HUALĀLAI
FINANCIAL LLC

NEWSLETTER

OCTOBER/NOVEMBER 2025





Aloha All! ʻAnoʻai ke aloha mai Hualālai Financial LLC!

Fall is in the air! We hope you're enjoying crisp mornings, vibrant colors, and special moments with your ʻohana. We're excited to share the latest news and happenings with you this season!

GATHER ROUND THE NEWSLETTER

October and November Roundup
From community gatherings to special seasonal events, find out what October and November have in store! Exciting events and opportunities await!

With Gratitude & Aloha
A heartfelt mahalo to our clients and ‘ohana who make our work so meaningful!

Holding Space for Healing
A reminder to listen with aloha and create safe spaces for children as they navigate loss.

Spirit of Aloha in Action
Share how you give back this season!

The One Big Beautiful Bill Act
Learn more about the latest legislation that could impact your finances and planning. Don’t miss the article at the end!

FALL DATES TO KNOW

October 31st - Halloween

Spooktacular fun awaits the ‘ohana! Dive into costume contests, pumpkin carving, and trick-or-treating. Make this Halloween a memorable time, creating magical memories together!


November 2nd - Daylight Savings

It’s time to ‘fall back’! Reset your clocks and savor the extra hour of sleep!


November 11th - Veterans Day

Honor our veterans and their service with local ceremonies, parades, and community events. Take a moment to reflect, celebrate, and show appreciation for those who have served.


November 27th - Thanksgiving Day

Thanksgiving is a time to gather with ‘ohana and friends, share a meal, and reflect on our blessings. It’s also a moment to remember those far from home or facing challenges, and to extend gratitude and kindness to our community!


ADD THESE TO YOUR CALENDARS!

The following events are provided for informational purposes only. Hualālai Financial LLC and New York Life do not sponsor or endorse these events unless otherwise noted.

OCT. 15

Tax Extension Filling Deadline


You can file your taxes without facing a penalty, even if you’re past the original deadline. However, interest may still accrue on any unpaid taxes, so it’s important to pay what you can when you file.

Note: To avoid the late-filing penalty, you must have submitted a formal extension request by the IRS deadline—extensions are not automatic.

OCT. 18

18th Annual Run for the Dry Forest

6:45AM-12PM I @Pu‘uwa‘awa‘a Forest Reserve
(71-1645 Hawai‘i Belt Rd, Kailua-Kona, HI 96740)
This run lets participants explore Pu‘uwa‘awa‘a while supporting conservation. It includes a 10K, 5K run/walk, and keiki dash. Registration is required—sign up early as prices increase closer to race day. No same-day registration.

OCT. 25

Priced Into Paradise Expo 2025

9AM-5PM I @Neal S. Blaisdell Center
The Priced Into Paradise Expo brings together 100+ booths and expert panels to support first-time homebuyers, homeowners, job seekers, and real estate investors with practical tools and resources to thrive in Hawai‘i.

NOV. 7

Kona Coffee Cultural Festival Lantern Parade
6-7PM I Starts at Kailua Pier and ends at Hale Halawai County Pavilion
(75-5760 Ali‘i Dr., Kailua-Kona)
Walking parade from Kailua Pier to Hale Halawai featuring colorful lanterns and authentic cultural costumes honoring Hawai’i’s rich history and multicultural diversity.

NOV. 16

28th Annual Hawaiian Slack Key Guitar Festival - Kona Style

1-5PM I @Outrigger Kona Resort & Spa
(78-128 Ehukai Street, Kailua-Kona, HI 96740)
Celebrate Hawaii’s Slack Key Guitar tradition with top local musicians in a four-hour music extravaganza! Admission is $20; children 12 & under free.

NOV. 19

Joint Base Pearl Harbor-Hickam Career Summit
8:30AM-4:30PM I @Tradewinds
(150 McClelland St., Joint Base Pearl Harbor-Hickam, HI 96853)
The Career Summit connects service members, veterans, and military spouses with employers and career resources through a tailored career fair and networking opportunities.

Made with the assistance of ChatGPT Enterprise

BEYOND BUSINESS:

Memories in Orlando

Kalā and his ʻohana recently returned from Orlando, where he attended the annual New York Life Council meeting. While the event itself was inspiring, bringing together leaders and colleagues from across the country, this was more than just a work trip. It became an experience filled with growth, gratitude, and connection.

While in Orlando for the Council events, Kalā and his family also enjoyed meaningful time with his dad, Rodney. Those moments of laughter, stories, and bonding made the journey even more special. The trip wasn't just about professional milestones, it was about creating memories, strengthening family ties, and being reminded of what truly matters.

We mahalo you, our clients, for making opportunities like this possible! Your trust allows us not only to grow in our work, but also to carry forward the values of ʻohana and legacy in all that we do.













