



615 Piikoi Street, Suite 812  
Honolulu, HI 96814  
(808) 591-1200  
[www.mosaicpacific.com](http://www.mosaicpacific.com)

## Form ADV Part 2A

March 17, 2023

This Brochure provides information about the qualifications and business practices of Mosaic Pacific Investment Advisors, LLC, also known as Mosaic Pacific [collectively referred to as the "Advisor"]. If you have any questions about the contents of this Brochure, please contact us at [www.mosaicpacific.com](http://www.mosaicpacific.com) or (808) 591-1200. 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.

Mosaic Pacific Investment Advisors, LLC, is an Investment Adviser registered with the Securities & Exchange Commission. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Mosaic Pacific Investment Advisors, LLC, is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Material Changes**

This Brochure has been prepared for you for information on your Investment Advisor Representative [“Representative”] and Mosaic Pacific Investment Advisors, LLC [“Advisor”].

This is provided further to our last brochure dated March 10, 2022 and updates our assets under management.

In the future, this section will discuss specific material changes that are made to the Brochure and provide clients with a summary of such changes. Pursuant to new SEC and state rules, the Advisor will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of the Advisors fiscal year. Any other ongoing disclosure information about material changes will be reported as necessary.

If you would like additional information about the Advisor or Representative, please contact [www.mosaicpacific.com](http://www.mosaicpacific.com) or (808) 591-1200, or through the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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#### **Item 4 – Advisory Business**

Mosaic Pacific Investment Advisors, LLC, ["Advisor"], also known as Mosaic Pacific, was created in 2013. Mosaic Pacific takes their fiduciary responsibility to advisory clients very seriously and this company was started to deliver a high-level and customized service for investment management services. Services for Advisor are provided through your Investment Advisor Representative ["Representative"] and include Investment Management Services and Qualified Plan Services.

It is important for you to provide your Representative with information on your investment goals (objectives), time before you will need to use your investments (time horizon), and any other information that might impact the types of investments recommended by your Representative. Representatives will learn about your investment objectives through a variety of means, including interviews, questionnaires or through a comprehensive financial review.

*Investment Management Services:* After gathering information about your financial goals, your Representative will provide financial advice or investment management services on a discretionary basis. In most cases, your investments will be tailored to match your objectives and time horizon. The Advisor provides ongoing and continuous customized investment management services for and are not restricted to any specific types of investments. You have the option to note any special instructions (exclusions or restrictions to investment purchases) on the investment advisory agreement you sign with the Advisor.

The Advisor also provides financial planning for clients. As a financial planning client, it is important to know that you are under no obligation to act on the Advisor's recommendation or to effect any suggested transactions through the Advisor. It is important to know that if specific investment products are recommended through your financial planning process the Advisor may have an inherent conflict of interest as the investment product (annuities, etc.) may produce revenue for the Advisor.

*Qualified Plan Services:* Advisor provides investment advisory, investment management and consulting solutions to employer-sponsored retirement Plans ("Plan") through our Qualified Plan Services ("Services"). Specifically, our Services include Discretionary or Non-Discretionary Investment Management Services and/or Consulting Services, depending on the type of the Plan and the specific arrangement entered into with the Plan Sponsor ("Sponsor").

##### Discretionary Investment Management Services:

These services are designed to allow the Plan fiduciary to delegate responsibility for managing, acquiring and disposing of Plan assets that meet ERISA requirements. We may perform these investment management services and charge a fee as described in this Form ADV and the Plan Agreement ("Plan Agreement"). We may perform the investment management services with discretionary authority or control over assets of the Plan, which is referred to as 3(38) investment services. Specifically, the Plan may determine that we should perform the following services: (a). Preparation and Delivery of the Plan's IPS: We will review with the Sponsor the investment objectives, risk tolerance and goals of the Plan. We may prepare and deliver an IPS to the Sponsor that aligns with the objectives and goals previously identified by the Sponsor. (b). Selection and Monitoring of the Plan's Designated Investment Alternatives ("DIAs"): Once the IPS is approved by the Sponsor, we will review the investment options available to the Plan and will select the Plan's DIAs to be offered to Plan participants that meet the criteria set forth in the IPS. On an ongoing basis, we will monitor and evaluate the DIAs to be offered to the Plan participants and replace DIAs, when necessary, to meet the criteria of the Plan's IPS. (c). Qualified Default Investment Alternative(s) ("QDIAs") Management: We will select appropriate investments using a prudent process for each Plan if a QDIAs are required.

