

Part 2A of Form ADV

December 8, 2025

Financial Planning Hawaii, Inc.

CRD number: 153930

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This brochure provides information about the qualifications and business practices of Financial Planning Hawaii, Inc. ("FPH"). If you have any questions about the contents of this brochure, please contact us at (808) 564-0654 and/or via fphawaii@venturissolutions.net. 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. Registration does not imply a certain level of skill or training.

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

Item 2 – Material Changes

Since the previous annual update (March 2025), there have been the following material changes to the firm’s advisory business or practices. Since that time, the following material changes have occurred.

- The firm has added investment management as an advisory service. “Item 4 – Advisory Business” and “Item 5 – Fees and Compensation” have been accordingly changed.
- Item 10 has been updated. The firm’s Supervised Persons are no longer broker-dealer registered representatives of J.W. Cole Financial.
- As of the cover date of this brochure, the firm has applied for registration as an investment adviser with the Securities and Exchange Commission.

Clients who would like to receive a complete copy of our Firm Brochure, please contact us by telephone at (808)564-0654.

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Item 4 - Advisory Business

Firm Description

Financial Planning Hawaii, Inc. (“FPH”) is a registered investment adviser firm established in 2010 as a Hawaii C-Corp. The firm provides ongoing investment advisory services that include comprehensive financial planning guidance to individual consumers across the United States (herein referred to as “Client” or “Clients”).

In February of 2022, the company began offering flat-fee financial planning guidance that includes specific portfolio management and investment advice pertaining to securities but does not include ongoing investment advisory services. To segregate this business model from its ongoing investment management business, FPH offers flat-fee financial planning advice using the DBA “Fee-Only Planning Hawaii.”

John Henry Robinson is the firm’s principal owner.

Advisory Services Offered

The firm provides the following types of investment advisory services.

Continuous Financial Planning and Portfolio Management

Financial Planning Hawaii (FPH) provides personalized, investment and financial planning advice to individuals and families across the U.S. Portfolio management services, in conjunction with continuous financial planning, includes specific asset allocation advice, recommendations for investment strategies, and securities selection guidance to address a broad range of common consumer investment objectives including cash management, income generation, education savings/spending, retirement savings/spending and more.

Fee-Only Financial Planning

This service does not include portfolio management. Our financial planning services include guidance extends beyond investment advice to include reviews and guidance concerning important non-securities topics such as tax planning, insurance risk management, employer benefits, estate planning, asset registration, beneficiary designations, debt management, creditor protection, and more.

We provide all Clients with access to a financial planning software platform (eMoney) that enables them to centralize, organize, monitor, and maintain the important relevant aspects of their financial lives. This platform also enables FPH to gain a holistic understanding of each Client’s situation and experience.

Comprehensive financial planning guidance is provided regardless of whether Client enlists us for a one-time review or for a review that includes ongoing portfolio management. The financial planning review process is the same for both service models and Clients retain ongoing access to eMoney even if they enlist us for one-time review.

Clients should also be aware that while our guidance may overlap with tax and legal guidance, the purpose of our reviews is to raise awareness of potential planning mistakes, oversights, and opportunities that, where applicable, should then be reviewed with Client's tax or legal advisors. No elements of our financial planning reviews should be considered specific, actionable, stand-alone tax or legal guidance.

Tailored Investment Advisory Services

FPH tailors its advisory services to the specific needs and objectives of each advisory client. While FPH strives to be consistent in terms of the principles of investing that it applies to Client portfolios, no two portfolios are identical.

Clients who enlist FPH for ongoing portfolio management are generally encouraged to give FPH discretionary trading authorization, though we can accommodate non-discretionary management upon request.

Wrap Fee Programs

FPH does not sponsor or participate in a wrap fee program.

Assets Under Management

As of December 1, 2025, the firm has approximately \$379,000,000 in discretionary regulatory assets under management and \$0 in non-discretionary assets under management.

Item 5 - Fees and Compensation

Fees for Fee-Only Financial Planning

Fees are individually negotiated with most expected to range from \$3,000 to \$10,000, depending upon the complexity and scope of work to be performed.

