horizon or other objective in a timely manner.

Asset Management and Portfolio Review:

Assets are allocated/reallocated on an ongoing basis. Accounts are reviewed as needed in order to assure that any portfolio matches the client's risk tolerance and investment objectives.

FINANCIAL PLANNING

Financial planning services are offered to clients. Written request and engagement by Firm and client is required. Topics may cover:

- Net Worth and Financial Profile Analysis

- Cash Flow Projections
- Income Tax Review
- Education Financing
- Life Insurance Analysis
- Estate Planning Review
- Retirement Planning
- Risk Management Planning

Fees and Compensation

Form ADV Part 2A, Item 5

FEES AND COMPENSATION:

The fee for financial and advisory services is determined by the client's situation and is established after the first meeting (held at no cost). Fees shall be based on a percentage of assets under management on an ongoing basis. Issues examined will include investment objective, trading frequency, client special requests, number of accounts, size of portfolio and estimated research time period. A flat fee between \$1,500 and \$5,000 or an hourly (\$250 per hour with a 6 hour minimum) fee may also be charged as a substitute for the percentage of assets under management fee.

NEW CLIENTS - FEE SCHEDULE

The following table outlines YCMNET's tiered fee structure in managing portfolios for clients that had assets under management from August 1, 2001. Portfolios that contain all fixed income investments may be charged a lower fee structure. Full disclosure will be made in the advisory agreements outlining specific fee structure for each client.

TIERED FEE SCHEDULE	
PORTFOLIO SIZE (\$)	ANNUAL FEE (payable quarterly)
0-499,999	1.15%*
500,000-999,999	0.98%
1,000,000-1,999,999	0.93%
2,000,000-2,999,999	0.88%
3,000,000-3,999,999	0.83%
4,000,000-4,999,999	0.78%
5,000,000+	0.73%

* The minimum account size effective for new clients after April 1, 2002 is \$500,000 in assets under management and a minimum fee of \$1,437.50 per quarter or 2.5% annual fee of total assets, whichever is lower, shall be charged on such accounts. The minimum fee may be waived based on individual client circumstances and all fees are negotiable.

EXISTING CLIENTS - FEE SCHEDULE

The following table outlines YCMNET's fee structure in managing portfolios for clients that had assets under management prior to August 1, 2001. Full disclosure will be made in advisory agreements outlining the specific fee structure for each client. For those clients with assets under management between August 1, 2001 and April 1, 2002, a minimum fee of \$2,875 annually or 2.5% of total assets, whichever is lower, shall be charged on such accounts. For clients with assets under management prior to August 1, 2001, a minimum fee of \$1,000 annually applies or 2.5% of total assets, whichever is lower, shall be charged on such accounts.

FEE SCHEDULE PRIOR TO 08/01/2001

PORTFOLIO SIZE FEE	ANNUAL FEE	PORTFOLIO SIZE	ANNUAL
0-100,999	1.35%	2,001,000-3,000,999	0.84%
101,000-250,999	1.25%	3,001,000-4,000,999	0.80%
251,000-500,999	1.00%	4,001,000-5,000,999	0.76%
501,000-1,000,999	1.00%	5,001,000-9,000,999	0.68%
1,001,000-2,000,999	0.88%	9,001,000-10,000,000+	0.58%

Right of Rescission

Client has a five (5) business day right of rescission after receiving the firm's Disclosure Brochure/ADV to terminate services. Any and all unearned or unapplied fees shall be refunded. Fees are negotiable and may be adjusted according to client's specific circumstances.

Other Fees

Any fees for liquidating existing assets are the responsibility of the client. All assets within the account may not qualify as an actively managed asset. Advisory fees are in addition to the fees charged by mutual fund investments or other transaction fees in a client's account.

Fee Payment

Fees are normally paid in advance on a quarterly basis. Fees are not based on capital appreciation of assets. Firm may debit asset management fees directly from client accounts. In certain circumstances fees may be waived or reduced for the client.

Fee Calculation

Statements received from custodians may have a different amount than what is billed on. Firms portfolio accounting systems may have different settlement dates, accrued interest calculations and may exclude certain assets from fee calculation.

Renewal and Termination

Any advisory renewal fee will be determined by mutual agreement between the client and the Firm. Fee payment timeliness will be discussed prior to any services to be provided. There is a 30 day notification of termination of services requirement by Firm. The client may terminate the contract with the Firm at his/her discretion with 30 days written notice to Firm.

