

Introduction

Financial Planning Hawaii (“FPH”) is registered with the Securities and Exchange Commission 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 www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

Relationships and Services

What investment services and advice can you provide me?

Our firm offers the following investment advisory services to you: Portfolio Management with Continuous Financial Planning and, as a standalone service, Financial Planning. Services include the provision of continuous advice to you or investing your account based on your particular circumstances. The Portfolio Management portion of our service is offered either on a discretionary or non-discretionary basis. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval unless revoked in writing. You may impose reasonable restrictions. When engaged on a non-discretionary basis, you make the decision regarding the purchase or sale of investments. Your investments that are managed by us and your overall financial situation are reviewed at least annually. Our financial planning guidance extends beyond just investment advice and includes reviews of 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 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. For all the services described above, we do not have any account or investment minimums or limit our advice to specific products or services.

For additional information, including minimum investment amounts, please see our Form ADV, Part 2A Disclosure Brochure (Items 4 & 7 of Part 2A) available at: <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

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?

Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Our fees are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Item 5. Portfolio Management fees are calculated as a percentage of assets under management (“AUM”), will vary between individual clients and range between 0.10% and 0.75% per year. The annual investment management fee is payable quarterly and in advance. These fees are negotiable. Fees for standalone financial planning services are flat and range from \$3,000 to \$10,000 and are dependent on the complexity and scope of work. Fifty percent (50%) is payable in advance with the remaining 50% due upon delivery and presentation of the financial plan. Some fees create a conflict of interest described below and in more detail in our Firm’s Part 2A. Paying an asset-based fee means that more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts. 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, asset-based transaction fees, brokerage fees and commissions, and other fees and taxes on brokerage accounts and securities transactions.

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?

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 our Form ADV, Part 2A Disclosure Brochure (specifically Item 5 of the Brochure) available at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

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 how investment advice is provided. Here are some examples to help you understand what this means. As mentioned above, the more assets the client has in his/her account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets in accounts under our management.

For additional information, please see Item 5 of our Form ADV, Part 2A (Disclosure Brochure) available at <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

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

How do your financial professionals make money?

Our financial professionals are either owners of the firm or receive a salary.

Disciplinary History

Do you or your financial professionals have a legal or disciplinary history?

No, neither the firm nor its financial professionals have a legal or disciplinary history. Visit www.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 calling 808-341-3287.

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