Fifty percent (50%) of the fee is payable in advance, and the balance is due upon delivery and presentation of the financial plan. We will provide invoices, and payment may be made via personal check. We strive to complete all client engagements within 30 days. Each client who pays in advance will receive the financial plan within six months; otherwise, the fee will be wholly refunded.

Fees for Continuous Financial Planning and Portfolio Management

Investment management fees are calculated and payable quarterly in advance based on the total value (as reported by the Custodian and including cash and cash equivalents) of your Accounts on the last day of the previous quarter at the rate set forth below as a percentage of assets managed

and/or monitored/advised under the agreement. The initial fee is calculated as of the day any billable assets are received into account and prorated from that day until the end of the quarter. The Advisor's fees are negotiable and subsequent to the execution of an agreement; the Adviser reserves the right to increase fees but only after the Adviser notifies the Client within thirty (30) days of any increase in fees.

<u>Assets Under Management</u>	<u>Annual Fee</u>
Up to \$499,999.99	0.75%
\$500,000 - \$999,999.99	0.65%
\$1,000,000 - \$2,999,999.99	0.50%
\$3,000,000 - \$3,999,999.99	0.40%
\$4,000,000 - \$4,999,999.99	0.30%
\$5,000,000 +	0.10%

All Clients should be aware that if the firm's Brochure Documents are not provided to the client at least 48 hours prior to signing the advisory contract, the client has five business days in which to cancel the contract without penalty. Thereafter, Clients may terminate their agreement with us in accordance with the termination provisions in the executed agreement.

Note that, upon termination, no prepaid fees will be refunded in accordance with the firm's executed agreement.

Clients should note that lower fees for comparable services may be available from other sources. Existing and previous clients of the firm may be paying or have paid more or less than the current fee schedule.

Additional Fees and Expenses

Fees paid by clients to FPH for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could directly invest in a mutual fund without our services. In that case, the client would not receive the services provided by our firm which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and our fees to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided. If we recommend mutual funds, we will, in most if not all cases, recommend the lowest cost share class.

In addition to our advisory fees, clients are also responsible for the fees and expenses charged by custodians, administrators, broker dealers, including, but not limited to, any transaction charges imposed by a broker dealer. Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information. Additionally, there may be incidental fees and charges imposed by the custodian for services such as overnight delivery of documents or checks, administrative fees, federal fund wires, and other services provided by the custodian.

Pre-existing advisory clients are subject to FPH's advisory fees in effect at the time the client enters the advisory relationship. Therefore, advisory fees will differ amongst clients.

Item 6 - Performance-Based Fees and Side-By-Side Management

Neither FPH nor any of its Supervised Persons accept or charge performance-based fees or any fees based on a share of capital gains or on capital appreciation.

Item 7 - Types of Clients

FPH provides its services primarily to individuals, families, and small businesses FPH. FPH does not serve institutional investors such as pension funds, endowments, charitable organizations, or hedge funds. Similarly, FPH does not generally serve the high-net worth or ultra-high net worth market segments.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

FPH's securities analysis methods generally involve the application of academically and empirically supported investment principles including Modern Portfolio Theory, Efficient Markets Hypotheses, and Random Walk Theory, and may also incorporate elements of behavioral finance. Recommendations are typically supported by peer-reviewed academic and professional literature.

The main sources of information FPH uses include financial newspapers and magazines, financial websites, prospectuses, and filings with the SEC, and especially published academic and professional research papers, including FPH's own published research and articles. To the extent that financial planning recommendations may also include tax and legal issues, FPH strives to support its guidance with the IRS and federal and state laws as primary source material. FPH often works in concert with the Client's tax and legal advisors. With respect to tax and legal issues, FPH does not provide specific tax and legal guidance, but rather strives to raise awareness of important tax and legal issues. It is expected that Client's will then discuss these issues with their respective tax and legal advisors. FPH bears no responsibility for decisions Clients may make on such matters.

All Clients should be aware that investing in securities involves the risk of loss that he/she/they should be prepared to bear. Clients bear all responsibility for their decisions to implement some, all, or none of the portfolio management recommendations FPH may make.