Layering of Fees

The advisory client will pay two layers of fees when mutual funds are present in the client portfolio. That is, an advisory fee is paid to the Firm, as disclosed herein, and a fee is paid to the fund's investment advisor as well.

Performance-Based Fees and Side-By-Side Management

Form ADV Part 2A, Item 6

None.

Types of Clients

Form ADV Part 2A, Item 7

Types of clients include individuals, pension plans, profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

CONDITIONS FOR MANAGING ACCOUNTS:

The minimum account size effective for new clients after April 1, 2002 is \$500,000 in assets under management and a minimum fee of \$1,437.50 per quarter or 2.5% of total assets, whichever is lower, shall be charged on such accounts. For those clients with assets under management between August 1, 2001 and April 1, 2002 a minimum fee of \$2,875 annually or 2.5% of total assets, whichever is lower, shall be charged on such accounts. For clients with assets under management prior to August 1, 2001, a minimum fee of \$1,000 annually applies or 2.5% of total assets, whichever is lower, shall be charged on such accounts. The minimum fee may be waived based on individual client circumstances.

Methods of Analysis, Investment Strategies and Risk of Loss

Form ADV Part 2A, Item 8

Methods of securities analysis include charting, fundamental analysis, technical analysis and cyclical analysis.

Investment strategies include long term purchases (securities held more than a year), short term purchases (securities held less than one year), trading (securities held less than 30 days), short sales, margin transactions and option writing.

Disciplinary Information

Form ADV Part 2A, Item 9

None.

Other Financial Industry Activities and Affiliations

Form ADV Part 2A, Item 10

Mr. Yoshikami is a servicing agent for life insurance products and receives compensation from insurance companies for existing policies.

In addition, Firm provides administrative support to accounts managed by Brandies Investments a third party money manager.

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

Form ADV Part 2A, Item 11

PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS

The firm has adopted a written Code of Ethics in compliance with SEC rule 204A-1. The code sets forth standards of conduct and requires compliance with federal securities laws. Our code also addresses personal trading and requires our personnel to report their personal securities holdings and transactions to the Chief Compliance Officer of the firm. We will provide a copy of our Code of Ethics to any client or prospective client upon request.

Pursuant to SEC Release No. IA-1092, the following statements are also made by the Firm:

- 1) Clients are under no obligation to have Firm implement any suggestions made in any financial recommendations.
- 2) Client shall have total freedom to execute securities with any company of their choice.
- 3) Transactions for each client account generally will be effected independently, unless Advisor decides to purchase or sell the same securities for several clients at approximately the same time. Advisor may (but is not obligated to) combine or "batch" such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among Advisor's clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among Advisor's clients in proportion to the purchase and sale orders placed for each client account on any given day.

It is further noted that Firm is in and shall continue to be in total compliance with the Insider Trading and Securities Fraud Enforcement Act of 1988. Specifically, Firm has adopted a firm wide policy statement, outlining insider trading compliance by Firm and its associated persons and other employees. This statement has been distributed to all associated persons and other employees of Firm and has been signed and dated by each such person. A copy of such original is maintained in employee files. Further, Firm has adopted a written supervisory procedures statement highlighting the steps which shall be taken to implement the firm wide policy. These materials are also distributed to all associated persons and other employees of Firm, are signed, dated and filed with the employee files. There are provisions adopted for (1) restricting access to files, (2) providing continuing education (3) restricting and/or monitoring trading on those securities of which the Firm's employees may have non-public information, (4) requiring all of the Firm's employees to conduct trading through a specific broker or reporting all transactions promptly to Firm and (5) monitoring the securities trading of the firm and its employees and associated persons.

Firm or individuals associated with Firm may buy or sell securities identical to those recommended to customers for their personal account. It is the expressed policy of Firm that no person employed by Firm, or its associated persons, may purchase or sell any security prior to a transaction(s) in that same

security being implemented on an advisory account that in any way affects the client's execution result. This policy is designed to prevent such employees from benefiting from transactions placed on behalf of advisory accounts. Firm or any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.

As these situations may represent a conflict of interest, Firm has established the following restrictions in order to ensure its fiduciary responsibilities:

- 1) A director, officer or employee of Firm shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. No associated person of Firm shall prefer his or her own interest to that of the advisory client.
- 2) Firm maintains a list of all securities holdings for itself, and anyone associated with this Advisory practice. These holdings are reviewed on a regular basis by the Chief Compliance Officer.
- 3) Firm requires that all individuals must act in accordance with all applicable federal and state regulations governing registered investment advisory practices.
- 4) Any individual not in observance of the above may be subject to termination.

