

Part 2B of Form ADV: *Brochure Supplement*

Carl E. Choy
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3/31/2021

This brochure supplement provides information about Carl E. Choy listed above that supplements the CKW Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact Carl Choy if you did not receive CKW Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Carl E. Choy listed above is available on the SEC's website at www.adviserinfo.sec.gov

Educational, Background and Business Experience

Full Legal Name: Carl E. Choy **Born:** 1957

Education

- University of Hawaii; BBA, Finance; 1981

Business Experience

- CKW Financial Group, LLC; Managing Member; from 11/2009 to Present
- Merrill, Lynch, Pierce, Fenner & Smith Inc.; Senior Vice President; from 10/2008 to 10/2009
- Morgan Stanley & Co. (Dean Witter), Inc.; Senior Vice President; from 3/1982 to 10/2008

Designations

Carl E. Choy has earned the following designation(s) and is in good standing with the granting authority:

Mr. Choy has earned the Certified Investment Management Analyst (CIMA) designation. The CIMA professional integrates a complex body of investment knowledge and applies it systematically and ethically to assist clients in making prudent investment decisions. The CIMA designation reflects the highest standard in consulting expertise.

CIMA professionals must adhere to Code of Professional Responsibility, Standards of Practice and Rules and Guidelines for Use of the Marks. The CIMA certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully complete one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, and pass an online Certification Examination. CIMA designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

Certified Investment Management Analyst; IMCA; 1993

Disciplinary Information

Mr. Choy has no reportable disciplinary history.

Other Business Activities

Mr. Choy does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

Non Investment-Related Activities

Mr. Choy is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Mr. Choy is a licensed insurance agent.

Additional Compensation

Mr. Choy does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Supervision

Supervisor: Carl Choy, Lynne Kinney and Ronald Wo

Title: Managing Member

Phone Number: 808-629-7600

Mr. Choy, Managing Member and Chief Compliance Officer of CKW Financial Group is co-responsible for overall supervision and strategic goals of the Firm. With regard to regulatory compliance, the CCO is responsible to set the tone at the top to convey the importance of compliance within the Firm's strategic vision. To ensure that all personnel conduct activities in a manner that is in compliance with the Compliance Manual.

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Lynne R. Kinney
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This brochure supplement provides information about Lynne R. Kinney listed above that supplements the CKW Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact Carl Choy if you did not receive CKW Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Lynne R. Kinney listed above is available on the SEC's website at www.adviserinfo.sec.gov

Educational, Background and Business Experience

Full Legal Name: Lynne R. Kinney

Born: 1961

Education

- University of Hawaii; BBA, Finance and International Business; 1992

Business Experience

- CKW Financial Group, LLC; Managing Member; from 11/2009 to Present
- Merrill, Lynch, Pierce, Fenner & Smith Inc.; Senior Vice President; from 10/2008 to 10/2009
- Morgan Stanley & Co. (Dean Witter), Inc.; Senior Vice President; from 2/1993 to 10/2008

Designations

Lynne Kinney has earned the following designation(s) and is in good standing with the granting authority:

Ms. Kinney has earned the Certified Investment Management Analyst (CIMA) designation. The CIMA professional integrates a complex body of investment knowledge and applies it systematically and ethically to assist clients in making prudent investment decisions. The CIMA designation reflects the highest standard in consulting expertise.

CIMA professionals must adhere to Code of Professional Responsibility, Standards of Practice and Rules and Guidelines for Use of the Marks. The CIMA certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully complete one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, and pass an online Certification Examination. CIMA designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

Certified Investment Management Analyst; IMCA; 2005

Disciplinary Information

Ms. Kinney has no reportable disciplinary history.

Other Business Activities

Ms. Kinney does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

Non Investment-Related Activities

Ms. Kinney is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

Ms. Kinney is a licensed insurance agent.

Additional Compensation

Ms. Kinney does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Supervision

Supervisor: Carl Choy, Lynne Kinney and Ronald Wo

Title: Managing Member

Phone Number: 808-629-7600

Ms. Kinney, Managing Member and Chief Investment Officer of CKW Financial Group is responsible for overall supervision and implementation of the portfolios.

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Ronald C. Wo
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This brochure supplement provides information about Ronald C. Wo listed above that supplements the CKW Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact Carl Choy if you did not receive CKW Financial Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Ronald C. Wo listed above is available on the SEC's website at www.adviserinfo.sec.gov

Educational, Background and Business Experience

Full Legal Name: Ronald C. Wo

Born: 1953

Education

- University of Washington; MBA, Finance; 1979
- Lewis & Clark College; BBA; 1975

Business Experience

- CKW Financial Group, LLC; Member; from 11/2009 to Present
- Merrill, Lynch, Pierce, Fenner & Smith Inc.; Vice President; from 10/2008 to 10/2009
- Morgan Stanley & Co. (Dean Witter), Inc.; Vice President and Wealth Advisor; from 11/2001 to 10/2008

Designations

Ronald Wo does not have any designation(s)

Disciplinary Information

Mr. Wo has no reportable disciplinary history.

Other Business Activities

Mr. Wo does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

Non Investment-Related Activities

Mr. Wo is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

Additional Compensation

Mr. Wo does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Supervision

Supervisor: Carl Choy, Lynne Kinney and Ronald Wo

Title: Member

Phone Number: 808-629-7600

Mr. Wo, Member and is the Business Development Principal of CKW Financial Group.