Investment Strategies

FPH's investment philosophy incorporates academic concepts including Random Walk Theory, Efficient Market Hypothesis, and Modern Portfolio Theory into its long-term investment planning guidance. FPH's broad investment philosophy generally strives to reduce or eliminate non-

systematic and idiosyncratic portfolio risks through efficient diversification. FPH believes that there should be an academic basis or empirical foundation for all portfolio management guidance provided. For this reason, FPH generally espouses passive portfolio management strategies in an effort to minimize internal operating fees and expenses.

FPH strongly discourages frequent trading and market timing and encourages efforts to minimize internal investment expenses. While FPH does not make blanket recommendations for any type of security, passively managed index funds and ETFs are a consistent recommendation for the core equity (stock) portion of many client portfolios. For the fixed income portion of client portfolios, we prefer individual certificates of deposit (CDs), treasuries, agency securities, corporate bonds, and municipal bonds instead of bond mutual funds. For liquid cash reserves, we tend to use money market funds, T-bills, and short-term CDs. We employ laddering and may lengthen or shorten the long end depending upon the interest rate environment.

For retirement spending, we believe there is increasing academic research support for dynamic distribution strategies, but we adopt a heuristic approach that balances empirically optimal spending with the need to deploy spending strategies that are practically implementable by retail consumers. We use our own proprietary retirement saving and spending simulation software (Nest Egg Guru) to model and iterate potential portfolio designs.

Risk of Loss

Securities investments are not guaranteed, and you may lose money on your investments. Clients should understand that investing in any securities, including mutual funds, involves a risk of loss of both income and principal.

Investors face the following investment risks:

Interest-rate Risk - Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Market Risk - The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's underlying circumstances. For example, political, economic, and social conditions may trigger market events.

Inflation Risk - When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

Currency Risk - Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Reinvestment Risk - This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This primarily relates to fixed income securities.

Business Risk - These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

Liquidity Risk - Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

Financial Risk - Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Mutual Fund Securities

Investing in mutual funds carries inherent risk. The major risks of investing in a mutual fund include the quality and experience of the portfolio management team and its ability to create fund value by investing in securities that have growth, the amount of individual company diversification, the type and amount of industry diversification, and the type and amount of sector diversification within specific industries. In addition, mutual funds tend to be tax inefficient and therefore investors may pay capital gains taxes on fund investments while not having yet sold the fund.

Exchange-Traded Funds ("ETFs")

ETFs are investment companies whose shares are bought and sold on a securities exchange. An ETF holds a portfolio of securities designed to track a specific market segment or index. The funds could purchase an ETF to gain exposure to a portion of the U.S. or foreign market. The funds, as a shareholder of another investment company, will bear their pro-rata portion of the other investment company's advisory fee and other expenses, in addition to their own expenses. Investing in ETFs involves risk. Specifically, ETFs, depending on the underlying portfolio and its size, can have wide price (bid and ask) spreads, thus diluting or negating any upward price movement of the ETF or enhancing any downward price movement. Also, ETFs require more frequent portfolio reporting by regulators and are thereby more susceptible to actions by hedge funds that could have a negative impact on the price of the ETF. Certain ETFs may employ leverage, which creates additional volatility and price risk depending on the amount of leverage utilized, the collateral and the liquidity of the supporting collateral. Further, the use of leverage (i.e., employ the use of margin) generally results in additional interest costs to the ETF.

Equity Securities

Investing in individual companies involves inherent risk. The major risks relate to the company's capitalization, the quality of the company's management, quality and cost of the company's services, the company's ability to manage costs, efficiencies in the manufacturing or service delivery process, management of litigation risk, and the company's ability to create shareholder value (i.e., increase the value of the company's stock price). Foreign securities, in addition to the general risks of equity

securities, have geopolitical risk, financial transparency risk, currency risk, regulatory risk and liquidity risk.

Fixed Income Securities

Fixed income securities carry additional risks than those of equity securities described above. These risks include the company's ability to retire its debt at maturity, the current interest rate environment, the coupon interest rate promised to bondholders, legal constraints, jurisdictional risk (U.S or foreign) and currency risk. If bonds have maturity of 10 years or greater, they will likely have greater price swings when interest rates move up or down. The shorter the maturity the less volatile the price swings. Foreign bonds have liquidity and currency risk.