Brokerage Practices

Form ADV Part 2A, Item 12

INVESTMENT OR BROKERAGE DISCRETION

On a consistent basis YCMNET Advisors assesses which broker/dealer to utilize in executing securities transactions. This procedure takes into account BD solvency, responsiveness, price and other subjective factors. YCMNET Advisors selects the BD that we believe provides the best value and safety for clients of the firm.

In that Firm manages certain client assets on a discretionary basis, Firm does have the authority to determine, without first obtaining specific client consent, the securities to be bought or sold, the amount of the securities to be bought or sold, the broker dealer to be used and or the commission rates paid. All accounts are deemed to be discretionary. Discussions with clients regarding the buying and selling of assets are considered to be informational and YCMNET Advisors will exercise its discretion over timing, execution and action on portfolio assets.

YCMNET pays Schwab a Participation Fee on all referred clients' accounts that are maintained in custody at Schwab and a Non-Schwab Custody Fee on all accounts that are maintained at, or transferred to, another custodian. The Participation Fee paid by YCMNET is a percentage of the fees the client owes to YCMNET or a percentage of the value of the assets in the client's account, subject to a minimum Participation Fee. YCMNET pays Schwab the Participation Fee for so long as the referred client's account remains in custody at Schwab. The Participation Fee is billed to YCMNET quarterly and may be increased, decreased or waived by Schwab from time to time. The Participation Fee is paid by YCMNET and not by the client. YCMNET has agreed not to charge clients referred through the Service fees or costs greater than the fees or costs YCMNET charges clients with similar portfolios who were not referred through the Service.

YCMNET generally pays Schwab a Non-Schwab Custody Fee and custody of a referred client's account is not maintained by, or assets in the account are transferred from Schwab. This fee does not apply if the client was solely responsible for the decision not to maintain custody at Schwab. The Non-Schwab Custody Fee is a one-time payment equal to a percentage of the assets placed with a custodian other than Schwab. The Non-Schwab Custody Fee is higher than the Participation Fees Advisors generally would pay in a single year. Thus, YCMNET will have an incentive to recommend that client accounts be held in custody at Schwab.

The Participation and Non-Schwab Custody fees will be based on assets in accounts of YCMNET's clients who were referred by Schwab and those referred client's family members living in the same household. Thus, YCMNET will have incentive to encourage household members of clients referred through the Service to maintain custody of their accounts and execute transactions at Schwab and to instruct Schwab to debit YCMNET's fees directly from the accounts.

For accounts of YCMNET's clients maintained in custody at Schwab, Schwab will not charge the client separately for custody but will receive compensation from YCMNET's clients in the form of commissions or other transaction-related compensation on securities trades executed through Schwab. Schwab also will receive a fee (generally lower than the applicable commission on trades it executes) for clearance and settlement of trades executed through broker/dealers other than Schwab. Schwab's fees for trades executed at other broker-dealers are in addition to the other broker-dealer's fees. Thus, YCMNET may have an incentive to cause trades to be executed through Schwab rather than another broker-dealer. YCMNET nevertheless, acknowledges its duty to seek best execution of trades for client accounts. Trades for client accounts held in custody at Schwab may be executed through a different broker/dealer than trades for YCMNET's other clients. Thus, trades for accounts custodied at Schwab may be executed at different times and different prices than trades for other accounts that are executed at other broker/dealers.

Firm participates in Charles Schwab & Company's Schwab Institutional (SI) service program. While there is no direct linkage between the investment advice given and participation in the SI program, economic benefits are received which would not be received if Firm did not give investment advice to clients.

These benefits include receipt of duplicate client confirmations and bundle duplicate statements, access to a trading desk serving SI participants exclusively, access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts, ability to have investment advisory fees deducted directly from client accounts, access, for a fee, to an electronic communication network for client order entry and account information, receipt of compliance publications and access to mutual funds which generally require significantly higher minimum initial investment or are generally available only to institutional investors. The benefits received through participation in the SI program do not depend upon the amount of transactions directed to Charles Schwab & Company, Inc.

YCMNET Advisors and its employees may receive some consideration from Charles Schwab & Company not limited to conference events and other miscellaneous items.

