

Mine & Arao Wealth Creation and Management, LLC

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June 27, 2018

This brochure provides information about the qualifications and business practices of Mine & Arao Wealth Creation and Management, LLC. If you have any questions about the contents of this brochure, please contact us at the telephone number and/or e-mail address above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority.

Mine & Arao Wealth Creation and Management, LLC is a registered investment advisor. Registration of an investment advisor does not imply any level of skill or training. The verbal and written communications of an investment adviser provide you with information you need to determine whether to hire or retain the advisor.

Additional information about Mine & Arao Wealth Creation and Management, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. The Firm's CRD number is 118319.

Mine & Arao Wealth Creation and Management, LLC

Our previous annual updating amendment was dated February 5, 2018. This item will be updated with the next annual updating amendment to reflect material changes to the Part 2.

ITEM 3

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ITEM 4: ADVISORY BUSINESS

Who we are

Mine & Arao Wealth Creation and Management, LLC (referred to as “we,” “our,” “us,” or “Mine & Arao”), has been registered as an investment advisor since September 1999. Our principals and owners are John T. Arao and Bud T. Mine.

Services we offer

Financial Planning

Nearly 100% of our clients are our CPA tax clients. We, therefore we have maintained a long-term business relationship with our clients. We meet with our clients a minimum of once a year, usually during the tax season, and often discuss the performance of each individual investment portfolio. We also offer tax planning, retirement planning, and estate planning as deemed necessary. As CPAs and investment advisors, we can provide superior financial planning services due to the extensive knowledge of each client’s income, wealth, and retirement goals.

Asset Management

We take a comprehensive approach when investing our clients' assets by factoring in age, risk tolerance, and short & long-term need for capital. The assets are then allocated to fixed income and equity positions based on this analysis. We limit the investments to mutual funds, individual stocks, bonds, CDs, and exchange-traded funds.

Clients may impose restrictions on our investments, but as of today our current clients have placed no such restriction request.

We do not provide portfolio management services to a wrap fee program.

Assets under management

As of June 30, 2018, we manage assets of \$112.0 million on a discretionary basis. We do not manage assets on a non-discretionary basis.

ITEM 5: FEES AND COMPENSATION

Financial Planning

Hourly rates for financial planning services are negotiated with each client based on the scope and complexity of the requested services, but generally do not exceed \$300 per hour. An invoice for services is issued on completion of the written analysis and is payable upon receipt.

You may terminate our Financial Planning Agreement, without penalty, at any time on written notice. Upon cancellation, we will present you with an invoice for time spent. This invoice is payable upon receipt.

We have a conflict of interest when providing financial planning advice. When you implement the financial plan through us, we receive the customary fees as disclosed in the following section. You are not required to employ us to implement the financial plan, or to implement the plan, or any portion of it, at all.

Investment Management Services

Advisory Fees & Billing Practices

Asset management fees are generally based on a percentage of assets under management in accordance with the following schedule:

| <u>Account Value</u> | <u>Non-Mine & Arao CPA Clients</u> | <u>Mine & Arao CPA Clients</u> |
|--------------------------|--|--|
| On the first \$5,000,000 | 1.6% | 0.6% |
| \$5,000,001 + | 0.6% | 0.4% |

Fees are billed semi-annually, in advance, based on the market value of the account on the last day of the preceding semi-annual period.

Mine & Arao has the discretion to negotiate fees on a client-by-client basis. Client facts, circumstances and needs are considered in determining the fee schedule. These include the complexity of the client, assets to be placed under management, related accounts, portfolio style, and account composition, among other factors. We may group certain related client accounts for the purposes of achieving the minimum account size requirements and determining the annualized fee. The specific annual fee schedule is agreed to by both parties in the advisory agreement entered into by Mine & Arao and the client.

Clients of Mine & Arao CPAs, LLP who are also clients of Mine & Arao Wealth Creation and Management may also be eligible for credits and other discounts that are not available otherwise.