Item 9 - Disciplinary Information

There are no disclosure events involving a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction in which FPH or its management personnel are involved.

There are no disclosure events involving an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which FPH or its management personnel are involved. There are no disclosure events involving a self-regulatory organization (SRO) proceeding in which FPH or its management personnel are involved.

Item 10 - Other Financial Industry Activities and Affiliations

Neither the firm or any management person is registered, or has an application pending to register, as a broker-dealer, a registered representative of a broker-dealer, a futures commission merchant, a commodity pool operator, a commodity trading advisor, or as an associated person of any of the foregoing entities.

Financial Planning Hawaii has no material relationship or arrangement with any of the following: broker-dealers, municipal or government securities dealers, investment companies or other pooled investments, closed-end investment companies or unit investment trusts, hedge funds or offshore funds, other investment advisors or financial planners, futures commission merchants, commodity trading advisors, banking or thrift institutions, accountancy firms or law firms.

One or more of our investment adviser representatives are licensed as insurance agents. They may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to clients. When such recommendations or sales are made, they earn insurance commissions for the sale of those products. In most cases, we will only review existing insurance policies and products that are owned by Clients. To mitigate conflicts of interests, the firm will recommend insurance only if Clients express a need. Clients are under no obligation to purchase insurance products through our associates.

FPH may recommend other investment advisers for its clients. However, FPH would not be affiliated with such advisers, nor would it receive compensation directly or indirectly from those advisers as a result of such a recommendation by FPH.

John Robinson, Susan Gabor and Itaat Husain are investment adviser representatives of J.W. Cole Advisors.

John H. Robinson is also the co-founder and CEO of Nest Egg Guru, a company that produces subscription-based, client-facing planning and relationship software for financial advisor websites.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

FPH has adopted a Code of Ethics pursuant to rule 204A-1 of the Investment Advisers Act of 1940. In accordance with rule 204A-1, our Code of Ethics contains:

- Standards of business conduct required of our Supervised Persons reflecting our fiduciary duty;
- Provisions requiring our Supervised Persons to comply with applicable Federal securities laws;
- Provisions that require all of our Access Persons to report, and us to review, their personal securities transactions and holdings periodically as provided below;
- Provisions requiring Supervised Persons to report any violations of our Code of Ethics promptly to our Chief Compliance Officer or other designated persons; and
- Provisions that require us to provide each of our Supervised Persons with a copy of our Code of Ethics and any amendments and requiring our Supervised Persons to provide us with a written acknowledgment of their receipt of the code and any amendments.

Participation or Interest in Client Transactions

Neither FPH nor any of its related persons recommend to clients, or buys or sells for client accounts, securities in which FPH or a related person has a material financial interest including but not limited to incidents where FPH or a related person, as principal, buys securities from (or sells securities to) FPH clients; FPH or a related person acts as general partner in a partnership in which FPH solicit client investments; or FPH or a related person acts as an investment adviser to an investment company that FPH recommends to client.

Personal Trading

Our Code of Ethics is designed to assure that the personal securities transactions, activities, and interests of our employees will not interfere with making decisions in the best interest of advisory clients and implementing such decisions while, at the same time, allowing employees to invest in

their own accounts. Our firm and/or individuals associated with our firm may buy or sell securities for their personal accounts identical to or different from those recommended to our clients. A copy of our Code of Ethics is available to our advisory clients and prospective clients upon request.

Additionally, because we may provide you with investment advice pertaining to employee benefit plans, such as 401Ks, and individual retirement plans (IRAs), we must acknowledge our fiduciary status in writing under Title I of ERISA and the Internal Revenue Code, as applicable, when providing that advice. The following represents our written acknowledgement of fiduciary status: When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice); Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

Item 12 - Brokerage Practices

Specific custodian or brokerage recommendations are made to clients based on their need for such services. We recommend custodians based on the proven integrity and financial responsibility of the firm, best execution of orders at reasonable commission rates, industry reputation, and the quality of client service. Among the factors we look at in recommending the use of a broker-dealer/custodian, we seek one who will hold your assets and execute transactions on terms that are generally most advantageous when compared to other available providers. We consider a wide range of factors, including:

- Combination of transaction execution services and asset custody services;
- Capability to execute, clear, and settle securities transactions;
- Breadth of available investment products;
- Competitiveness of the price of the services;
- Reputation, financial strength, and stability;
- Prior service to us and our other clients.

