Form ADV Part 2A

Last Updated: March 20, 2020

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 John Robinson at (808) 564-0654 and/or via jr@fphawaii.com. 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 FPH also is available on the SEC’s website at www.adviserinfo.sec.gov.*

*Although FPH may use the term “registered investment adviser” or use the term “registered” through this Form ADV Part 2A, the use of these terms is not intended to imply a certain level of skill or training.*

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Annual Update

The Material Changes section of this brochure will be updated annually and/or when material changes occur since the previous release of FPH’s Brochure. A summary of changes is necessary to inform clients of any substantive changes to FPH’s policies, practices or conflicts of interests so that they can determine whether to review the brochure in its entirety or to contact FPH with questions about the changes.

Material Changes since Last Update

The U.S. Securities and Exchange Commission (“SEC”) issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization. January 1, 2011, compliance with the Rule becomes mandatory. All new investment adviser registrations must comply with the Rule. March 30, 2016 is the final compliance date for all advisers with fiscal year ending December 31, 2015 Filing via IARD must be made within 90 days of the end of each adviser's fiscal year end.

Material Changes (since last update) 03/15/2018:

Several material changes have been made throughout John Robinson’s 2020 FPH SEC Form ADV Parts 2A & 2B. These changes are intended to clarifying the distinction between Financial Planning Hawaii’s flat-fee/retainer financial planning business and John Robinson’s business affiliations with J.W. Cole Financial and J.W. Cole Advisors. They also are intended to more accurately reflect the type and scope of financial planning services that are provided and to more clearly and transparently disclose potential conflicts of interest.

Full Brochure Available

Clients who would like to receive a complete copy of our Firm Brochure, please contact us by telephone at (808)564-0654 or by fax (808) 697-6714 or visit our website at www.FPHawaii.com.

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**Advisory Business**

Financial Planning Hawaii, Inc. (“FPH”) is a registered investment adviser firm established in 2010 to provide financial planning services to individuals, trusts, estates, and charitable organizations (herein referred to as “Client” or “Clients”).

**Principal Owners**

For the purpose of this section, FPH lists its principal owners as any person directly owning 25% or more of FPH as disclosed on Schedule A of Part 1A as of date of the last update filing.

FPH’s principal owners are as follows:

 John Robinson is a direct owner of FPH with more than 75% ownership.

FPH is not a publicly held company and no part of FPH is owned by an individual or company through any subsidiaries or “intermediate subsidiaries.”

**Types of Advisory Services Offered**

**Financial Planning Services**

FPH may offer Clients financial planning services to include comprehensive or segmented (limited) financial planning reviews. The process typically begins with the gathering of data regarding income, expenses, taxes, insurance coverage, real estate holdings, employee benefits, retirement plans, wills, trusts, investments, liabilities, and/or other relevant information pertaining to Client's overall financial situation. This information is collected in an online platform that allows Client to centralize and organize the data in a format that enables FPH to gain a comprehensive overview of Client’s financial position. Once the data is gathered, FPH then makes specific recommendations to help raise Client awareness of potential planning mistakes and oversights and to take steps toward achieving a more efficient financial plan.

FPH's planning advice may include recommendations for investment management and portfolio customization based upon Client's stated investment objectives, risk considerations, time horizon, goals and financial situation. It may also include recommendations pertaining to important non-investment aspects of Client’s financial life including, but not limited to, estate planning, tax planning, creditor protection strategies, identity theft protection, disaster planning and life insurance and long-term care planning.

FPH’s services will NOT involve direct portfolio management nor the receipt of commissions from insurance and/or securities sales. While specific guidance regarding security selection or elimination and/or portfolio management may be included as part of the services agreement, Clients bear all responsibility for placing and executing transactions and monitoring portfolio performance over time.

The financial planning service are deemed complete upon the delivery of the recommendations. However, the online organizational platform remains available for Client to use indefinitely.