##### Non-Discretionary Investment Management Services:

These services are designed to allow the Sponsor to retain full discretionary authority or control over assets of the Plan with us making investment recommendations to the Sponsor. We will perform these nondiscretionary investment advisory services and may charge a fee for the Services, as described in the Advisory Agreement. We will perform these investment advisory services to the Plan as a fiduciary defined under ERISA Section 3(21) and will act with the degree of diligence, care and skill that a prudent person rendering similar services would exercise under similar circumstances.

##### Consulting Services:

Consulting Services are designed to allow our Representatives to assist the Sponsor in meeting their fiduciary duties. Consulting Services may only be performed so that they would not be considered fiduciary services under ERISA. The Sponsor may elect for our Representatives to assist with any of the following services: (a). Assistance with Plan governance, (b). Assistance with Sponsor's vendor management (service provider selection/review). (c). Financial consulting for Sponsor. (d). Personalized Employee Retirement Planning and Consulting. The scope of the employee retirement Planning will include only that which is investment education under the DOL's Interpretive Bulletin 96-1.

The Advisor is owned by Brian K. Ishihara, Andrea Deutsch, Cory Nakamura and Matthew Tanaka. More information on each owner/partner is noted on the supplemental brochure (ADV Part 2B) included with this brochure. As of December 31, 2022, our discretionary assets under management totaled \$336,979,488. Additionally, the Advisor does not participate in a Wrap Fee Program.

### **Item 5 – Fees and Compensation**

In most situations, the fees for services will be based on the amount of assets you have managed by the Representative. You will be provided an advisory agreement that will outline the investment management services to be provided by the Advisor, as well as a description of the fees charged. Your advisory fees will be automatically deducted from your accounts on a quarterly basis. The fee will be charged in arrears, meaning it is collected at the end of the quarter, and is noted on the advisory agreement you sign with the Advisor. The value of the fee used to calculate the fee will include all positions in the account, cash, dividends, accrued interest and interest payments unless specifically excluded in the Special Instructions section of the Agreement.

All fees paid charged by the Advisor for investment management services are separate and distinct from the fees and expenses charged by investments like mutual funds and exchange traded funds (ETFs). In these cases, the fees and expenses are described in each fund's prospectus or available through common financial websites. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. In addition to Advisor's Advisory Fees, you are also responsible for the transaction charges, fees and other expenses charged and imposed by the firm who holds your assets (Custodian). Accordingly, you should review both the fees charged by the funds/ETFs, the Custodian and the fees charged by the Advisor to fully understand the total amount of fees to be paid.

The standard fee rate for the Advisor is as follows:

| <b>Total Advisory Assets</b> | <b>Annual Fee</b> |
|------------------------------|-------------------|
| \$0 to \$250,000             | 1.30%             |
| \$250,001 to \$500,000       | 1.20%             |
| \$500,001 to \$1,000,000     | 1.05%             |
| \$1,000,001 to \$3,000,000   | 0.90%             |
| \$3,000,001 and up           | 0.80%             |

In addition to Investment Management Services the Advisor may provide financial planning "Planning". Fees charged for Planning services may be up to \$250 per hour or up to \$2,500 per financial plan. As noted earlier it is possible that the Advisor could recommend insurance products that could create additional compensation for the Advisor. Please know that you are not obligated to use the Advisor for any of these transactions.

Fees may be lowered or in some cases waived at the discretion of the Advisor depending on the bargaining power, investment complexity or investment sophistication level of the client. As mentioned earlier, Advisor has purchased the assets if IMH, and it is possible that there could be different fee schedules with these clients that is different, but not higher, than the schedule noted above. Additionally, the Advisor may waive or lower fees for family and friends of the Representative. It is important to note that you may be able to obtain comparable services from other providers for a lower fee. Aside from the sale of insurance products, neither the Advisor nor any supervised persons accepts any compensation for the sale of securities or other investment products.

