

Item 1 – Cover Page

Kahala Financial Advisors, LLC

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March 12, 2012

This Brochure provides information about the qualifications and business practices of Kahala Financial Advisors, LLC.

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.

Kahala Financial Advisors, LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provides you with information about which you determine to hire or retain an Adviser.

Additional information about Kahala Financial Advisors, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

If you have any questions about the contents of this Brochure, please contact Greg Miyashiro at (808) 734-7665 and/or g.miyashiro@hawaiiantel.net.

Item 2 – Material Changes

On July 28, 2010, the United States Securities and Exchange Commission (SEC) published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated March 1, 2012 was prepared according to the SEC’s new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure (prior to March 1, 2011) did not require.

Investment Advisor Registration. Investment advisors with assets under management of between \$25 million and \$100 million are designated as “mid-sized” advisors. With over \$70 million of assets under management, Kahala Financial Advisors, LLC (KFA) is a mid-sized advisor. The SEC now requires mid-sized advisors to register with the securities division of that state where the advisor maintains its principal office and withdraw its registration with the SEC by June 28, 2012. Since KFA’s principal office is in Hawaii, it must register as an investment advisor with the State of Hawaii’s Department of Commerce & Consumer Affairs Securities Division.

In preparation for registering with the State, KFA has obtained a surety bond and its financial records were audited by an outside auditor.

Revised Investment Advisory Fee Schedule.

Effective April 1, 2012, KFA’s investment advisory fees for providing investment supervisory services has been revised to reflect the profile of its client base. This change will enable KFA to continue to provide its clients with the highest quality of service while remaining competitively-priced. Please see: Item 5 – Fees and Compensation on page 2.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting us at 808-734-7665 or g.miyashiro@hawaiiantel.net.

Additional information about Kahala Financial Advisors is also available via the SEC’s web site www.adviserinfo.sec.gov.

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Item 4 – Advisory Business

Kahala Financial Advisors, LLC (KFA) is an independent, fee-only investment advisory firm that offers personalized investment management and financial planning services to Hawaii's households. KFA was organized in 2007 as a limited liability company and is the successor firm to Greg Miyashiro, CFP™ a sole proprietorship which was established in 1986. KFA currently serves approximately 176 households.

Here are a few ways KFA is unique:

- We are qualified by education and experience
- We are an independent advisory firm
- We manage diversified portfolios of low-cost, no-load mutual funds
- We are “fee-only” - no commission sales to compromise our integrity
- Our advisory fees are competitively-priced
- We serve middle-income households
- We are a family business with a succession plan
- We have Hawaii roots with local values

Investment Management Service. KFA offers investment analyses, asset allocation, quarterly performance reports, on-going monitoring and rebalancing services for our clients' portfolios. We provide a set of asset allocation models ranging from conservative to aggressive. You may choose a model depending on the purpose and time horizon of each account. We apply a long-term “buy and hold” approach and will diversify your account(s) among various stocks and bonds using low-cost mutual funds. We do not attempt to time the markets. We remain fully-invested at all times and will rebalance each account as needed. We require full investment discretion from all of our clients. As of February 29, 2012 the amount of assets that we manage on a discretionary basis was over \$72 million. We devote most our time to this core service of the firm. Our fee schedule is provided in the following section.

The relationship between you and KFA may be terminated at any time by either party. However, such termination must be in writing. You will be charged for any time expended on your behalf. You will have five business days to terminate the agreement without penalty.

Personal Financial Planning Service. Personal financial planning is the analysis of your financial situation with recommendations which may pertain to the proper use of credit, budgets, insurance, income tax-reduction strategies, retirement and college-funding analyses, wills and trusts, and the various forms of investments. We do not however, provide legal advice. Our personal financial planning service is available to our investor clients at no additional cost.

Item 5 – Fees and Compensation

Investment Advisory Fees. Kahala Financial Advisors, LLC's fee for providing investment supervisory services is based on each household's aggregate amount of assets being managed. The total fee shall then be pro-rated and deducted from each account according to the following schedule.