Discounts, not generally available to our advisory clients, may be offered to family members and friends of associated persons of Mine & Arao.

If you would like to end our advisory relationship, you may do so by providing written notice. We will prorate the advisory fees earned through the termination date and send you a refund of the prepaid, unearned portion of your fee. We process refund payments within 30 days of the termination date and will send you a check or refund your investment account. In either case we will provide a final invoice detailing the calculation of the refund.

You may provide authorization for us to deduct our fees directly from your investment account. Important information about the deduction of management fees:

- You must provide authorization for us to deduct fees by initialing the appropriate section of our contract.
- You will receive a detailed invoice semiannually which outlines our fees and how they are calculated at the same time we request payment from the custodian.

- You will receive a statement from your custodian which shows all transactions in your account, including the deduction of our fee.
- You are responsible for reviewing the accuracy of the fees being billed, as the custodian will not do so.

You may elect to pay by check rather than having payment deducted directly from your account.

Other Costs Involved

In addition to our advisory fee shown above, you are responsible for paying fees associated with investing for your account. These fees include:

- mutual fund loads (if applicable). These charges are paid to brokers as a form of commission.
- management fees for ETFs and mutual funds. These are fees charged by the managers of the ETF or mutual fund and are a portion of the expenses of the ETF or mutual fund.
- brokerage costs and transaction fees for any securities or fixed income trades. These are generally charged by your custodian and/or executing broker.

Additional information about brokerage costs and services is provided in “Item 12: Brokerage Practices.”

We believe the fees mentioned above are competitive; however you may be able to obtain similar services from other sources at a lower price.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

We do not receive performance fees for managing accounts.

ITEM 7: TYPES OF CLIENTS

Almost all of our clients are from our CPA practice. We serve any type of client that may come from our CPA practice and that meet our minimum portfolio criteria. Typically our clients are individuals, pension plans and businesses. Generally we require that clients maintain \$100,000 under management with us. However, we may waive that minimum at our sole discretion.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Managing assets is based on asset allocation from the client’s risk tolerance as described in Item 4. We do not use any significant investment strategy or method of analysis that involves significant or unusual risk. We do not frequently trade securities and are always aware of transaction costs and taxes.

Managing clients assets is based upon asset allocations from the clients’ risk tolerances as described in Item 4. We do not implement any investment strategies or analysis that would involve significant or unusual risks. We do not frequently trade securities and are always cognizant of transaction costs and taxes. Depending on the assets under management, we use no load mutual funds, certificate of deposits and exchange traded funds (ETF) for the smaller accounts and for the larger accounts we also use a

combination of no load mutual funds, certificate of deposits, U.S. Treasuries, corporate notes and bonds, ETFs and individual securities. We monitor the asset allocation mix periodically to ensure the asset allocation is within the clients' risk tolerance. We also monitor the clients' portfolios to take advantage of any potential tax savings.

All investments involve different degrees of risk. You should be aware of your risk tolerance level and financial situations at all times. We cannot guarantee the successful performance of an investment and we are expressly prohibited from guaranteeing accounts against losses arising from market conditions.

ITEM 9: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of the investment advisor and each investment advisor representative providing investment advice to you. We have no information of this type to report.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Mr. Arao and Mr. Mine, principals of our firm, are also owners of Mine & Arao, LLP, certified public accountants, a firm that provides services such as tax preparation and planning, bookkeeping services, QuickBooks implementation and support and preparation of financial statements. Our clients are also clients of Mine & Arao, LLP. Mr. Mine and Mr. Arao expect to spend approximately 70% and 80% of their time, respectively, working with accounting clients.

You are under no obligation to use the services of Mine & Arao, LLP for any accounting or tax work recommended by us.