The investment management services may be terminated for any reason by any party effective upon receipt of written notice of one party to another. In the event Client or the Advisor terminates this agreement during a quarter, the fee is pro-rated for the portion of the quarter where services were provided. The termination date used is the date the Advisor or Client notifies the other party in writing (to address of record) of the termination. In the event the account is not available for electronically debiting the fee, Client agrees to pay the invoice for the partial quarter within 30 days of receipt.

### **Item 6 – Performance Based Fees**

The Advisor does not provide any investment management services in a performance-based fee structure. Fees are calculated using the specific fee or fee schedule noted in the advisory agreement.

## **Item 7 – Types of Clients**

The Advisor mostly provides investment management services and financial advice for taxable and non-taxable accounts for individuals, corporations, trusts and charitable organizations. The Advisor has a minimum of \$250,000 per client, however at the sole discretion of the Advisor, the minimum fee may be waived in some cases for total household assets, family or other special situations.

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

While the methods of analysis are constantly evolving, many decisions and recommendations are made using the following:

- **Quantitative Analysis:** An analysis technique that seeks to understand behavior by using complex mathematical and statistical modeling, measurement, and research. By assigning a numerical value to variables, quantitative analysts try to replicate reality mathematically. Some believe that it can also be used to predict real-world events, such as changes in a share price.
- **Qualitative Analysis:** Securities analysis that uses subjective judgment based on non-quantifiable information, such as management expertise, industry cycles, strength of research and development, and labor relations. This type of analysis technique is different from quantitative analysis, which focuses on numbers. The two techniques, however, are often used together.
- **Modern Portfolio Theory** – is the process of maximizing the expected return of the portfolio for a given amount of portfolio risk.
- **Charting** – includes the review charts of market and security activity in an attempt to identify when the market is moving up or down and to predict when how long the trend may last and when that trend might reverse.

Representatives have the ability to construct your portfolio using a wide variety of investments, including stocks, bonds, certificates of deposit, exchange traded funds, mutual funds, closed end funds, unit investment trusts, structured notes, options and other investments available through the brokerage firm where your assets are held in custody. Additionally, your Representative may utilize a large cash position. The value of which is included in the calculation of your advisory fee.

Representatives use various investment strategies: Long Term Purchases – investments purchased with the expectation to hold the position over a long period of time, typically longer than one year. Short Term Purchases – investments purchased with the expectation that they will be quickly sold within a short time period. Margin Transactions – a transaction where you would borrow money to purchase a security and the underlying position is used as collateral on the loan. Options – an investment that that involves buying or selling a right to purchase or sell a security at a specific price for a specified time.

Investing has various risks and all investments have the risk of losing value. Some investments have the risk of defaulting on interest or principle payments. Investors are also faced with the risk that inflation will outpace the returns of the investment, which lowers the purchasing power of that investor. Rebalancing your portfolio may cause taxable events, which could raise your taxes. Investing in options incurs the risk of the option expiring as well as going down in value. Accounts holding a large cash position risks underperforming other investments that are experiencing higher returns. It is important that you understand that there are numerous risks associated with your investments. Please discuss any concerns you have with risks with your Representative.

## **Item 9 - Disciplinary Information**

The Advisor has no reportable disciplinary events to disclose. If you would like to learn more about the Advisor or Representative, please call (808) 591-1200 or visit the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 10 - Other Financial Industry Activities and Affiliations**

Currently, Brian K. Ishihara, Andrea Deutsch and Cory Nakamura maintain an active insurance sales practice. As noted earlier, this could create a conflict of interest for the Representatives who could recommend one product over another to generate commissions or fees that could be greater than advisory fees on managed assets. Neither the Advisor nor any supervised persons are registered, or have an application pending to register as a broker-dealer, registered representative of a broker-dealer, futures commodity merchant, commodity pool operator, commodity trading advisor, or as an associated person of any of the foregoing entities.

As noted above, the Advisor has entered into an arrangement to purchase the assets of Pacific Islands Wealth Management, LLC dba Investment Management Hawaii ("IMH"). Following this purchase of IMH, client will have the opportunity to move their Investment Management Services or Qualified Plan Services to Advisor by executing an Advisory Agreement with Advisor. Additionally, David Kirkeby, the managing member of IMH is being dually-registered as a Representative with Advisor and IMH.