The services described above are generally intended to be provided as one-time engagements and are often best suited for consumers who do not have assets to manage under a typical asset-based advisory agreement or who are merely seeking a second opinion or one-time financial planning review. From time to time, FPH may also engage in special projects that fall outside the realm of the holistic planning services described above.

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**Termination of Account**

Clients who wish to terminate their financial planning agreement may notify FPH at any time with no obligation.

FPH may tailor its advisory services to the specific needs and objectives of each advisory client. It is solely the responsibility of the client to implement any/all recommendations made.

FPH does not participate in a wrap fee program at this time.

As of December 31, 2017, the amount of client assets under advisement is calculated as follows:

Discretionary: $00.00 (\*Not Applicable)

Non-discretionary: $00.00 (\*Not Applicable)

*\*Financial planning services only.*

FPH’s method for computing the amount of “*client* assets you manage” is the same method for computing “assets under management.” The amount as disclosed above is rounded to the nearest $100,000. The date of the calculation above is not more than ninety (90) days before the date FPH last updated its *brochure.*

**Fees and Compensation**

**Flat-fee Planning and Ongoing Consulting Fees**

Financial Planning Hawaii’s offers prospective Clients a choice of two simple compensation models - a one-time flat-fee or (more rarely) an ongoing consulting fee.

Fees are individually negotiated with most expected to range from $1,000 to $10,000 or more, depending upon the complexity and scope of work to be performed. Clients will be billed upon completion of the project, or, in the instance of consulting arrangements, at the end of each quarter.

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**Performance-Based Fees and Side-By-Side Management**

Neither FPH or any of its *supervised persons* accepts *performance-based fees* – that is, fees based on a share of capital gains on or capital appreciation of the assets of a *client* (such as a *client* that is a hedge fund or other pooled investment vehicle). Therefore, there are no conflicts of interest that FPH or its *supervised persons* may face by managing these accounts at the same time, to include any incentive tofavor accounts for which FPH or its *supervised persons* receive a *performance-based fee*.

Clients should note that lower fees for comparable services may be available from other sources.

**Types of Clients**

FPH is a registered investment adviser firm that provides financial planning services primarily to individuals and families. Consulting services may occasionally be extended to other entities as well including small businesses, corporations, qualified retirement plans, charitable organizations, etc.

**Requirement for Opening Accounts (Minimum Investment Amount)**

Not Applicable.

**Methods of Analysis, Investment Strategies and Risk of Loss**

**Methods of Analysis**

FPH’s securities analysis methods generally involves 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 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.

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**Use of Significant Investment Strategy**

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.

FPH strongly discourages frequent trading and market-timing and encourages efforts to minimize internal investment expenses.  While FPH does not make blanket recommendations of any type of security, passively managed index funds and ETFs are a consistent recommendation for the core of many client portfolios.

**Disciplinary Information**

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| **Disclosure Events** |  |

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.

**Other Financial Industry Activities and Affiliations**

**Broker/Dealer and SEC Registered Investment Adviser Affiliations**

Financial Planning Hawaii’s owner and Principal, John H. Robinson (a.k.a. J.R. Robinson) is also currently licensed as a registered representative and investment advisor representative with JW Cole Financial, a FINRA member broker/dealer and JW Cole Advisors, an SEC-Registered Investment Advisor. These separate business affiliations represent a potential conflict of interest as Mr. Robinson could recommend that flat-fee planning clients of Financial Planning Hawaii establish brokerage accounts with National Financial Services through JW Cole Financial’s broker-dealer in order to sell securities products for a commission. Similarly, in his capacity as an investment advisor representative of JW Cole Advisors, Mr. Robinson could potentially recommend that FPH flat-fee financial planning clients transfer assets to JW Cole Advisors’ custodial platforms with National Financial Services (NFS) or TD Ameritrade in order to receive additional asset-based fees. Financial Planning Hawaii and Mr. Robinson are keenly aware of and are transparent in disclosing these potential “double-dipping” conflicts. FPH flat-fee planning clients are encouraged to view their relationship as a limited term engagement with no expectation of ever becoming a brokerage or investment advisory client through Mr. Robinson’s outside affiliations with J.W. Cole Financial and JW Cole Advisors. If Client later decides he/she/they would like to establish and ongoing planning relationship with Mr. Robinson, this potential conflict will again be disclosed.