Because of custody rules governing investment advisors, we cannot accept you provide advisory services to you if you have provided Mine & Arao, LLP with the authority to sign checks, pay bills, or transfer funds on your behalf.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Code of Ethics

We have adopted a set of enforceable guidelines (Code of Ethics), which describes unacceptable conduct by Mine & Arao and our associated persons. Summarized, this Code of Ethics prohibits us from:

- placing our interests before yours,
- using non public information gathered when providing services to you for our own gains, or
- engaging in any act, practice or course of business that is, or might be considered, fraudulent, deceptive, manipulative, or in violation of any applicable law, rule or regulation of a governmental agency.

Please contact us if you would like to receive a full copy of this Code of Ethics.

Personal Trading for Associated Persons

We may buy or sell some of the same securities for you that we already hold in our personal account. We may also buy for our personal account some of the same securities that you already hold in your account. It is our policy not to permit our associated persons (or their immediate relatives) to trade in a way that takes advantage of price movements caused by your transactions.

We may restrict trading for a particular security for our accounts or those of our associated person if there is a pending trade in that security in a client account. Trades for our accounts (and those of our associated persons) will be placed as part of a block trade with client trades, or individually after client trades have been completed. Additional information about block trades is provided in the Aggregation of Orders section of “Item 12: Brokerage Practices.” When our trades are placed after our client trades, we may receive a better or worse price than that received by the client.

Mine & Arao and its associated persons may purchase or sell specific securities for their own account based on personal investment considerations without regard to whether the purchase or sale of such security is appropriate for clients.

All persons associated with us are required to report all personal securities transactions to us quarterly.

ITEM 12: BROKERAGE PRACTICES

The Custodian and Brokers We Use

We do not maintain custody of your assets that we manage, although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account (see “Item 15: Custody”). Your assets must be maintained in an account at a “qualified custodian,” generally a broker/dealer or bank. We require that our clients use Charles Schwab & Co., Inc. (“Schwab”), a registered broker/dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we require that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. If you do not wish to place your assets with Schwab, then we cannot manage your account. Not all advisors require their clients to use a particular broker-dealer or other custodian selected by the advisor. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account as described below (see “Your Brokerage and Custody Costs”).

How We Select Brokers/Custodians

We seek to use a custodian/broker who will hold your assets and execute transactions on terms that are, overall, most advantageous when compared to other available providers and their services. We consider a wide range of factors, including, among others:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)

- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, and stability
- Prior service to us and our other clients
- Availability of other products and services that benefit us, as discussed below (see “*Products and Services Available to Us From Schwab*”)

Your Brokerage and Custody Costs

For our clients’ accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. In addition to commissions, Schwab charges you a flat dollar amount as a “prime broker” or “trade away” fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we have Schwab execute most trades for your account. We have determined that having Schwab execute most trades is consistent with our duty to seek “best execution” of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see “*How We Select Brokers/Custodians*”).

Products and Services Available to Us From Schwab

Schwab Advisor Services™ (formerly called Schwab Institutional®) is Schwab’s business serving independent investment advisory firms like us. They provide Mine & Arao and our clients with access to its institutional brokerage—trading, custody, reporting, and related services—many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients’ accounts, while others help us manage and grow our business. Schwab’s support services generally are available on an unsolicited basis (we don’t have to request them) and at no charge to us. Following is a more detailed description of Schwab’s support services:

Services That Benefit You.

Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab’s services described in this paragraph generally benefit you and your account.

Services That May Not Directly Benefit You.

Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- Provide access to client account data (such as duplicate trade confirmations and account statements)
- Facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- Provide pricing and other market data
- Facilitate payment of our fees from our clients' accounts
- Assist with back-office functions, recordkeeping, and client reporting

Services That Generally Benefit Only Us.

Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees. Schwab may also provide us with other benefits, such as occasional business entertainment of our personnel.

Aggregation of Orders

There are occasions on which portfolio transactions will be executed as part of concurrent authorizations to purchase or sell the same security for another client or one or more of our associated persons.