In all instances, Advisor and Representatives must place client interests in front of their own. In no instances does Advisor or Representatives have check writing or signatory authority over client accounts.

## **Item 11 - Code of Ethics, Conflicts of Interest and Personal Trading**

The Advisor requires all Representatives be subject to its Code of Ethics ("Code"), which sets standards of behavior intended to establish a high level of professionalism, integrity and fair dealing with clients. The Code does allow Representatives and Advisor employees to maintain personal securities accounts. The Advisor does not require prior review or approval for trades in those accounts. Additionally, Representatives and Advisor Employees are allowed to purchase investments for their accounts that are also purchased in client portfolios.

However, Representatives and Advisor employees are **not** allowed to: (1) Trade on inside information. (2) Front-run" or trade in anticipation of client transactions. (3) Participate, trade or participate in any activity prohibited under the federal securities laws. (4) Place their interests in front of yours. All personal trading is reported to and periodically reviewed by the Advisor. It may be possible for the Representative to buy or sell securities in their personal accounts that were also purchased in your account. Advisor has a strict policy against using the trade flow of clients to economically benefit the Representative or Advisor. If you would like a free copy of the Code of Ethics or to learn more about the Advisors internal rules please call (808) 591-1200.

## **Item 12 – Brokerage Practices**

All transactions enacted by your Representative are made through the Custodian you have selected. The Custodian holds your assets and provides the trading and custody platform used by the Representative. Neither the Advisor nor your Representative has the authority to determine which brokers or Custodians its clients use or the fees that they charge. However, for reasons of familiarity and efficiency Representatives tend to recommend specific Custodians for clients.

Factors used to determine which Custodian to recommend include trading costs, electronic access to trading and client accounts, discounts on software, products and services, compliance, research and technology and other operational support that may benefit the Advisor or Representative, but not you. This could create a conflict that the recommendation of the Custodian is based on the research and products or services and not based on the Custodian providing the best execution for transactions in your accounts. The Advisor typically recommends two independent and unaffiliated Custodians, TD Ameritrade Institutional, a division of TD Ameritrade Inc., ("TD Ameritrade") a member of FINRA/SIPC/NFA and Charles Schwab & Co. Some Plans may be held in trust through a trustee or custodian as selected by the Sponsor.

In some cases, the Representative may aggregate or block trade multiple client accounts. Doing so allows some efficiency in the transactions, although it does not ensure you will receive a reduction in trading costs or a better execution price than if your trade was enacted separately. Neither Advisor nor the Representatives receive any soft-dollar benefits.

Advisor monitors the transactions of Representative's accounts to ensure that your interests are placed first.

## **Item 13 – Review of Accounts**

You will be able to review your accounts with your Representative on a regular basis, typically annually. However, you may have more communication if you prefer. There are many factors that might stimulate a review of your account, including regular review dates, economic changes, political disruptions or other market activity. It is important to let your Representative know if you have had any changes to your personal or financial situation that might impact your overall financial goals.

Representatives are reviewed and supervised by the Advisor. Client reviews including, but not limited to performance, asset allocation and trade reviews are conducted on at minimum a quarterly basis and may be completed by the Chief Compliance Officer, or their assignees. All financial planning will be reviewed when requested by the client. The Advisor may also utilize third-party vendors for the supervision and compliance processes, however the Chief Compliance Officer is ultimately responsible for the supervision of accounts. Your investment objectives and risk tolerance may be used in these reviews which is why it is critical that this information be accurate and that any changes are reported to your Representative.

The Advisor may also provide quarterly reports on the holdings and performance of the assets in the accounts. The valuation of the accounts in the reports provided by the Advisor may differ slightly from the amount shown on the statement from the Custodian. This potential difference stems from settlement date versus trade date accounting. It is important you rely on the statement provided by the Custodian for the official record of your assets.

If you have any questions on the supervision of your Representative, please call us at (808) 591-1200.

#### **Item 14 – Client Referrals and Other Compensation**

The Advisor and Representatives are compensated by the advisory fees for investment management services (based on your asset level). The Advisor and the Representative share the fees charged on your accounts. Neither the Advisor or Representative receive or pay for any client referrals.