1.0 percent per year (0.25 percent per quarter) for the first \$500,000

0.75 percent per year (0.1875 percent per quarter) for the next \$500,000

0.50 percent per year (0.1250 percent per quarter) for amounts over \$1 million

These fees are payable to the advisor in advance at the start of each calendar quarter. The investment advisory fee for the first quarter shall be based on the market value on the date the client services agreement is signed and shall be prorated for the balance of the calendar quarter. The service fees for subsequent quarters shall be based on the market value of the assets under management as of the end of the preceding calendar quarter. Authorization for the automatic deduction of fees from each account is contained in the custodian's brokerage account application. KFA's fees are not negotiable; however, KFA reserves the right to discount or waive its fees at its own discretion. KFA's investment advisory fees are exclusive of any brokerage commissions, transaction fees, mutual fund fees and other related costs and expenses which may be incurred by the client.

Applicable Taxes. Any applicable state and local taxes shall be applied to KFA's fees. The State of Hawaii imposes a general excise on local businesses which in turn may pass the tax on to their customers. The current combined maximum rate you may be charged is 4.712 percent.

Automatic Deduction of Fees. Authorization for the automatic deduction of fees from each account is contained in the custodian's brokerage account application.

Invoices. The computation of fees will be reflected in the invoices that are included with the quarterly performance reports. You are encouraged to review each invoice for accuracy by comparing your invoices with the statements received from the custodian.

Fee Adjustment for Substantial Withdrawals. Fee adjustments will be considered for significant withdrawals made during the quarter that are independent of any systematic withdrawal scheme. Such an adjustment will be made if it amounts to a refund of 10 percent or more of the current quarterly fee. Fees will be credited back to on-going account. Refund checks will be mailed to clients with closed accounts. A fee adjustment will not be made for transfers of cash or other assets between any client's related accounts.

Early Termination. The client service agreement may be terminated without penalty upon delivery of written notice to the advisor within five business days after the date you had signed the client services agreement. After this initial five-day period has elapsed, either party may terminate the contract upon 30 days written notice. Upon termination of an account, a refund of service fees will be prorated on the number of days remaining during the quarter after the date of withdrawal.

Other Advisory Fees. In addition to the Advisor's management fee, certain investment vehicles such as a mutual fund also assess management fees that are built into the daily pricing of the shares of each fund. KFA's mutual fund selection criteria include mutual funds with below-average expense ratios. The fees charged by each mutual fund shall be disclosed in its prospectus and periodic reports to its investors. During review meetings or upon request, KFA may produce third-party research reports that disclose the fees of each mutual fund individually and each portfolio as a whole.

Custodial Fees. Since 1995, Kahala Financial Advisors, LLC (and its predecessor firm, Greg Miyashiro, CFP™) has exclusively recommended Charles Schwab & Company (Schwab) as the custodian and broker for its clients' accounts. Schwab charges KFA's clients a transaction fee that range between \$20 and \$49, depending on the size of the trade, whenever we buy or sell shares of a no-load mutual fund for each client. Schwab also earns a portion of the management fees that are paid by certain mutual funds that elect to participate in Schwab's "No Transaction Fee" marketplace. Schwab also earns management fees on its money market mutual funds that are the default clearing accounts for the cash positions in each account. The management fees for Schwab's proprietary mutual funds are disclosed in their mutual funds' prospectuses and periodic reports. Schwab has waived the annual account maintenance fee for investment advisors' client accounts.

Schwab may charge other fees such as wire transfer fees, margin account interest and non-standard asset holding fees. Generally, these fees are not applicable to most of the accounts under our management. Clients may opt for such services and fees under any self-directed account (not managed by KFA) they may have at Schwab.

Special Income Tax Note. Investment advisory fees that are paid from taxable brokerage accounts may be deducted by those who "itemize" their tax deductions. From the 2012 tax season on, Charles Schwab & Company shall include a summary of KFA's investment advisory fees in the Form 1099.

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

Kahala Financial Advisors, LLC does not participate in nor charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Kahala Financial Advisors, LLC offers portfolio management services primarily to individuals, trusts and estates. The types of accounts generally include but are not limited to taxable brokerage accounts (individual, joint, trust and custodial) and retirement accounts (IRAs, SEP-IRAs, Keogh, 403B, Roth IRAs, and Education IRAs). Our services may also be available to charitable organizations, pension and profit-sharing plans and corporations.

