

Part 2A of Form ADV

September 1, 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 John Robinson at (808) 564-0658 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. 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.

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 2024), there have been no material changes to the firm's advisory business or practices.

Clients who would like to receive a complete copy of our Firm Brochure, please contact us by telephone at (808)564-0658.

Item 3 – Table of Contents

Item 2 – Material Changes.....	2
Item 4 - Advisory Business.....	4
Firm Description.....	4
Advisory Services Offered.....	4
Ongoing Asset Based Portfolio Management Paired with Comprehensive Financial Planning.....	4
One-time Fee-Only Financial Planning Reviews.....	4
Tailored Investment Advisory Services.....	5
Wrap Fee Programs.....	5
Assets Under Management.....	5
Item 5 - Fees and Compensation.....	5
Fees for Fee-Only Financial Planning.....	5
Fees for Continuous Financial Planning and Portfolio Management.....	6
Termination of Agreement.....	6
Item 6 - Performance-Based Fees and Side-By-Side Management.....	6
Item 7 - Types of Clients.....	7
Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss.....	7
Item 9 - Disciplinary Information.....	8
Item 10 - Other Financial Industry Activities and Affiliations.....	8
Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	9
Item 12 - Brokerage Practices.....	10
Item 13 - Review of Accounts.....	12
Item 14 - Client Referrals and Other Compensation.....	12
Item 15 - Custody.....	12
Item 16 - Investment Discretion.....	12
Item 17 - Voting Client Securities.....	13
Item 18 – Financial Information.....	13
Item 19 - Requirements for State-Registered Advisers.....	13
Privacy Policy.....	15
Brochure Supplement: John H. Robinson.....	16
Brochure Supplement: Susan Gabor, CFP.....	19
Brochure Supplement: Itaat Husain.....	23

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.

Ongoing Asset Based Portfolio Management Paired with Comprehensive Financial Planning

Financial Planning Hawaii (FPH) provides personalized investment and financial planning advice to individuals and families across the U.S. With respect to investment advisory services, we provide 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.

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 optimization, estate planning, asset registration, beneficiary designations, debt management, creditor protection, and more.

One-time Fee-Only Financial Planning Reviews

Fee-Only Planning Hawaii’s business model offers the same range investment advisory guidance comprehensive financial planning advice as Financial Planning Hawaii’s asset-based model but is intended to serve clients who are seeking a one-time engagement with no expectation of enlisting us for ongoing portfolio management.

Clients under both service models are provided 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 a 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 September 1, 2025, the firm is expected to have more than \$300,000,000 in discretionary assets under management and approximately \$11 million in non-discretionary assets under management within 120 days.

Item 5 - Fees and Compensation

Fees for Fee-Only Financial Planning

Fees for one-time, flat-fee financial planning reviews 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 90 days.

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 the Client's 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 this Agreement. The initial fee is calculated from the beginning of the next quarter. The Adviser's fees are negotiable and subsequent to the execution of this 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%

Termination of Agreement

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.

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

Neither FPH nor 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, including any incentive to favor accounts for which FPH or its Supervised Persons receive a performance-based fee.

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.

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. 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.

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. However, our advisers are not permitted to engage in the sale of insurance or investment products. Our advisers are compensated only for advice.

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.

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 requiring 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 (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of fees from its clients' accounts; and (v) 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

We will aggregate trades where possible and when advantageous to clients. This aggregation of trades permits the trading of aggregate blocks of securities composed of assets from multiple client accounts, so long as transaction costs are shared equally and on a pro-rated basis between all accounts included in any such block. Block trading may allow us to execute equity trades in a timelier, more equitable manner, at an average share price. We will typically aggregate trades among clients whose accounts can be traded with a given broker.

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 bi-monthly newsletter.

Item 14 - 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.

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 directly 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 \$500 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 at this time.

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

Item 19 - Requirements for State-Registered Advisers

Executive Officers and Management Persons

Financial Planning Hawaii is owned and operated by John Robinson. Further information on his business and educational background can be found in Part 2B of this brochure.

Outside Business Activities

The outside business activities of John Robinson are discussed in Item 10 above.

Performance Based Fees

Neither the firm, its management persons, nor investment adviser representatives receive performance-based fees.

Disclosure of Material Facts Related to Arbitration or Disciplinary Actions

Neither the firm nor its management persons have been found liable in any civil, self-regulatory organization, administrative proceeding, or arbitration.

Material Relationship Maintained by this Advisory Business or Management Persons with Issuers of Securities

Neither the firm nor its management persons have any material relationships or arrangements with any issuer of securities.

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 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.

Part 2B of Form ADV

Brochure Supplement: John H. Robinson

September 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 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 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.
- JW Cole - (2010- 2025) – Registered Representative and Investment Advisor Representative.
- Hawaii Wealth Management/Wells Fargo Fi-Net (2003-2010) – Branch Manager, Managing Director, and Co-founder.
- Salomon Smith Barney/Citigroup (1996-2003) – Registered Representative, Investment Adviser Representative, Vice President-Investments
- A.G. Edwards & Sons (1990-1996) – Registered Representative, Investment Broker.

Licenses: FINRA Series 65, Series 63, Series 24, Series 9/10, Series 6, Series 3.

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.

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. 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.

Item 7 - 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 more than \$2,500, or found liable in a civil, self-regulatory organization, or administrative proceeding; or have been the subject of a bankruptcy petition.

Part 2B of Form ADV

Brochure Supplement: Susan Gabor, CFP

September 1, 2025

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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
- JW Cole – (October 2023 – 2025) - Registered Representative and Investment Advisor 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 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. 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.

Item 7 - 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 more than \$2,500, or found liable in a civil, self-regulatory organization, or administrative proceeding; or have been the subject of a bankruptcy petition.

Part 2B of Form ADV

Brochure Supplement: Itaat Husain

September 1, 2025

Financial Planning Hawaii, Inc.
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Suite 605
Honolulu, HI 96813
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Fax (808) 466-4052
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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

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. (September 2024 – Present) – Investment Adviser Representative
- J.W. Cole Advisors, Inc. – (August 2018 – 2025) - Investment Advisor Representative
- J.W. Cole Financial, Inc. – (August 2018 – 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 not engaged in any other investment-related 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

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Item 7 - Requirements for State-Registered Advisers

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