#### **Item 15 - Custody**

Neither the Advisor nor the Representative will take physical possession of your assets. The only exception to this is the ability to electronically debit advisory fees if you so authorize in the advisory agreement. On a quarterly basis, you will receive a report and billing statement showing the fee calculation. You will also receive, at least quarterly, a statement showing all transactions occurring in the account during the period from the Custodian. It is very important that you rely on the statements provided by the Custodian for the official record of the value of your accounts.

#### **Item 16 – Investment Discretion**

Representatives manage accounts for clients on a discretionary basis. With discretion, the Representative can buy and sell investments in your account without obtaining permission for each transaction. If you want to place any restrictions on your account, please inform the Advisor on the Special Instructions section of your Advisory Agreement.

#### **Item 17 – Voting Client Securities (Proxy Voting)**

Except for ERISA clients, the Advisor does not have voting authority nor will give any advice for proxy voting for client securities.

#### **Item 18 – Financial Information**

Advisor does not require pre-payment of advisory fees of more than \$500, six months or more in advance and has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients. Additionally, Advisor has not been the subject of any bankruptcy proceeding. If you have any questions regarding the Advisor's ability to provide investment management services, please call (808) 591-1200.

#### **ADV Part 2B – Investment Advisor Representative Supplemental Brochure**

Included with this document is the Supplemental Brochure (ADV Part 2B) for information on your Representative that is specific to them and their practice. You may find additional information at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), or by calling us direct at (808) 591-1200.



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## Form ADV Part 2B

Andrea E.L. Deutsch

March 17, 2023

**This Brochure (Form ADV 2B) provides information about Andrea Deutsch CRD #4615074, an Investment Advisor Representative ("Representative") that supplements the firm brochure for Mosaic Pacific Investment Advisors, LLC ("Mosaic Pacific"). Please call (808) 591-1200 if you did not receive the Mosaic Pacific's firm brochure. Additionally, if you have any questions about the Representative, you may call the Mosaic at (808) 591-1200.**

Mosaic Pacific Investment Advisors, LLC, is an Investment Adviser registered with the Securities & Exchange Commission. Registration of an Investment Adviser does not imply any level of skill or training. Additional information about Mosaic Pacific Investment Advisors, LLC or your Representative is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



### **Educational and Background Experience**

Andrea Deutsch, born in 1979, has been in the financial services industry since 2000. Ms. Deutsch obtained a Master's degree in Accounting in 2003 and a BBA in Accounting in 2001 from the University of Hawai'i. She is a licensed Investment Advisor Representative and is a licensed insurance agent. She provides investment and financial strategies for individuals and small businesses in Hawai'i and across the United States. Ms. Deutsch enjoys building and growing lasting relationships with her clients and helps them with their financial futures. Prior to joining Mosaic Pacific in February 2014, Ms. Deutsch was a Senior Wealth Manager at Lee Financial Group for 12 years from July 2002 to January 2014. She has banking experience from working as a customer service representative at First Hawaiian Bank from December 2000 to July 2002. Ms. Deutsch has never declared bankruptcy.

### **Disciplinary Information**

There are no legal or disciplinary events to disclose.

### **Other Business Activities**

There are no other business activities to disclose.

### **Additional Compensation**

In addition to the income earned from investment management services Ms. Deutsch receives additional compensation from licensed insurance sales. It is important to know that if specific investment products are recommended the Advisor may have an inherent conflict of interest as the investment product (annuities, etc.) may produce revenue for the Advisor.

### **Supervision**

Matthew Tanaka is the Chief Compliance Officer of Mosaic Pacific and is responsible for the supervision of all Representatives. All accounts opened through Advisor are supervised in accordance with the Policies and Procedures established by the Advisor. If you have any question on the supervision or have any questions, you may reach Matthew Tanaka at (808) 591-1200.