On occasion, FPH and/or its management persons may own securities products that they also recommend to clients. Clients should be aware that such actions could potentially present a conflict of interest. FPH will endeavor to disclose all such potential conflicts. The decision to place trades in any such securities

rests solely with the Client, as FPH does not execute purchases or sales of securities on behalf of flat-fee clients. In addition, all current and future management personsof FPH will act in accordance with applicable securities laws and conduct theirbusiness to ensure overall compliance with Insider Trading rules and the Securities Fraud Enforcement Act of 1988.

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.

Mr. Robinson maintains a life, accident, and health insurance license. While this license may be helpful in reviewing existing insurance products for FPH flat-fee clients, FPH does not engage in the sale of insurance products to them, as such sales would present an obvious conflict of interest.

Neither FPH nor any of its management persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

**Other Business Activities**

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

All Financial Planning Hawaii flat-fee and retainer Clients should be aware that Mr. Robinson’s activities with respect to his affiliations with JW Cole and Nest Egg Guru may routinely take up to 50/hours a week. This time is independent of the time he devotes to developing financial plans for flat-fee planning clients under Financial Planning Hawaii’s state of Hawaii registered RIA.

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

**Code of Ethics**

FPH has adopted the following Code of Ethics in accordance with SEC rule 204A-1 or similar state rules:

* Fiduciary Responsibility- FPH and its staff shall exercise the highest standard of care in protecting and promoting the interests of its clients, and will provide a written disclosure containing any conflicts of interest that may compromise their impartiality or independence. As fiduciary, FPH shall not accept any referral fees or compensation that is contingent upon the purchase or sale of any financial product.
* Integrity- All professional services shall be rendered with the highest level of integrity.
* Objectivity- FPH and its staff shall provide advice that is objective and in the best interest of the client and without conflicts of interest.
* Competence- FPH and its staff shall maintain the necessary knowledge and skills to provide our clients with competent advice and services.
* Fairness- All professional services shall be performed by FPH and its staff in a manner that is fair and reasonable to its clients.
* Confidentiality- FPH and its staff shall maintain and safeguard all confidential client information in accordance with applicable laws.
* Diligence- FPH and its staff shall ensure the accuracy and completeness of records, information, and data collected, used and managed, and will take necessary steps to correct any discrepancies.
* Regulatory Compliance- FPH and its staff shall comply fully with appropriate laws and internal regulations.

FPH will provide a complete copy of its Code of Ethics to any client or prospective client upon request.

**Participation/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.*

FPH and/or its *related persons* may from time to time purchase or sell securities that they may also recommend to clients as part of the financial planning service. However, all FPH advisory representatives shall, at all times, act in accordance with applicable securities laws and conduct their business to ensure overall compliance with Insider Trading rules and the Securities Fraud Enforcement act of 1988.

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Additionally, FPH has adopted a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the adviser. Further, the Code of Ethics governs personal trading by each employee of the firm deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of the firm are conducted in a manner that avoids any actual or potential conflict of interest between such persons and clients of the adviser or its affiliates. FPH collects and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve potential conflicts of interest. Please see Code of Ethics section above for further details

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**Brokerage Practices**

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| **Research and Other Soft Dollar Benefits** |  |

Regarding research and other soft dollar benefits, FPH does not receive research (both proprietary or non- proprietary) or other products or services other than execution 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 may occasionally and at the Client’s request suggest certain retail or institutional brokerage and/or advisor firms to FPH’s flat-fee financial planning clients. However, 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 Clientsto direct or execute transactions through any specified broker-dealer. FPH is not engaged in directed brokerage and all transactions are executed exclusively by the Client at the financial institution of his/her/their choosing.