For prospective clients, KFA's minimum investable asset level per household is \$400,000. This minimum shall not apply to existing client accounts of record.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

The types of investments Kahala Financial Advisors, LLC may offer advice on include: equity securities (stocks) such as exchange-listed securities and securities traded over the counter; corporate debt securities (bonds); certificates of deposit; municipal securities (bonds); investment company securities such as mutual fund shares, variable life insurance and variable annuities; U.S. government securities (bonds); and interest in partnerships that invest in real estate, oil & gas, business venture, research and development, equipment leasing and cable television. Investment advice may also pertain to the use of real estate and other tangible forms of investment.

KFA's main sources of information comes from but is not limited to research materials prepared by others, corporate rating services, financial newspapers and magazines, annual reports, prospectuses, filings with the Securities & Exchange Commission and company press releases. KFA utilizes both fundamental and technical forms of analyses.

KFA offers portfolios consisting of low-cost, no-load (no sales commissions) open-end mutual funds. Each client may have one or more investment portfolios. Each portfolio may be assigned to an asset allocation model ranging from relatively low risk to high risk depending on the investor's investment objectives, risk tolerance and time horizon. Each model will include equity (stocks) mutual funds that represent different segments of the market such as large domestic companies, small domestic companies and foreign-owned companies. The portion of each portfolio that is allocated to debt securities (bonds) includes cash equivalents, high-quality U.S. government securities and corporate bonds. Clients are free to adjust their models at any time to suit any changes in their lifestyles and preferences. For example, a client that is approaching retirement may switch from an aggressive model to a more moderate model.

We make no attempt to "time" the markets. Instead, we apply a long-term "buy and hold" approach to investing. This means that you should expect to remain fully-invested at all times in mutual funds that we had selected for the long haul but rebalance when necessary. This style of investing requires a high degree of patience and commitment from you, particularly during recessions (economic downturns) and the depressed financial markets which may easily last two or more years. We believe our clients' accounts results are well-diversified (risk spread among various industries and companies) to minimize company-specific risks (i.e. a company going bankrupt where its stock becomes worthless). However, we cannot eliminate markets risks where account values may decline in value due to market conditions. We do not simply ride out the ups and downs of the markets. Instead, we employ a contrarian approach to rebalancing our clients' account. For example, during good times, we may sell a portion of the riskier equity securities (stock funds) to purchase the safer debt securities (bond funds). Conversely, during bad times, we may sell a portion of the debt securities to purchase equities securities. Our clients' accounts are monitored regularly and reviewed at least once a month for rebalancing opportunities.

KFA offers no performance guarantees. Investing in securities involves risk of loss that you should be prepared to bear. KFA does not seek quick, short-term profits. Instead, we invest our clients' monies for the long-term. You should not invest any monies with us unless you are prepared to commit to the program for at least five to ten years.

Item 9 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the firm or the integrity of its management.

Compliance Audits. The U.S. Securities & Exchange Commission (SEC) had conducted routine compliance inspections of KFA and its predecessor firm, Greg Miyashiro, CFP™ in 2008 and 1997, respectively.

Kahala Financial Advisors, LLC and its predecessor firm, Greg Miyashiro, CFP™ have no history of any legal or disciplinary actions and have no knowledge of any pending issues.

Item 10 – Other Financial Industry Activities and Affiliations

Kahala Financial Advisors, LLC is an independent investment advisory firm. KFA and its principals are not affiliated with any other firm.

Item 11 – Code of Ethics

Kahala Financials Advisors, LLC values the confidence and trust of its clients. KFA has an in-house code of ethics (code) to which it adheres to. The purpose of the code is to avoid any conflicts of interest between KFA and its clients and to protect the KFA's clients by deterring misconduct, educate the KFA's employees regarding the KFA's expectations and the laws governing their conduct, remind employees that they are in a position of trust and must act with complete propriety at all times, protect the reputation of the KFA, guard against violations of the securities laws, and establish procedures for employees to follow to ensure that they are complying with KFA's ethical principles.

