John H. Robinson

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Summary

Nationally recognized financial planning industry thought leader with more than 30 years of experience. Nearly 100 published papers and articles. Research interests include retirement portfolio sustainability, advisor ethics and financial advisor compensation, IRA and qualified retirement plan rules, fiduciary issues, and financial planning regulation. Business owner and fintech entrepreneur.

Education

Williams College | Williamstown, Massachusetts | 1984-1988

- Major: Economics
- Major: Geology

Professional Experience

Owner/Founder | Financial Planning Hawaii | March 2010 - Present

Co-founder/CEO | Nest Egg Guru | October 2015 -2024

Co-Founder/Branch Manager | Hawaii Wealth Management | June 2003 – March 2010

V.P. Investments | Citigroup – Solomon Smith Barney | July 1996 – June 2003

Senior Investment Broker | A.G. Edwards & Sons | December 1989 – July 1996

Honors & Awards

- Investopedia Top 100 Most Influential Advisors in the U.S. 2017, 2018
- *Tech Tribune* – Top 8 Tech Startups in Hawaii (Nest Egg Guru), 2018
- JW Cole Advisors' Jim Bennick Memorial Leadership Award, 2017
- Finalist, *Journal of Financial Planning* Academic Research Competition, 2016
- Blue Start-ups Accelerator Program, Cohort #6, 2015
- International Foundation for Retirement Education (InFRE) Best Paper Award 2010
- CFP Board of Standards Outstanding Financial Paper Award, 2008
- *Honolulu Business Magazine* Top Financial Advisors in Hawaii, 2007
- *Pacific Business News'* Honolulu Business Professionals Top 40 Under 40, 2005

Research Papers

- Jack C. DeJong, Jr. and John H. Robinson 2022. "Is the Annuity Puzzle Really So Puzzling? An Analysis of the Consumer Lifetime Annuitization Decision in a Low Interest Rate World". SSRN *Working Paper*.

- Jack C. DeJong, Jr. and John H. Robinson 2021. "A Case Study in Sequence Risk: A 20-Year Retrospective on the Impact of the 2000-2002 and 2007-2009 Bear Markets on Retirement Nest Egg Sustainability." (*Journal of Wealth Management,* Spring 2022, 1.1.160, DOI: https://doi.org/10.3905/jwm.2021.1.160)

- Jack C. DeJong, Jr. and John H. Robinson 2017. "Determinants of Retirement Portfolio Sustainability and Their Relative Impacts." *Journal of Financial Planning* 30 (4): 54–62.

- Qianqiu Liu, Rosita P. Chang, Jack C. De Jong, Jr. and John H. Robinson 2014 "The Cost of Guaranteed Income: Demystifying the Value Proposition of Variable Annuities with Lifetime Withdrawal Benefit Riders." *Retirement Management Journal*, Volume 4, Number 1: 55-69.

- Qianqiu Liu, Rosita P. Chang, Jack C. De Jong, Jr. and John H. Robinson 2011. "Are Lifecycle Funds Getting a Bum Rap? A comprehensive Comparison of Lifecyle versus Lifestyle Retirement Strategies from Accumulation through Withdrawal." *The Journal of Wealth Management*, Fall 2011, 14 (2) 68-84

- John H. Robinson 2011. "Incorporating Emergency Planning and Disaster Preparedness into Financial Planning." *Journal of Financial Planning.* August 2011.

- Qianqiu Liu, Rosita P. Chang, Jack C. De Jong, Jr. and John H. Robinson 2009. "Reality Check: The Implications of Applying Sustainable Withdrawal Rate Analysis to Real World Portfolios." *Financial Services Review*, Vol. 18, No. 2, 123-139.

- John H. Robinson 2008. "A Context for Considering Variable Annuities with Living Benefit Riders." *Journal of Financial Planning*; May 2008, Vol. 21 Issue 5, p56.

- John H. Robinson 2007. "Who's the Fairest of Them All? A Comparative Analysis of Financial Advisor Compensation Models." *Journal of Financial Planning*. May2007, Vol. 20 Issue 5, p56-65. 8p.

- John H. Robinson 2004, "Share Class Warfare - A counter perspective on the legitimacy of 12b-1 fees as they pertain to advisor-distributed mutual funds." *Journal of Financial Planning.* October 2004.

Selected Published Articles

- A Case for Direct Indexing with Rising Dividend Stocks (*Advisor Perspectives, October* 4, 2022)

- The Future of Financial Planning Advice, Part 2 (*Advisor Perspectives*, August 23, 2022)

- The Future of Financial Planning Advice, Part 1 (*Advisor perspectives*, August 17, 2022)

- Should Consumers Annuitize at Normal Retirement Age? (*Advisor Perspectives*, 12-Jul-2022)
- A Consumer's Guide to Navigating the Current Bear Markets Part 2 (*Hawaii Reporter*, 24-June-2022)
- A Consumer's Guide to Navigating the Current Bear Markets Part 1 (*Hawaii Reporter*, 22-June-2022)
- What if the company that issued my Long Term Care policy fails? (*Hawaii Reporter,* 26-Jan-2022)
- Be Afraid, Very Afraid of Retiring in the 2020s (*Advisor Perspectives*, 7-Jun-2021)
- The CFP Board's Masterful Spin, (*Wealth Management.com*, 6-Jul-2020)
- Why I quit the FPA and you should too, (*Financial Planning*, 16-Jun-2020)I
- The CFP Board's Misdeeds Demand Accountability, *Advisor Perspectives*,12-Aug-2019
- Kitces is Wrong About the CFP Board, *Financial Planning*, 7-Jan-2019.
- Why the CFP Board Should Not Govern the Financial Planning Profession, *Advisor Perspectives*, 24-Aug-2018.
- The Benefits of Investing in More than Just Index Funds, *Investopedia,* 8-Jun-2017.
- Why the Future is Bright for AUM-Based Advisors, *Advisor Perspectives*, 22-May-2017.
- Rethinking Conventional Wisdom on Retirement Withdrawals, *Wall St. Journal*, 19-Jul-2016.
- Income Too High for Roth IRA Contributions? Consider a Backdoor Conversion, *inDinero,* 27-June-2016.
- Investing for Founders: Not Your Father's 401(k), *inDinero*, 19-May-2016.
- Why Probability Software is Unreliable for Retirement Planning, *Nerd Wallet*, 21-Mar-2016.
- How to make your nest egg last? Don't sell stocks when they're down!, *Investopedia*, 3-Feb-2016.
- The Most Underrated Factor in Retirement Planning, *Christian Science Monitor*, 18-Aug-2015.
- No Moral High Ground in Financial Planning Fee Debate, *Nasdaq.com*, 10-Aug2015.
- Meet the "Freight Entrance" Roth 401(k) Conversion, *Advisor Perspectives*, 31-Mar-2015.

- Why Now Could be a Great Time to Borrow from Your 401(k), *Christian Science Monitor*, 30-Jan-2015

- Non-Deductible IRA Contributions Could Leave You Taxed Twice, Nerd Wallet, 16-Oct-2014.