**Aggregation of Client Orders**

Not applicable. Because FPH is limited to producing financial plans for clients, FPH does not aggregate the purchase or sale of securities for various client accounts.

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**Review of Client Accounts and Portfolios**

Accounts at the Client’s various financial institutions may be reviewed during the 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.

In most cases, FPH client agreements are one-time enagements. As such, there is no expectation or obligation that FPH will provide ongoing account reviews after the initial service agreement has been completed.

***Client* Referrals and Other Compensation**

**Receipt of Economic Benefit (non-client)**

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

**Direct/Indirect Compensation for Client Referrals**

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

**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 the financial institutions should always be regarded as the primary, current, and accurate source of information.

**Investment Discretion**

FPH does not accept *discretionary authority* to manage securities accounts on behalf of Clients.

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**Voting Client Securities**

FPH does not have the authority to vote client proxies and therefore is not required to take action 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. C*lients* will receive their proxies or other solicitations directly from their custodian or a transfer agent. Clients may contact John H. Robinson directly at (808) 564-0654 if they have any questions regarding a particular solicitation.

**Financial Information**

**Pre-Payment of Fees**

FPH does not require or solicit prepayment of more than $ 500 in fees per *client*, six months or more in advance.

**Material Impact of Discretionary Authority**

FPH does not exercise *discretionary authority* over *client* funds or securities. FPH does not anticipate any financial condition that may be reasonably likely to impair its ability to meet contractual commitments to *clients* at this time.

**Custody Disclosure**

FPH does not have custody of client funds or securities. Please see Custody section above for further details.

**Bankruptcy Disclosure**

FPH has not been the subject of a bankruptcy petition at any time during the past ten years.

**Requirements for State-Registered Advisers**

**Executive Officers and Management Persons**

The following is a list of all principal executive officers and *management persons*, to include their formal education and business background information:

Name: John H. Robinson

Date of Birth: 1966

Education: Williams College, BA Economics (1988)

Background: Financial Planning Hawaii, Inc. (2010 – Present) – Founder, President.

JW Cole, formerly Financial Advisers of America - (2010- Present) – Registered Representative and Investment Advisor Representative.

Hawaii Wealth Management (2003-2010) – Branch Manager, Managing Director, and Co-founder.

Smith Barney (1996-2003) – Vice President Investments; Honolulu, HI.

AG Edwards & Sons (1989-1996) – Senior Investment Broker; Pittsfield, MA.

Licenses: FINRA Series 3, 7, 9, 10, 24; NASAA 63 and 65

Financial Planning Hawaii does not charge performance-based advisory fees.

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All material facts involving disclosure events for management persons are previously disclosed above.

All relationships or arrangements involving *management persons* are previously disclosed above.

**Privacy Policy**

**Privacy Policy Notice**

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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 to 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.

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Form ADV Part 2B:

Brochure Supplement

Last Updated: March 15, 2018

Supervised Persons:

*John H. Robinson*

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*This brochure supplement provides information about the Supervised Persons listed above that supplement 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 FPH is also available on the SEC’s website at www.adviserinfo.sec.gov or visit our website at www.FPHawaii.com.*

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**Educational Background and Experience**

FPH’s requires certain licensing standards as well as a certain level of business experience for giving investment advice to clients. For example, all advisers must be professionals with relevant industry experience in order to adequately demonstrate a certain level of expertise in securities management and analysis. A minimum of five years of investment industry experience or the CFP, CFA, or CPA designations. An MBA or Masters or PhD in Finance or Economics will also satisfy the experience requirement for rendering advice to clients. FPH requires that all investment adviser representatives maintain the minimum licensing qualifications in accordance with all federal, state, and self-regulatory organization (SRO) rules and regulations.