YCMNET Advisors may recommend that clients establish brokerage accounts with Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab), a FINRA registered broker/dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Although YCMNET may recommend/require that clients establish accounts at Schwab, it is the client's decision to custody assets with Schwab. YCMNET Advisors is independently owned and operated and not affiliated with Schwab. Schwab provides YCMNET Advisors 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 advisor's clients' assets is maintained in accounts at Schwab Institutional. 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 significantly higher minimum initial investment.

For YCMNET Advisors' client accounts maintained in its custody, Schwab generally does not charge separately for custody but is compensated by account holders through commissions or other transaction-related fees for security trades that are executed through Schwab or that settle into Schwab

accounts.

Schwab also makes available to YCMNET Advisors other products and services that benefit YCMNET Advisors but may not benefit its clients' accounts. Some of these other products and services assist YCMNET Advisors in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and statements); facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts); provide research, pricing information and other market data; facilitate payment of YCMNET Advisor fees from its clients' accounts; and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of YCMNET Advisor Accounts, including accounts not maintained at Schwab Institutional.

Schwab Institutional also makes available to YCMNET Advisors other services intended to help YCMNET Advisors manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, Schwab may make available, arrange and/or pay for these types of services rendered to YCMNET Advisors by independent third parties. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or part of the fees of a third-party providing these services to YCMNET Advisors. While as a fiduciary, YCMNET Advisors endeavors to act in its clients' best interest, and YCMNET Advisors recommendation that clients maintain their assets in accounts at Schwab may be based in part on the benefit to YCMNET Advisors of the availability of some of the foregoing products and services and not solely on the nature cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

Advisor also uses the custodial and brokerage services of Fidelity Brokerage Services, LLC. and Vanguard.

Advisor may enter into arrangements where investment of moneys in certain securities benefits the Advisor through providing certain services of information.

MISCELLANEOUS:

TRADE ERRORS

From time-to-time YCMNET may make an error in submitting a trade order on your behalf. When this occurs, YCMNET may place a correcting trade with the broker-dealer which has custody of your account. Should you sustain any economic detriment as a result of an error it is our legal obligation to make you whole.

At Schwab if an investment gain results from the correcting trade, the gain will remain in your account unless the same error involved other client account(s) that should have received the gain, it is not permissible for you to retain the gain or we confer with you and you decide to forego the gain (e.g. due to tax reasons). If the gain does not remain in your account and Charles Schwab & Co.Inc. (Schwab) is the custodian, Schwab will donate the amount of any gain \$100 and over to charity. As

stated above, if a loss occurs greater than \$100, Advisor will pay for the loss. Schwab will maintain the loss or gain (if such gain is not retained in your account) if it is under \$100 to minimize and offset its administrative time and expense. Generally if related trade errors result in both gains and losses in your account, they may be netted.

At Fidelity Investments and Vanguard the advisor will correct the trade in its own account and keep any profits or losses in its own account. However, the client will be made whole in the event of having sustained any loss(es).

Review of Accounts

Form ADV Part 2A, Item 13

The investment committee at YCMNET advisors consists of Michael Yoshikami, President and Chief Investment Strategist and Craig Gentry, Investment Director and Corporate Vice President. Mr. Yoshikami and Mr. Gentry meet at least bi-monthly to discuss the investment strategies of the firm and its client investments. Client accounts are reviewed by the portfolio trading team managed by Mr. Gentry and Mr. Yoshikami. All reviews of accounts are conducted by the Firm on an annual basis depending on the client situation and planning needs. Reviews are internal and client may or may not be present when review is conducted. These reviews may occur more frequently triggered by changes in any number of areas such as client objectives, market conditions, income, cash flow, changes in tax law, family status, disposition of assets, inheritance and health. Reviews may include a full statement of current holdings and re-statement of objectives. Clients are offered the opportunity to meet for regular reviews in person or by phone and may choose not to meet.

Brokerage and most investment companies utilized by Firm will provide at least quarterly reports regarding client's holdings as well as any changes in portfolio. Some mutual fund companies may provide direct statements on an annual basis. Depending on the client circumstances, Firm may provide additional information on a quarterly basis.

Client Referrals and Other Compensation

Form ADV Part 2A, Item 14

As stated above, Mr. Yoshikami is a servicing agent for life insurance products and receives compensation from insurance companies for existing policies.

In addition, Firm provides administrative support to accounts managed by Brandies Investments a third party money manager.

From time to time, the principals and associates of the Firm may attend investment related conferences sponsored and paid for by investment companies. This incentive is in addition to fees received by the Firm.

