

Part 2A of Form ADV

March 19, 2024

Financial Planning Hawaii, Inc. DBA Fee-Only Planning Hawaii

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. 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

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.

Since the previous annual update (dated March 14, 2023), 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)564-0654 or by fax (808) 697-6714 or visit our website at www.fceonlyplanninghawaii.com.

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Item 4 - Advisory Business

Firm Description

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”).

In February of 2022, the company began conducting its investment advisory business using the DBA Fee-Only Planning Hawaii.

John Robinson is the firm’s principal owner.

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 is deemed complete upon the delivery of the recommendations. However, the online organizational platform remains available for Client to use for a monthly subscription fee of \$25.

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. However, Clients are welcome to engage FPH again for periodic reviews with the fee to be negotiated as needed depending upon the frequency of reviews and the time commitment for meeting preparation. From time to time, FPH may also engage in special projects that fall outside the realm of the holistic planning services described above.

FPH tailors 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.

As of March 19, 2024, the firm has \$0 in regulatory assets under management (either discretionary or non-discretionary).

Item 5 - Fees and Compensation

Flat-Fee Planning and Ongoing Consulting Fees

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

Fees are individually negotiated with most expected to range from \$1,500 to \$5,000 or more, 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 credit card or personal check. Payment may be made via Paypal or personal check. The final bill will include a 7% charge that includes Hawaii's general excise tax and a 3% service charge for PayPal. Clients who choose to pay by personal check may avoid the 3% PayPal surcharge. The second/final payment is due upon completion of the project. We strive to complete all client engagements within 30 days. Each client who pays in advance will receive the financial plan within six months; otherwise, the fee is wholly refunded.

Periodic/ongoing reviews are available as often as you wish. The review fees are negotiated in advance and are based upon the frequency with which you may wish to meet. These fees tend to be considerably lower than the initial planning fee since most of the labor-intensive information gathering has already been done. The minimum fee for a follow up review meeting is \$500 but may be more based upon prep time.

Financial planning clients who want assistance with tasks such as budgeting, expense tracking or, in lieu of electronically linking accounts, manually entering account and investment holdings will be charged a negotiable hourly rate of \$50-\$150.

All fee-only clients have 90 days' free online access to our financial planning platform, eMoney. This is the site we use to consolidate and organize all of our financial data. It is your financial plan. Clients who wish to use eMoney on an ongoing basis may subscribe for just \$25/month.

For ongoing consulting arrangements, clients will be billed at the end of each quarter (in arrears).

Termination of Agreement

Clients who wish to terminate their financial planning agreement may notify FPH at any time with no obligation. Any prepaid fees will be refunded.

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

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, to include any incentive to favor accounts for which FPH or its supervised persons receive a performance-based fee.

Item 7 - Types of Clients

FPH 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.

Item 8 - 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.

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.

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

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 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 Charles Schwab 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 an ongoing planning relationship with Mr. Robinson, this 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 present a conflict of interest. FPH will endeavor to disclose all such 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.

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.

Item 11 - 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 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

FPH and/or its related persons may occasionally purchase or sell securities that they may also recommend to clients as part of the financial planning service. However, all FPH advisory representatives shall always 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.

Item 12 - Brokerage Practices

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 Clients to direct or execute transactions through any specified broker-dealer.

Aggregation of Client Orders

This is not applicable since FPH’s advisory services are limited to producing financial plans for clients, FPH does not aggregate the purchase or sale of securities for various client accounts.

Item 13 - Review of Accounts

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 engagements. As such, there is no expectation or obligation that FPH will provide ongoing account reviews after the initial service agreement has been completed.

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

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

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 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.

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

March 19, 2024

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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- 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

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.

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.

Item 4 - Other Business Activities

John H. Robinson is also currently licensed as a registered representative and an investment advisor representative with JW Cole Financial, a FINRA member broker/dealer and JW Cole Advisors, an SEC-Registered Investment Advisor, respectively.

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 Charles Schwab in order for 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 an ongoing planning relationship with Mr. Robinson, this potential conflict will again be disclosed.

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 considerable 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.

Item 5 - Additional Compensation

None of the supervised persons listed above as part of this Brochure Supplement receive any "economic benefit" from a non-client for providing advisory services.

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

March 19, 2024

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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

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 – Present) - 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 7, 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 services. 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.

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.

Item 4 - Other Business Activities

Susan Gabor is also 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 Ms. Gabor 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 to sell securities products for a commission. Similarly, in her capacity as an investment advisor representative of JW Cole Advisors, Ms. Gabor could potentially recommend that FPH flat-fee financial planning clients transfer assets to JW Cole Advisors' custodial platforms with National Financial Services (NFS) or Charles Schwab for her to receive additional asset-based fees. Financial Planning Hawaii and Ms. Gabor 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 her outside affiliations with J.W. Cole Financial and JW Cole Advisors. If Client later decides he/she/they would like to establish an ongoing planning relationship with Ms. Gabor, this potential conflict will again be disclosed.

Item 5 - Additional Compensation

None of the supervised persons listed above as part of this Brochure Supplement receive any "economic benefit" from a non-client for providing advisory services.

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.