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## Form ADV Part 2B

Brian K. Ishihara

March 17, 2023

**This Brochure (Form ADV 2B) provides information about Brian Ishihara CRD #1378647, an Investment Advisor Representative ("Representative") that supplements the firm brochure for Mosaic Pacific Investment Advisors, LLC ("Mosaic Pacific"). Please call (808) 591-1200 if you did not receive the Mosaic Pacific's firm brochure. Additionally, if you have any questions about the Representative, you may call the Mosaic at (808) 591-1200.**

Mosaic Pacific Investment Advisors, LLC, is an Investment Adviser registered with the Securities & Exchange Commission. Registration of an Investment Adviser does not imply any level of skill or training. Additional information about Mosaic Pacific Investment Advisors, LLC or your Representative is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Educational and Background Experience**

Brian Ishihara was born in 1963 and has been in the financial services industry since 1987 when he joined Charles Schwab and Co. After a break from the industry from 1999 to 2002 he resumed his affiliation with Charles Schwab. In 2004 he moved to Lee Financial Group, Inc., where he was a Senior Wealth Manager. He was the portfolio manager for the First Pacific Low Volatility Fund and investment advisor to individuals. In December 2013 he founded Mosaic Pacific Investment Advisors. Mr. Ishihara has never declared bankruptcy.

### **Disciplinary Information**

There are no legal or disciplinary events to disclose.

### **Other Business Activities**

There are no other business activities to disclose.

### **Additional Compensation**

In addition to the income earned from investment management services Mr. Ishihara receives additional compensation from licensed insurance sales. It is important to know that if specific investment products are recommended the Advisor may have an inherent conflict of interest as the investment product (annuities, etc.) may produce revenue for the Advisor

### **Supervision**

Matthew Tanaka is the Chief Compliance Officer of Mosaic Pacific and is responsible for the supervision of all Representatives. All accounts opened through Advisor are supervised in accordance with the Policies and Procedures established by the Advisor. If you have any question on the supervision or have any questions, you may reach Matthew Tanaka at (808) 591-1200.



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## Form ADV Part 2B

Cory Nakamura, CFA<sup>®</sup>, CFP<sup>®</sup>

March 17, 2023

**This Brochure (Form ADV 2B) provides information about Cory Nakamura CRD #4808950, an Investment Advisor Representative ("Representative") that supplements the firm brochure for Mosaic Pacific Investment Advisors, LLC ("Mosaic Pacific"). Please call (808) 591-1200 if you did not receive the Mosaic Pacific's firm brochure. Additionally, if you have any questions about the Representative, you may call the Mosaic at (808) 591-1200.**

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### **Educational and Background Experience**

Cory Nakamura, CFA®, CFP®, born 1981, graduated from University of Hawaii in 2004. He provides investment management service on a daily basis and is an owner of Mosaic Pacific. Prior to starting Mosaic Pacific in December 2013, he worked with Lee Financial Group in 2003, and has served as the Investment Committee Chair working in aspects of the firm's investment activities including development of capital markets expectations and asset allocation, manager selection and monitoring, and portfolio construction methodology. Mr. Nakamura has never declared bankruptcy.

Mr. Nakamura is a CFA® charter holder through the CFA Institute. To earn the CFA charter, Mr. Nakamura had to: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct. CFA charter holders must adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program. Additionally, Mr. Nakamura is a Certified Financial Planner (CFP®) through the College for Financial Planning. The CFP Certification is administered by the CFP Board. An applicant must have 3 years of work experience to earn a CFP Certificate. After completing an approved educational process, the examination is scheduled for 10 hours over a day and a half. Thirty hours of continuing education is required every two years to maintain the designation.

Mr. Nakamura is a Professional Plan Consultant® (PPC®) Designation certifies that the recipient has specialized knowledge of retirement plan compliance requirements, common plan services, and plan administration. To receive the PPC® Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the PPC® Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education.

### **Disciplinary Information**

There are no legal or disciplinary events to disclose.

### **Other Business Activities**

There are no other business activities to disclose.

### **Additional Compensation**

In addition to the income earned from investment management services Mr. Nakamura receives additional compensation from licensed insurance sales. It is important to know that if specific investment products are recommended the Advisor may have an inherent conflict of interest as the investment product (annuities, etc.) may produce revenue for the Advisor.