YCMNET Advisors, Inc. ("YCMNET") receives client referrals from Charles Schwab & Co., Inc. ("Schwab") through YCMNET's participation in the Schwab Advisor Network ("the Service"). The Service is designed to help investors find an independent investment advisor. Schwab is a broker-dealer independent and unaffiliated with YCMNET. Schwab does not supervise YCMNET and has no responsibility for YCMNET's management of client's portfolios or Advisor's other advice or services. YCMNET pays Schwab fees to receive client referrals through the Service. YCMNET's participation in the Service may raise potential conflicts as described in Item 12.

Custody

Form ADV Part 2A, Item 15

None.

Investment Discretion

Form ADV Part 2A, Item 16

Firm does exercise discretionary authority in most cases. A “Limited Power of Attorney” is signed by the client in favor of the firm. Because the firm has discretionary authority, it may determine, without first obtaining specific client consent, the securities to be bought and/or sold and the amount of securities to be bought and/or sold.

Voting Client Securities

Form ADV Part 2A, Item 17

In certain circumstances, and in accordance with the client's specific advisory agreement, YCMNET shall vote proxies related to securities held by any client in a manner that is in the best interest of the client. YCMNET shall consider only those factors that relate to the client's investment(s) or that are established by the client's written instructions.

Proxy votes generally will be cast in favor of proposals that:

- maintain or strengthen the shared interests of shareholders and management.
- increase shareholder value;
- maintain or increase shareholder influence over the issuer's board of directors and management; and,
- maintain or increase the rights of shareholders.

Proxy votes generally will be cast against proposals having the opposite effect.

In voting on each and every issue, YCMNET and its employees shall vote in a prudently and timely fashion and only after careful evaluation of the issue(s) presented on the ballot.

In exercising its voting discretion, YCMNET and its employees shall avoid any direct or indirect conflict of interest raised by such voting decision. YCMNET will provide adequate disclosure to the client if any substantive aspect or foreseeable result of the subject matter to be voted upon raises an actual or potential conflict of interest to YCMNET.

YCMNET reserves the right to use a third party research service to assist us in making decisions we feel are in the best interest of our clients. Voting proxies on behalf of clients whose accounts we manage on discretion is a standard practice of YCMNET. Paperwork will be executed to allow this to occur including changing proxy and reorganization preferences on accounts currently held at Schwab or Fidelity Investments. Clients do have the opportunity to opt out of YCMNET's standard practice. Clients are responsible to inform YCMNET if they desire to make other arrangements outside of YCMNET's standard practice.

Consistent with SEC Rule 206(4)-6, YCMNET will keep certain records required by applicable law and regulation in connection with its proxy voting activities for clients and shall provide proxy-voting information to clients upon their written or oral request. A copy of YCMNET's proxy voting policies and procedures are available upon request.

Financial Information

Form ADV Part 2A, Item 18

Form does not receive fees more than six months in advance.

Requirements for State-Registered Advisers

Form ADV Part 2A, Item 19

Not applicable.

Additional Information

None.

Michael Allen Yoshikami
George K.W. Chin
Alexis Stice
Craig D. Gentry

YCMNET Advisors
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Suite 270
Walnut Creek, California 94596

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November 29, 2010

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Michael Allen Yoshikami, George K.W. Chin, Alexis Stice and Craig D. Gentry that supplements the YCMNET Advisors brochure. You should have received a copy of that brochure. Please contact Alexis Stice, Chief Compliance Officer if you did not receive YCMNET Advisors' brochure or if you have any questions about the contents of this supplement.

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

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Name: MICHAEL ALLEN YOSHIKAMI

Year of Birth: 1960

Formal Education:

Pepperdine University, Malibu, CA

Degree: MBA December 2005

University of Santa Barbara, Santa Barbara, CA (Private University, not UCSB)

Degree: Ph.D in Education 1995

California State University Fresno, Fresno, CA

Degree: BS in Business Administration with an emphasis in Marketing 1984

Professional Designations:

Certified Financial Planner (CFP)

March 1990

Business Background:

YCMNET Advisors, Inc. Walnut Creek, CA

President and Founder

Chief Investment Strategist

From May 2000 to Present

Destination Capital Management, Walnut Creek, CA

Co-Portfolio Manager

From December 2005 to June 2010

Yoshikami Capital Management Inc., Walnut Creek, CA

President and Founder

Chief Investment Strategist

From January 1986 to May 2000

J.W. Genesis Financial, Inc.