We may choose to block (aggregate) trades for your account with those of other client accounts and personal accounts of persons associated with Mine & Arao. When we place a block trade, all participants included in the block receive the same price per share on the trade. The price is calculated by averaging the price of all of the shares traded. Due to the averaging of price over all of the participating accounts, aggregated trades could be either advantageous or disadvantageous. Commission costs are not averaged. You will pay the same commission whether your trade is placed as part of a block or on an individual basis. The objective of the aggregated orders will be to allocate the executions in a manner that is deemed equitable to the accounts involved.

Since we enter multiple trade orders simultaneously, we don't feel the need to enter stock trades and reallocate among clients. We don't normally trade scarcely traded securities so the execution prices are usually the same.

Soft Dollars

"Soft dollars" are typically generated when an investment advisor enters into an agreement with an executing broker to receive a portion of the commissions generated by the advisor's client trades. The soft dollars are allocated to the investment advisor and can then be used to purchase items or services. The investment advisor has a fiduciary duty to its clients to obtain best execution, on an overall basis, for any securities transactions.

We do not use soft dollars as described above. The SEC changed the wording of certain questions on the Form ADV and has indirectly changed the definition of soft dollars. Due to the new wording, the receipt of goods and/or services from a third party in connection with providing advice to clients could be seen as "soft dollars." The additional services we receive from Schwab, as disclosed in the section entitled "Products and Services Available to Us From Schwab" above, would fall under this description of soft dollars.

ITEM 13: REVIEW OF ACCOUNTS

Depending on the size of the portfolio, reviews vary from weekly to annually. We review cash positions, stock and fixed income holdings to determine if a re-allocation of asset classes is necessary. All reviews are performed by Bud T. Mine, Partner and/or John T. Arao, Partner.

In addition to the monthly/quarterly statements that Schwab provides, we send out an annual report. This report includes a portfolio summary, income report, realized & unrealized gains (losses) report.

A periodic review of the client's financial plan is done upon request by the client.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. These products and services, how they benefit us, and the related conflicts of interest are described above (see "Item 12: Brokerage Practices"). The availability to us of Schwab's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

We do not directly or indirectly compensate anyone for client referrals.

ITEM 15: CUSTODY

If you give us authority to deduct our fees directly from your separately managed account, we have custody of those assets. In order to avoid additional regulatory requirements in these cases, we follow the procedures outlined in "Item 5: Fees and Compensation." You will also receive quarterly statements directly from custodian of the account that details all transactions in the account. Schwab maintains actual custody of your assets. You will receive account statements directly from Schwab at least

quarterly. They will be sent to the email or postal mailing address you provided to Schwab. You should carefully review those statements promptly when you receive them.

ITEM 16: INVESTMENT DISCRETION

As one of the conditions of managing your account, you are required to provide discretionary authority for us to manage your assets. Discretionary authority means that you are giving us a limited power of attorney to place trades on your behalf. This limited power of attorney does not allow us to withdraw money from your account, other than advisory fees if you agree to give us that authority.

You grant us discretionary authority by completing the following items:

- Sign a contract with us that provides a limited power of attorney for us to place trades on your behalf. Any limitations to the trading authorization will be added to this agreement.
- Provide us with discretionary authority on the new account forms that are submitted to the broker/dealer acting as custodian for your account(s).

Historically, clients have not placed any limitations on our discretionary authority.

ITEM 17: VOTING CLIENT SECURITIES

We do not accept the authority to vote proxies on your behalf. Upon request we will provide guidance about voting a specific proxy solicitation. You will receive proxies and other related paperwork directly from your custodian. \

ITEM 18: FINANCIAL INFORMATION

We do not charge or solicit pre-payment of more than \$1,200 in fees per client more than six months in advance. We have never filed for bankruptcy and are not aware of any financial conditions that are reasonably likely to impair our ability to meet our contractual obligations to clients.