### **Supervision**

Matthew Tanaka is the Chief Compliance Officer of Mosaic Pacific and is responsible for the supervision of all Representatives. All accounts opened through Advisor are supervised in accordance with the Policies and Procedures established by the Advisor. If you have any question on the supervision or have any questions, you may reach Matthew Tanaka at (808) 591-1200.



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## Form ADV Part 2B

David M. Kirkeby

March 17, 2023

**This Brochure (Form ADV 2B) provides information about David M. Kirkeby CRD #1959116, an Investment Advisor Representative ("Representative") that supplements the firm brochure for Mosaic Pacific Investment Advisors, LLC ("Mosaic Pacific"). Please call (808) 591-1200 if you did not receive the Mosaic Pacific's firm brochure. Additionally, if you have any questions about the Representative, you may call the Mosaic at (808) 591-1200.**

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### **Educational and Background Experience**

David Manley Kirkeby, born 1962, obtained a BBA in Finance from the University of Hawaii at Manoa in 1986. He was a Managing Member and investment advisor representative of Investment Management Hawaii ("IMH") from 2011 to 2019. In January 2019, IMH entered into an asset-sales agreement with Mosaic Pacific, and he became a Senior Advisor and investment advisor representative with Mosaic Pacific at that time. From 2008 to 2011 he was the SVP/CIO with Central Pacific Bank. From 2004 through 2008 he was a principal and CIO of Pacific Islands Financial Management, LLC.

Mr. Kirkeby is a Certified Financial Planner (CFP®). The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP® Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelor's degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP® Board.

### **Disciplinary Information**

There are no legal or disciplinary events to disclose.

### **Other Business Activities**

There are no other business activities to disclose.

### **Additional Compensation**

Mr. Kirkeby is occasionally asked to be a guest lecturer for Investments and Retirement and Employee Benefit Plans at the University of Hawaii at Manoa. Additionally, Mr. Kirkeby has real estate investments that are separate from his responsibilities as the Managing Member of IMH and investment advisor representative of IMH and Mosaic Pacific. However, neither activity restricts or distracts from his ability to serve clients at IMH or Mosaic Pacific.

### **Supervision**

Matthew Tanaka is the Chief Compliance Officer of Mosaic Pacific and is responsible for the supervision of all Representatives. All accounts opened through Advisor are supervised in accordance with the Policies and Procedures established by the Advisor. If you have any question on the supervision or have any questions, you may reach Matthew Tanaka at (808) 591-1200.



## Form ADV Part 2B

**Matthew Tanaka**

March 17, 2023

**This Brochure (Form ADV 2B) provides information about Matt Tanaka CRD #1451492, an Investment Advisor Representative ("Representative") that supplements the firm brochure for Mosaic Pacific Investment Advisors, LLC ("Mosaic Pacific"). Please call (808) 591-1200 if you did not receive the Mosaic Pacific's firm brochure. Additionally, if you have any questions about the Representative, you may call the Mosaic at (808) 591-1200.**

Mosaic Pacific Investment Advisors, LLC, is an Investment Adviser registered with the Securities & Exchange Commission. Registration of an Investment Adviser does not imply any level of skill or training. Additional information about Mosaic Pacific Investment Advisors, LLC or your Representative is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



### **Educational and Background Experience**

Matthew Tanaka is and Investment Advisor Representative and the Chief Compliance Officer at Mosaic Pacific which he started in December 2013. Mr. Tanaka graduated from the University of Hawaii with a BBA in Finance 1987. He brings over 30 years of industry experience to Mosaic Pacific. Matt began his career in 1985 with Charles Schwab & Co in the Honolulu branch. In 1990 he moved to Seattle WA taking the position of Pacific West Regional Administrator overseeing 7 Charles Schwab Branches. Continuing his career with Charles Schwab he moved to the Rocky Mountains of Denver Colorado in 1991 to Schwab's newly opened Service Center and held the positions of Senior Trading Manager overseeing 12 Registered Brokers, Manager Trainer and Director of Inbound Business Development. In 1997 he completed his Schwab circle and moved back to the Honolulu Branch. While in Denver Matt was also an NASD Arbitrator. In 2001 Matt was recruited as the Senior Registered Investment Advisor Representative for the Honolulu segment of YCMNET Advisors (Yoshikami Capital Management Network Investment Advisors). In 2002 Matt was hired as Branch Manager/VP of TD Ameritrade in Honolulu. There he was responsible for growing it clientele base, developing their advice delivery program and overseeing branch trading and operational functions. Mr. Tanaka has never declared bankruptcy.