Registered Principal/Registered Representative

From December 1999 to November 2000

FSC Securities Corporation, Atlanta, GA

Registered Principal

From September 1993 to December 1999

Corporate Securities Group, Inc., Boca Raton, FL

Registered Principal/Registered Representative

From January 1996 to August 1996

Sentra Securities, San Diego, CA

Registered Representative

From October 1992 to March 1993

Fresno Pacific College, Fresno, CA

Part-time Instructor

From January 1990 to May 1992

Fresno City College, Fresno, CA
Part-time Instructor
From September 1988 to January 1991

Name: GEORGE K.W. CHIN
Year of Birth: 1956

Formal Education:

New York University Leonard N. Stern School of Business, New York, NY
Degree: MS in Accounting and Finance 1986

Harvard University, Cambridge, MA
Degree: BA in Psychology/Economics 1979

Business Background:

YCMNET Advisors, Walnut Creek, CA
Executive Vice President
From January 2002 to Present

YCMNET Advisors, Walnut Creek, CA
Managing Director
From October 2000 to Present

Credit Suisse Group, Singapore
Executive Director
From March 2000 to September 2000

The Chase Manhattan Private Bank, Singapore
Regional Head - Business Development
From February 1997 to March 2000

Lehman Brothers, Inc., Singapore and Hong Kong
Regional Manager / Vice President
From December 1993 to February 1997

Wells Fargo Bank, Los Angeles, CA
Managing Director
From April 1992 to December 1993

Merrill Lynch & Company, Beverly Hills, CA
Vice President - Sales Manager
From January 1988 to August 1991

Bear Stearns & Company, New York, NY
Assistant Vice President
From August 1986 to January 1988

Merrill Lynch & Company, New York, NY
Manager-Financial Analyst and Senior Financial Consultant
From February 1981 to August 1986

Name: Alexis Stice
Year of Birth: 1970

Formal Education:
Chapman University, Orange, CA
Degree: BS in Business Administration, 1992

Business Background:

YCMNET Advisors, Walnut Creek, CA
Chief Compliance Officer, Vice President, Operations
From June 2008 to Present

Destination Capital Management, Walnut Creek, CA
Chief Compliance Officer
From June 2008 to June 2010

Net Equity Associates, Burlingame, CA
Operations Manager
From June 2001 to September 2004

ePLANNING Securities, Inc., San Francisco, CA
Relationship Manager
From February 2000 to May 2001

Fidelity Investments, San Francisco, CA
Regional Operations Representative
From 1998 to 2000

Fidelity Investments, Denver, CO
Customer Service Representative
From 1996 to 1998

Fidelity Investments, San Francisco, CA
Administrative Assistant
From 1993 to 1996

Name: Craig D. Gentry
Year of Birth: 1966

Formal Education:

Dartmouth College, Hanover NH
Degree: MBA 1994

University of California, Davis, CA
Degree: BS in Mechanical and Aeronautical Engineering 1989

Business Background:

YCMNET Advisors, Walnut Creek, CA
Senior Portfolio Manager, Corporate Vice President

From February 2007 to Present

Destination Capital Management, Walnut Creek, CA
Co-Portfolio Manager
From February 2007 to June 2010

YCMNET Advisors, Walnut Creek, CA
Portfolio Manager
From July 2005 to February 2007

YCMNET Advisors, Walnut Creek, CA
Equity Analyst
From March 2004 to July 2005

Ivy Asset Management Corporation, San Francisco, CA
Director, Investments
From 2002 to 2003

Visitalk.com, Phoenix, AZ
Chief Operating Officer
From 2000 to 2000

Citigroup, San Francisco, CA
Vice President, Alternative Investment Strategies
From 1997 to 2000

Global Finance, San Francisco, CA
Assistant Vice President
From 1994 to 1997

Disciplinary Information

Form ADV Part 2B, Item 3

None.

Other Business Activities

Form ADV Part 2B, Item 4

Mr. Yoshikami is a servicing agent for life insurance products and receives compensation from insurance companies for existing policies.

Additional Compensation

Form ADV Part 2B, Item 5

See Item 4, above.

Supervision

Form ADV Part 2B, Item 6

Alexis Stice, Chief Compliance Officer, supervises the activities of the supervised persons.

Requirements for State-Registered Advisers

Form ADV Part 2B, Item 7

Not applicable.