

**MINE & ARAO WEALTH CREATION AND MANAGEMENT, LLC, CUSTOMER RELATIONSHIP SUMMARY (FORM CRS)****Introduction**

Mine & Aro Wealth Creation and Management, LLC is registered with the Securities and Exchange Commission (“SEC”) as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

**What investment services and advice can you provide me?**

Our firm offers the following principal investment advisory services to you: Financial Planning and Asset Management.

Financial Planning – We provide financial planning, tax planning, retirement planning, and estate planning as deemed necessary. We meet with you a minimum of once a year, usually during the tax season, and often discuss the performance of each individual investment portfolio and your planning needs as part of our standard service. A periodic review of your financial plan is done upon your request. This service is provided on a non-discretionary basis and does not include account monitoring unless you utilize us for our asset management service. When engaged on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments.

Asset Management – We take a comprehensive approach when investing your 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. You may impose restrictions on our investments. Depending on the size of the portfolio, reviews vary from weekly to annually as part of our standard service. We review cash positions, stock and fixed income holdings to determine if a re-allocation of asset classes is necessary. Generally, we require that clients maintain \$100,000 under management, but we may waive the minimum at our sole discretion. We offer this service on a discretionary basis. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. You may impose reasonable restrictions.

**For additional information, including minimum investment amounts, please see Items 4 & 7 of our Form ADV, Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/brochure/118319>.**

Ask your financial professional: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

**What fees will I pay?**

Financial Planning – Hourly rates for financial planning services are negotiated with you based on the scope and complexity of the requested services; fees start at \$300 per hour. An invoice for services is issued upon completion of the written analysis. You may terminate our Financial Planning Agreement, without penalty, at any time in writing. Upon cancellation, we will present you with an invoice for time spent. Invoices are payable upon receipt.

Asset Management – Asset management fees are generally based on a percentage of assets under management (“AUM”) on a tiered schedule ranging from 0.40% - 0.60%. Fees are billed quarterly, in advance, based on the market value of the account on the last day of the preceding billing period. We have the discretion to negotiate fees on a client-by-client basis for the above services.

Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A. For example, 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 above under Asset Management. You are not required to employ us to implement the plan at all. There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. You should understand that the fees discussed above are specific to what we charge and do not include certain charges imposed by third parties, such as custodial fees, exchange traded or mutual fund fees and expenses, brokerage fees and commissions, and other fees and taxes on brokerage accounts and securities transactions. All such charges, fees, and commissions are exclusive of and in addition to our advisory fee.

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.**

**For additional information about our fees and costs, please see Item 5 of our Form ADV, Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/brochure/118319>.**

Ask your financial professional: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

### **What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

*When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.*

For example, Mr. Mine and Mr. Arao are partners 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. They spend between 70-80% of their time working with accounting clients. Although the majority of our clients are also clients of Mine & Arao, LLP, you are under no obligation to use the services of Mine & Arao, LLP for any accounting or tax work.

We allow our investment professionals to occasionally transact in the same securities for their personal accounts as the firm buys or sells for client accounts, either separately or as part of a block or aggregated trade with your portfolio trades. Our Form ADV, Part 2A (Item 11) describes this conflict of interest and how we mitigate it.

We require that you use Charles Schwab & Co., Inc. ("Schwab") as your qualified custodian. We are independently owned and operated and are not affiliated with Schwab. We receive services offered by Schwab because we manage your assets at the custodian. While there is no direct link between the investment advice we give and the services provided to us, we do receive economic benefits that we would not otherwise receive if we did not utilize their platform to manage your accounts (See Item 12 of our Form ADV, Part 2A for more information). 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 custodian selected by the advisor. These arrangements create an incentive for us to require that you establish brokerage accounts with Schwab.

Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

**For additional information, please see our Form ADV, Part 2A Brochure available at: <https://adviserinfo.sec.gov/firm/brochure/118319>.**

### **How do your financial professionals make money?**

Our financial professionals are compensated based on management fees generated by their own individual clients less direct and shared expenses. As such, they have an incentive to increase the assets in your account which will increase the compensation they receive.

### **Do you or your financial professionals have legal or disciplinary history?**

Neither our firm nor our financial professionals have any legal or disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Ask your financial professional: As a financial professional, do you have any disciplinary history? For what type of conduct?

### **Additional Information**

**You can find additional information about our services and request a copy of this relationship summary by emailing [info@minearao.com](mailto:info@minearao.com) or calling (408) 377-7414.**

Ask your financial professional: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?