### **Disciplinary Information**

There are no legal or disciplinary events to disclose.

### **Other Business Activities**

There are no other business activities to disclose.

### **Additional Compensation**

Mr. Tanaka will earn income from his investment management services, his role as Chief Compliance Officer and as a founding member of Mosaic Pacific.

### **Supervision**

Matthew Tanaka is the Chief Compliance Officer of Mosaic Pacific and is responsible for the supervision of all Representatives. All accounts opened through Advisor are supervised in accordance with the Policies and Procedures established by the Advisor. If you have any question on the supervision or have any questions, you may reach Matthew Tanaka at (808) 591-1200.



615 Piikoi Street, Suite 812  
Honolulu, HI 96814  
(808) 591-1200  
[www.mosaicpacific.com](http://www.mosaicpacific.com)

## Form ADV Part 2B

Jeanne St John

March 17, 2023

**This Brochure (Form ADV 2B) provides information about Jeanne St John CRD #2503317, an Investment Advisor Representative ("Representative") that supplements the firm brochure for Mosaic Pacific Investment Advisors, LLC ("Mosaic Pacific"). Please call (808) 591-1200 if you did not receive the Mosaic Pacific's firm brochure. Additionally, if you have any questions about the Representative, you may call the Mosaic at (808) 591-1200.**

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### **Educational and Background Experience**

Jeanne St John started in the industry in 1994 working at various financial services companies. From 1998 through 2001 she was a Registered Representative with Bank of America. From 2001 through 2019 she was a Wealth Management Advisor with TIAA. She holds the Accredited Wealth Management Advisor (AWMA®) offered through the College for Financial Planning. She joined Mosaic Pacific Investment Advisors, LLC in June 2019 as a Senior Investment Advisor.

The Accredited Wealth Management Advisor (AWMA) is awarded to individuals who complete a study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

### **Disciplinary Information**

There are no legal or disciplinary events to disclose.

### **Other Business Activities**

Ms. St John owns income producing real estate outside of her employment with Mosaic Pacific Investment Advisors, LLC.

### **Additional Compensation**

There is not additional compensation to disclose.

### **Supervision**

Matthew Tanaka is the Chief Compliance Officer of Mosaic Pacific and is responsible for the supervision of all Representatives. All accounts opened through Advisor are supervised in accordance with the Policies and Procedures established by the Advisor. If you have any question on the supervision or have any questions, you may reach Matthew Tanaka at (808) 591-1200.



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## Form ADV Part 2B

Courtney Choy

March 17, 2023

**This Brochure (Form ADV 2B) provides information about Courtney Choy CRD #7428860, an Investment Advisor Representative ("Representative") that supplements the firm brochure for Mosaic Pacific Investment Advisors, LLC ("Mosaic Pacific"). Please call (808) 591-1200 if you did not receive the Mosaic Pacific's firm brochure. Additionally, if you have any questions about the Representative, you may call the Mosaic at (808) 591-1200.**

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### **Educational and Background Experience**

Courtney Choy, born 1997, graduated from the University of Oregon with a Bachelor of Arts in Entrepreneurship & Global Business in 2019. Ms. Choy joined Mosaic Pacific in 2019 as an Administrative and Research Assistant and in 2021 she became an Investment Advisor Representative. Prior to working at Mosaic Pacific Ms. Choy was a student at the University of Oregon and prior to that at the Iolani School in Honolulu, Hawaii. Ms. Choy has never declared bankruptcy.

### **Disciplinary Information**

There are no legal or disciplinary events to disclose.

### **Other Business Activities**

There are no other business activities to disclose.

### **Additional Compensation**

In addition to the income earned from investment management services Ms. Choy receives additional compensation from licensed insurance sales. It is important to know that if specific investment products are recommended the Advisor may have an inherent conflict of interest as the investment product (annuities, etc.) may produce revenue for the Advisor.

### **Supervision**

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### **Requirements for State-Registered Advisors**

There are no legal or disciplinary events to disclose.