Name: John H. Robinson

Date of Birth: 1966

Education: Williams College, BA Economics (1988)

Background: Financial Planning Hawaii, Inc. (2010 – Present) – Founder, President.

JW Cole, formerly Financial Advisers of America - (2010- Present) – Registered Representative and Investment Advisor Representative.

Hawaii Wealth Management (2003-2010) – Branch Manager, Managing Director, and Co-founder.

Smith Barney (1996-2003) – Vice President Investments; Honolulu, HI.

AG Edwards & Sons (1989-1996) – Senior Investment Broker; Pittsfield, MA.

Licenses: FINRA Series 3, 7, 9, 10, 24; NASAA 63 and 65

**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.

If this supplement is delivered electronically, and any supervised person under the firm has a disciplinary history, the details of any disclosure may be found on either the Financial Industry Regulatory Authority’s (FINRA) BrokerCheck system (www.finra.org/brokercheck) or the IAPD (www.adviserinfo.sec.gov).

There is no other *proceeding* in which a professional attainment, designation, or license of any of the supervised persons as part of this Brochure Supplement was revoked or suspended because of a violation of rules relating to professional conduct, nor were there any incidents where any of the supervised persons as part of this Brochure Supplement resigned (or otherwise relinquished his attainment, designation, or license) in anticipation of such a *proceeding.*

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**Other Business Activities**

**Other Related Investment Business**

John H. Robinson is also currently licensed as registered representative and investment advisor representative with JW Cole Financial, a FINRA member broker/dealer and JW Cole Advisors, an SEC-Registered Investment Advisor. These separate business affiliations represent a potential conflict of interest as Mr. Robinson could recommend that flat-fee planning clients of Financial Planning Hawaii establish brokerage accounts with National Financial Services through JW Cole Financial’s broker-dealer in order to sell securities products for a commission. Similarly, in his capacity as an investment advisor representative of JW Cole Advisors, Mr. Robinson could potentially recommend that FPH flat-fee financial planning clients transfer assets to JW Cole Advisors’ custodial platforms with National Financial Services (NFS) or TD Ameritrade in order form him to receive additional asset-based fees. Financial Planning Hawaii and Mr. Robinson are keenly aware of and are transparent in disclosing these potential “double-dipping” conflicts. FPH flat-fee planning clients are encouraged to view their relationship as a limited term engagement with no expectation of ever becoming a brokerage or investment advisory client through Mr. Robinson’s outside affiliations with J.W. Cole Financial and JW Cole Advisors. If Client later decides he/she/they would like to establish and ongoing planning relationship with Mr. Robinson, this potential conflict will again be disclosed.

None of FPH’s *supervised person(s) listed above* has an application pending to register as a futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated *person* of an FCM, CPO, or CTA

**Other Business Activity**

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

All Financial Planning Hawaii flat-fee and retainer Clients should be aware that Mr. Robinson devotes significant time to Financial Planning Hawaii and Nest Egg Guru. Collectively, his activities with JW Cole and Nest Egg Guru take up approximately 50/hours a week. This time is independent of the time he devotes to developing financial plans for flat-fee planning clients under Financial Planning Hawaii’s state of Hawaii registered RIA.

**Additional Compensation**

None of the supervised persons listed above as part of this Brochure Supplement receive any “economic benefit” as that term is defined (e.g. *sales awards and other prizes)* from a non-client for providing advisory services.

**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. All supervision is performed on a regular basis where all financial planning activity is reviewed and approved by Mr. Robinson as well as a review of financial planning service and the issuance of financial plans.

**Requirements for State-Registered Advisers**

None of the supervised persons listed above as part of this Brochure Supplement have been involved in any disclosure event where they were *found* liable in an arbitration claim alleging damages in excess of $2,500, or *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding*; or have been the subject of a bankruptcy petition.

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