Key Components:

Personal securities transactions. KFA's code states that its access person's non-exempt accounts shall be subject to periodic review to prevent the misuse of non-public information. KFA's access persons are prohibited from participating in Initial Public Offerings and Private Placements.

Insider trading. KFA's code specifies that access persons are prohibited from trading while in the possession of material non-public information. Also, access persons are prohibited from communicating non-public information to others.

Gifts and entertainment. To avoid the possibility of any conflicts of interest between KFA and its clients, KFA's code prohibits members of KFA from engaging in the exchange of cash, gifts, or entertainment (that exceed the de minimis amount of \$100) between KFA and any other person or entity that may compromise its fiduciary role.

A copy of KFA's code of ethics shall be made available upon request.

Item 12 – Brokerage Practices

The Custodian and Broker We Use. Kahala Financial Advisors, LLC does not maintain custody of your assets that we manage; although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account (see *Item 15 – Custody*, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We require that our clients use Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we require 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. We do not open the account for you, although we may assist you in doing so. If you do not wish to place your assets with Schwab, then we cannot manage your account.

How We Select Brokers/Custodians. We seek to use a custodian/broker who will hold your assets and execute transactions on terms that are, overall, most advantageous when compared to other available providers and their services. We consider a wide range of factors, including, among others:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds [ETFs], etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, and stability
- Prior service to us and our other clients
- Availability of other products and services that benefit us, as discussed below (see “*Products and Services Available to Us from Schwab*”)

Your Brokerage and Custody Costs - For our clients’ accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. We have determined that having Schwab execute most trades is consistent with our duty to seek “best execution” of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see “*How We Select Brokers/Custodians*”).

Products and Services Available to Us From Schwab- Schwab Advisor Services™ (formerly called Schwab Institutional®) is Schwab’s business serving independent investment advisory firms like us. They provide us and our clients with access to its institutional brokerage— trading, custody, reporting, and related services—many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients’ accounts; while others help us manage and grow our business. Schwab’s support services generally are available on an unsolicited basis (we don’t have to request them) and at no charge to us as long as our clients collectively maintain a total of at least \$10 million of their assets in accounts at Schwab. If our clients collectively have less than \$10 million in assets at Schwab, Schwab may charge us quarterly service fees of \$1,200. Following is a more detailed description of Schwab’s support services:

Services That Benefit You - Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

Services That May Not Directly Benefit You - Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- Provide access to client account data (such as duplicate trade confirmations and account statements)
 - Facilitate trade execution and allocate aggregated trade orders for multiple client accounts
 - Provide pricing and other market data
 - Facilitate payment of our fees from our clients' accounts
 - Assist with back-office functions, recordkeeping, and client reporting
- Services That Generally Benefit Only Us.

Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees. Schwab may also provide us with other benefits, such as occasional business entertainment of our personnel.

Our Interest in Schwab's Services - The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We do not have to pay for Schwab's services so long as our clients collectively keep a total of at least \$10 million of their assets in accounts at Schwab. The \$10 million minimum may give us an incentive to require that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "*How We Select Brokers/Custodians*") and not Schwab's services that benefit only us. We have approximately \$72 million in client assets under management, and we do not believe that requiring our clients to collectively maintain at least \$10 million of those assets at Schwab in order to avoid paying Schwab quarterly service fees presents a material conflict of interest.

KFA has taken full advantage of Schwab's services that we believe has benefited our clients directly and indirectly. KFA expects to utilize Schwab's services in the future for the same reasons.

KFA does not have any unique arrangements with Schwab and is not a participant in Schwab's referral program.

Item 13 – Review of Accounts

Kahala Financial Advisors, LLC encourages each client to participate in periodic reviews of their investment portfolios. The frequency of these reviews will be at the discretion of each client. At minimum, an annual review meeting during each primary client's birth month is suggested.

Greg Miyashiro and/or Ryan Miyashiro shall review each account at least monthly. Portfolios are periodically rebalanced to their prescribed asset weightings. The performances of the individual securities are also reviewed on a regular basis.

