

Delivery of Services For Planning and Investment Management Services

This “Delivery of Services” notice is being sent to all Financial Planning Hawaii (FPH) clients who pay for guidance and services under an asset-based fee agreement.

The purpose of this notification is to confirm that you are aware that (1) the ongoing fee includes both investment and financial planning guidance and (2) there may be prolonged periods of time in which no trading activity occurs in your investment accounts.

With respect to planning services, all asset-based fee clients are provided free-unlimited access to eMoney. While there is no obligation for clients to use this service, eMoney is a platform that enables users to centralize, organize, monitor, and maintain all aspects of their financial lives. It is the primary tool FPH uses to gather and review important non-investment planning information including beneficiary designations, asset registrations, and insurance, estate, and tax planning documents. eMoney is also the primary tool FPH employs to give clients an overview of their asset allocations, assets and liabilities, and net worth.

With respect to investment management, all clients should understand that FPH eschews market timing and active trading in client accounts. Clients should understand that specific guidance not to trade and not to react to market conditions is, itself, a recommendation.

This document serves as confirmation of your understanding of and satisfaction with services provided under your agreement with FPH. A copy of your fee-based advisor agreement is attached with this document.

I/We hereby agree that we are satisfied with the services provided to us by Financial Planning Hawaii.

CLIENT(S):

Name (Type or Print)

Signature

Date

Joint Account Name

Signature

Date