Financial Planning Hawaii recommends that our clients use Charles Schwab Institutional, a division of Charles Schwab & Co., Inc. (“Charles Schwab” or “Schwab”). Charles Schwab is an independent and unaffiliated SEC-registered broker-dealer and member of both the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). Charles Schwab is owned by Schwab Holdings, Inc.

We are independently owned and operated and are not affiliated with Charles Schwab. Charles Schwab will hold your assets in a brokerage account and buy and sell securities upon our instruction. While we recommend 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. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account. For discretionary clients, we require these clients to provide us with written authority to determine the broker dealer to use for these transactions (See Item 16 Investment Discretion).

Schwab provides FPH 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. These services may be contingent upon FPH committing to Schwab a specific amount of business (assets in custody or trading commissions). Schwab’s brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For FPH client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab Institutional also makes available to FPH other products and services that benefit FPH but may not directly benefit its clients’ accounts. Many of these products and services may be used to service all or some substantial number of accounts, including accounts not maintained at Schwab. Schwab’s products and services that assist FPH in managing and administering clients’ accounts include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution and allocate aggregated trade orders for multiple client accounts, provide research, pricing and other market data, facilitate payment of fees from its clients’ accounts, and assist with back-office functions, recordkeeping and client reporting.

Soft-Dollar Benefits

Other than the benefits and services described above, FPH does not receive research (both proprietary or non-proprietary) or other products or services from a broker/dealer or a third party in connection with client securities transactions, including but not limited to (otherwise known as “soft dollar benefits”).

Brokerage for Client Referrals

FPH will receive no direct or indirect compensation or benefit from any of the suggested firms. Due diligence and selection of any and all financial institutions falls entirely to the Client.

Directed Brokerage

Regarding directed brokerage arrangements, FPH does not recommend, request nor require Clients to direct or execute transactions through any specified broker-dealer.

Aggregation of Client Orders

As a practice, we do not aggregate trades when buying or selling securities for accounts. This means that if a buy or sell order is submitted, each account is individually traded. If more than one of our clients has a buy order, for example, clients will not get the same price for the security whereas, if the orders were aggregated, clients would receive the same execution price. We have a duty to seek best execution for client transactions, but we do not believe that best execution is affected in a material way. Due to the nature of our portfolio management services and investment strategies, the duty to seek best execution is met.

Item 13 - Review of Accounts

Accounts at the Client's various financial institutions may be reviewed during production and preparation of a comprehensive financial planning review. Overall investment and portfolio management concepts are considered in the review process in relation to the Client's stated objectives, investment experience, time horizon, and risk parameters.

For one-time engagements, there is no expectation or obligation that FPH provide ongoing account reviews after the initial service agreement has been completed.

For Clients who engage FPH for ongoing portfolio management, clients are encouraged to schedule planning review meetings as often or as infrequently as they wish. All Clients receive portfolio management and timely financial planning updates via the firm's newsletter.

Item 14 - Client Referrals and Other Compensation

FPH does not receive an economic benefit for providing investment advice or other advisory services from someone who is not a client.

Neither FPH nor any of its related persons directly or indirectly compensate any person who is not its Supervised Person for client referrals.

Item 15 - Custody

FPH does not maintain custody of client funds and/or securities. Therefore, clients will receive their monthly and/or quarterly account statements directly from their designated broker/dealer, bank or other qualified custodian of record and therefore should carefully review those statements for accuracy. In the event that clients also receive account statements from FPH (particularly through eMoney Advisor), Clients are strongly encouraged each to compare the account statements they receive from the qualified custodian with those received from FPH. Statements issued by financial institutions should always be regarded as the primary, current, and accurate source of information.