The investment portfolio performance reports are prepared on a quarterly basis for all clients. These reports are prepared by Greg and/or Ryan Miyashiro. These reports include, but are not limited to:

- Portfolio Performance Review Report - an executive summary of how each account is performing over various time periods relative to its assigned market benchmark.
- Portfolio Position Statement – a snapshot of the allocation and performance of specific mutual funds, their quantities, cost-basis and current values.

Item 14 – Client Referrals and Other Compensation

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. These products and services, how they benefit us, and the related conflicts of interest are described above (see *Item 12 – Brokerage Practices*). The availability to us of Schwab's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

KFA does not advertise. A large portion of our clients have come from word-of-mouth referrals from existing clients and other professionals. We do not pay for referrals and do not offer incentives of any kind for referrals.

Item 15 – Custody

Clients should receive monthly statements from Charles Schwab & Company, a qualified custodian that holds and maintains our clients' investment assets. Kahala Financial Advisors, LLC urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary slightly from custodial statements based on different accounting procedures. Schwab uses the "cash method" of accounting while our firm uses the "accrual method" for consistent performance measurement purposes. The daily valuations of securities are provided by Schwab.

Under government regulations, we are deemed to have custody of your assets if, for example, you authorize us to instruct Schwab to deduct our advisory fees directly from your account. Schwab maintains actual custody of your assets. You will receive account statements directly from Schwab at least quarterly. They will be sent to the email or postal mailing address you provided to Schwab. You

should carefully review those statements promptly when you receive them. We also urge you to compare Schwab's account statements to the quarterly portfolio reports you will receive from us.

Schwab Advisor Services™ (formerly Schwab Institutional®) serves independent investment advisors and includes the custody, trading, and support services of Schwab. Independent investment advisors are not owned by, affiliated with, or supervised by Schwab.

Item 16 – Investment Discretion

Kahala Financial Advisors, LLC requires discretionary authority from each client at the outset of an advisory relationship to select the identity, the amount and the timing of securities to be bought or sold.

KFA believes that discretionary trading enables us to trade efficiently and in a timely manner whereas non-discretionary trading may be slow, cumbersome and inefficient.

In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, KFA observes the investment policies, limitations and restrictions of the clients for which it advises.

All clients are required to provide KFA with discretionary authority on their Schwab account applications. This is known as a Limited Power of Attorney where KFA is granted the power to trade securities, deduct management fees when invoiced and request disbursements of cash to clients.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, KFA does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about its financial condition. KFA has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

On February 24, 2012 the accounting firm of Kobayashi, Doi, Lum & Yasuda, CPAs, LLC had completed its audit of KFA's financial statements for the year ending December 31, 2011.

Item 19 – Part 2B Brochure Supplement

KFA's principal advisors:

Greg Miyashiro, born 1952 in Honolulu, Hawaii, is a graduate of the University of Hawaii at Manoa (BBA Finance). Greg had earned the right to use the Certified Financial Planner™ mark (see CFP below) in 1983 and continues to maintain his license (#6276). Greg has maintained his membership in the Financial Planning Association since 1981.

Greg Miyashiro has over 33 years of experience in personal financial planning that includes taxes, investments, retirement, insurance, budgeting and estate planning. Greg is the sole owner, business manager and chief compliance officer of KFA. Greg continues to work directly with KFA's clients for their financial planning and investment needs.

Ryan Miyashiro, born 1978 in Honolulu, Hawaii, is a graduate of the University of Hawaii at Manoa (BBA Finance). Ryan had earned the right to use the Certified Financial Planner™ mark in 2007 and maintains an active license (#130451). Ryan has been a member of the Financial Planning Association since 2007.

Ryan has been KFA's investment manager since 2004. His duties include asset allocation modeling, mutual fund selection, portfolio monitoring, accounting and performance reporting and other related duties. Ryan also assists KFA's clients with their financial planning and investment needs.

About the "CFP - Certified Financial Planner" license

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA (Certified Public Accountant)
- ChFC (Chartered Financial Consultant)
- CLU (Chartered Life Underwriter)
- CFA (Chartered Financial Analyst)
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every 2-years