BROCHURE SUPPLEMENT
ITEM 1: COVER SHEET

John T. Arao

Mine and Arao Wealth Creation & Management

901 Campisi Way, Suite 140
Campbell, CA 95008
(408) 377-7414

June 27, 2018

This Brochure Supplement provides information about John T. Arao that supplements the Mine and Arao Wealth Creation & Management Brochure. You should have received a copy of that Brochure. Please contact Bud Mine, Partner at (408) 377-7414 or info@minearao.com if you did not receive Mine and Arao Wealth Creation & Management's Brochure or if you have any questions about the content of this supplement.

Additional information about John T. Arao is available on the SEC's website at www.adviserinfo.sec.gov. His CRD number is 4485330.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John T. Arao was born in 1961. He received a BSC in Accounting from University of Santa Clara in 1983 and a MS in Taxation from Golden Gate University in 1989.

Employment Background

Employment Dates: 1/1999 - Present
Firm Name: Mine and Arao Wealth Creation & Management
Type of Business: Investment Advisor
Job Title & Duties: Partner.

Employment Dates: 7/1983 - Present
Firm Name: Mine & Arao CPAs, LLP
Type of Business: Certified Public Accountants
Job Title & Duties: Accounting and taxes

Professional Designations

Certified Public Accountant (CPA) - 1987

Personal Financial Specialist (PFS) – 2010

Certified Public Accountants (CPAs) are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

The Personal Financial Specialist (PFS) credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct, and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Arao is also a partner of Mine & Arao, LLP, certified public accountants, a firm that provides services such as tax preparation and planning, bookkeeping services, QuickBooks implementation and support and preparation of financial statements. Mr. Arao expects to spend approximately 80% of his time working with accounting clients. You are under no obligation to use the services of Mine & Arao, LLP for any accounting or tax work.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Arao does not receive any economic benefit from any non-client for providing advisory services.

ITEM 6: SUPERVISION

Bud Mine, Partner, is responsible for the supervision of Mr. Arao. His telephone number is (408) 377-7414.

BROCHURE SUPPLEMENT
ITEM 1: COVER SHEET

Bud T. Mine

Mine and Arao Wealth Creation & Management

901 Campisi Way, Suite 140
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(408) 377-7414

June 27, 2018

This Brochure Supplement provides information about Bud T. Mine that supplements the Mine and Arao Wealth Creation & Management Brochure. You should have received a copy of that Brochure. Please contact John Arao, Partner at (408) 377-7414 or info@minearao.com if you did not receive Mine and Arao Wealth Creation & Management's Brochure or if you have any questions about the content of this supplement.

Additional information about Bud T. Mine is available on the SEC's website at www.adviserinfo.sec.gov. His CRD number is 4485331.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Bud T. Mine was born in 1950. He received an AA from Cabrillo Junior College in 1970 and a MSC in Accounting from Santa Clara University in 1972.

Employment Background

Employment Dates: 1/1999 - Present
Firm Name: Mine and Arao Wealth Creation & Management
Type of Business: Investment Advisor
Job Title & Duties: Partner

Employment Dates: 10/1980 - Present
Firm Name: Mine & Arao CPAs, LLP
Type of Business: Certified Public Accountants
Job Title & Duties: Partner/Tax Practice

Employment Dates: 9/1972 - 9/1980
Firm Name: Internal Revenue Service
Type of Business: Revenue Agent

Job Title & Duties: Tax audit of individuals and business entities

Professional Designations

Certified Public Accountant (CPA) – 1980

Personal Financial Specialist (PFS) – 2010

Certified Public Accountants (CPAs) are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

The Personal Financial Specialist (PFS) credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct, and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Mine is also a partner of Mine & Arao, LLP, certified public accountants, a firm that provides services such as tax preparation and planning, bookkeeping services, QuickBooks implementation and support and preparation of financial statements. Mr. Mine expects to spend approximately 70% of his

time working with accounting clients. You are under no obligation to use the services of Mine & Arao, LLP for any accounting or tax work.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Mine does not receive any economic benefit from any non-client for providing advisory services.

ITEM 6: SUPERVISION

John Arao, Partner, is responsible for the supervision of Mr. Mine. His telephone number is (408) 377-7414.