Item 16 - Investment Discretion

Clients may hire us to provide discretionary asset management services, in which case we place trades in a client's account without contacting the client prior to each trade to obtain the client's permission.

Our discretionary authority includes the ability to do the following without contacting the client:

- determine the security to buy or sell;
- determine the broker-dealer to be used for a purchase or sale of securities; and/or
- determine the dollar amount of the security to buy or sell.

Clients give us discretionary authority when they sign an investment advisory agreement with us.

Clients may also grant FPH non-discretionary authority to execute investment recommendations. Non-discretionary authority requires the firm to obtain your consent to each specific transaction prior to executing the investment recommendation.

Item 17 - Voting Client Securities

FPH does not have the authority to vote client proxies and therefore is not required to act or render advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which assets of the clients account(s) may be invested from time to time. Clients will receive their proxies or other solicitations directly from their custodian or a transfer agent. Clients may contact John H. Robinson at 808-564-0654 if they have any questions regarding a particular solicitation.

Item 18 – Financial Information

FPH does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance. FPH does not anticipate any financial condition that may be reasonably likely to impair its ability to meet contractual commitments to clients.

FPH has not been the subject of a bankruptcy petition.

Privacy Policy

Privacy Policy Notice

Your privacy is important to us. Your personal information is kept secure. Under federal and state law, you have a right to know what information is being collected about you and how that information will be used. FPH collects nonpublic personal information about you from the following sources:

- Information FPH receives from you on applications or other forms.
- Information about your transactions with FPH; and
- Information that you specifically have had your other professional advisors forward to FPH.

FPH does not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law, or as directed by you:

- Under law, the information FPH collects is provided to companies that perform support services on our behalf as necessary to effect, administer, or process a transaction, or for maintaining and servicing your account;
- As directed by you, FPH will be working with your other professional advisors and FPH will provide information in our possession that is reasonably requested by the other advisors.

FPH does not give or sell information about you or your accounts to any other company, individual or group. FPH restricts access to nonpublic personal information about you to those employees who need to know that information to provide services for you. FPH maintains physical, administrative, and technical procedural safeguards to protect your nonpublic personal information. You do not need to call or do anything as a result of this notice. It is meant to inform you of how FPH safeguards your nonpublic personal information.

Part 2B of Form ADV

Brochure Supplement: John H. Robinson

December 1, 2025

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This brochure supplement provides information about the Supervised Person listed above that supplement FPH's brochure. You should have received a copy of that brochure. Please contact John Robinson at (808) 564-0654 or via email at jr@fphawaii.com if you did not receive FPH's brochure or if you have any questions about the contents of this supplement.

Additional information about John Robinson is also available on the SEC's website at www.adviserinfo.sec.gov. The CRD number for John Robinson is 1928697.

Item 2 - Educational Background and Business Experience

Name: John H. Robinson

Year of Birth: 1966

Education: Williams College, BA Economics (1988)

Business Experience:

- Financial Planning Hawaii, Inc. (2010 – Present) – Founder, President, Investment Adviser Representative
- J.W. Cole Advisors, Inc. - (May 2013 - Present) – Investment Adviser Representative
- J.W. Cole Financial, Inc. – (May 2013 – November 2025) – Registered Representative
- Hawaii Wealth Management (2003-2010) – Branch Manager, Managing Director, and Co-founder.

Licenses: FINRA Series 65

Item 3 – Disciplinary Information

There are no disclosure events involving a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction in which FPH or its personnel are involved.

There are no disclosure events involving an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which FPH or its personnel are involved.

There are no disclosure events involving a self-regulatory organization (SRO) proceeding in which FPH or its personnel are involved.

Item 4 - Other Business Activities

John H. Robinson maintains a life, accident, and health insurance license and is an investment adviser representative of J.W. Cole Advisors. He has no other investment-related business activities.

Item 5 - Additional Compensation

John H. Robinson does not receive economic benefits from anyone who is not a client for providing investment advisory services to clients of Financial Planning Hawaii.

Item 6 - Supervision

John H. Robinson is the designated supervisor for FPH responsible for providing supervisory oversight regarding FPH's financial planning business. Mr. Robinson's contact information is (808) 564-0654.

Part 2B of Form ADV

Brochure Supplement: Susan Gabor, CFP

December 1, 2025

Financial Planning Hawaii, Inc.
677 Ala Moana Blvd.
Suite 605
Honolulu, HI 96813
Office (808) 564-0654
Fax (808) 466-4052
www.feeonlyplanninghawaii.com
www.fphawaii.com

This brochure supplement provides information about the Supervised Person listed above that supplements FPH's brochure. You should have received a copy of that brochure. Please contact John Robinson at (808) 564-0654 and/or via email at jr@fphawaii.com if you did not receive FPH's brochure or if you have any questions about the contents of this supplement.

Additional information about Susan Gabor is also available on the SEC's website at www.adviserinfo.sec.gov. The CRD number for Susan Gabor is 4120190.

Item 2 - Educational Background and Business Experience

Name: Susan Gabor

Year of Birth: 1971

Education: Bachelor of Arts – Psychology – Moravia College

Business Experience:

- Financial Planning Hawaii, Inc. (October 2023 – Present) – Financial Planner and Investment Adviser Representative
- J.W. Cole Advisors, Inc. - (October 2013 - Present) – Investment Adviser Representative
- J.W. Cole Financial, Inc. – (October 2023 – November 2025) – Registered Representative
- Retirement Consultant Services – (June 2023 – October 2023) – Administrative Assistant
- Cambridge Investment Research Advisors, Inc. – (June 2023 – October 2023) – Investment Adviser Representative
- Cambridge Investment Research, Inc. – (June 2023 – October 2023) – Registered Representative
- Ameriprise Financial Services, LLC – (October 2002 – July 2022) – Investment Adviser Representative
- Ameriprise Financial Services, LLC – (October 2000 – July 2022) – Registered Representative

Licenses: FINRA Series 66.

Professional Designations:

CERTIFIED FINANCIAL PLANNER™ professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning

development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to the CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's service. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Item 3 - Disciplinary Information

There are no disclosure events involving a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction in which FPH or its personnel are involved.

There are no disclosure events involving an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which FPH or its personnel are involved.

There are no disclosure events involving a self-regulatory organization (SRO) proceeding in which FPH or its personnel are involved.

Item 4 - Other Business Activities

Susan Gabor is an investment adviser representative of J.W. Cole Advisors. She has no other investment-related business activities.

Item 5 - Additional Compensation

Susan Gabor does not receive economic benefits from anyone who is not a client for providing investment advisory services to clients of Financial Planning Hawaii.

Item 6 - Supervision

John H. Robinson supervises the investment advisory activities of the firm. Mr. Robinson's contact information is (808) 564-0654.

Part 2B of Form ADV

Brochure Supplement: Itaat Husain

December 1, 2025

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Additional information about Itaat Husain is also available on the SEC's website at www.adviserinfo.sec.gov. The CRD number for Itaat Husain is 3027500.

Item 2 - Educational Background and Business Experience

Year of Birth: 1955

Education: Master of Arts – Economics – Boston University – 1979
Bachelor of Arts – Economics – Karachi University - 1977

Business Experience:

- Financial Planning Hawaii, Inc. (December 2025 – Present) – Investment Adviser Representative
- J.W. Cole Advisors, Inc. – (August 2018 – Present) - Investment Advisor Representative
- J.W. Cole Financial, Inc. – (August 2018 – November 2025) – Registered Representative

Licenses: Uniform Investment Adviser Law Examination (Series 65) – May 1998

Item 3 - Disciplinary Information

There are no legal or disciplinary events that are material to a client or prospective client's evaluation of this advisory business.

Item 4 - Other Business Activities

Itaat Husain is an investment adviser representative of J.W. Cole Advisors. He is not engaged in any other investment-related business activities.

Item 5 - Additional Compensation

Itaat Husain does not receive economic benefits from anyone who is not a client for providing investment advisory services to clients of Financial Planning Hawaii.

Item 6 - Supervision

John H. Robinson supervises the investment advisory activities of the firm. Mr. Robinson's contact information is (808) 564-0654.