• HAPPY • THANKSGIVING

As we gather around this time of year, Thanksgiving reminds us to pause, reflect, and appreciate the blessings in our lives. At Hualālai Financial, one of our greatest blessings is you - our clients, friends, partners, and extended ʻohana.

Your trust is a gift, and we honor it with gratitude and aloha. Each conversation, each goal shared, and each step we take together reminds us of the privilege we have in being part of your life's journey. Beyond the planning for your finances, life is about the dreams you're pursuing, the legacies you're building, and the values you embody and share with your ʻohana and communities.

We are grateful for the relationships we've built with you over the years. These connections inspire us daily and serve as a reminder of why we do this work with such kuleana and aloha. Your on-going support allows us to grow, give back, and remain rooted in the mission of serving with integrity and compassion.

As you enjoy this holiday season, we hope it is filled with joy, laughter, and cherished moments with your loved ones.

From all of us at Hualālai Financial, mahalo nui loa for being part of our ʻohana!

SPIRIT OF ALOHA IN ACTION

The holidays are a time of giving, and we'd love to hear how you and your ʻohana are making a difference this season.

Are you volunteering, supporting a charity event, or giving back in another way?

Reply to this email and share your story with us! We'll be highlighting some of your responses in next month's newsletter so our Hualālai Financial community can celebrate the spirit of giving together.



NOVEMBER IS NATIONAL CHILDREN'S GRIEF AWARENESS MONTH



Grief touches many lives, including the youngest among us. For keiki, the experience of loss can feel confusing, overwhelming, and at times isolating, and too often their voices go unheard. National Children's Grief Awareness Month reminds us to pause, listen, and honor the unique ways children carry and express their grief, whether through words, play, art, or quiet reflection. It is a reminder that acknowledging their feelings and creating spaces for them to be heard is an important step toward healing.

In the spirit of aloha, we can show up for our keiki by offering patience, understanding, and safe spaces for healing. Whether through sharing stories, creating art, or simply being present, every small act of care helps children feel seen and supported. By showing empathy, modeling healthy ways to cope, and validating their emotions, we help keiki feel seen, heard, and loved as they navigate their journey of grief.

Mental Health by the Numbers



1 in 12 U.S. children in the U.S. will experience the death of a parent or sibling by age 18

1 in 17

Hawaii children experience a death of a parent or sibling by age 25

5%

of children in the U.S. lose one or both parents by age 15

Actions You Can Take



Listen with aloha

Offer a space where keiki can share, cry, or stay silent without pressure

Encourage expression

Support healthy outlets like journaling, hula, or music to help keiki process emotions.





Be consistent

Show up in small but steady ways. Routine and reliability bring comfort during uncertain times.

Honor their feelings

Validate emotions, no matter how big or small, and remind keiki it's okay to grieve in their own way.





Show everyday kindness

Simple acts like checking in, sharing a meal, or including keiki in activities can remind them they're not alone.

Together, we can build a community where compassion and connection guide the healing journey.

Sources: NAGC, KidsHurtToo

We have gathered some helpful resources to support grieving children and their ʻohana:

- **Bereavement Network of Hawaii (PDF resource list)** - A statewide directory of Hawaiʻi-based grief support groups, agencies, and services for all ages.
- **Kids Hurt Too** - Peer support, mentoring, and workshops for children & teens (ages ~ 3-19) and their families dealing with loss, separation, or trauma.
- **About Children's Grief Awareness** - Background and purpose of the observance: what it is, why it matters, and who it aims to serve.
- **How to Participate in Children's Grief Awareness** - Ideas and actions you can take, individually or as a group, to support grieving children and raise awareness.
- **NACG Resource Library - Families and Caregivers** - A collection of guides, articles, fact sheets, and tools tailored especially for families helping children through grief.

KŌKUA FOR YOU AND YOUR ʻOHANA

At Hualālai Financial, we know that true well-being extends beyond finances, and it's important to have support for both you and your ʻohana.

That's why we want to highlight a trusted local resource here in Hawaiʻi: **Aloha United Way**. Whether you're seeking guidance, community programs, or someone to turn to during challenging times, Aloha United Way offers a network of services designed to help families thrive.

Take action today: Explore the article below to learn how the One Big Beautiful Bill Act could affect you and your ʻohana, and discover ways to navigate these changes with confidence.

Advanced Planning Group

EYE ON CONGRESS



AUGUST 2025

The EYE on Congress brochure included in this newsletter is the property of the Advanced Planning Group. It is provided for educational purposes only. Hualālai Financial LLC, NYlife securities and their employees does not provide tax advice.

The One Big Beautiful Bill Act

Highlights of OBBBA

On July 4, 2025, the One Big Beautiful Bill Act (OBBBA) [H.R. 1 reconciliation bill of the 119th Congress] was signed into law by President Donald J. Trump. The OBBBA is a sweeping piece of tax legislation that reshapes key provisions of the Internal Revenue Code. The OBBBA extends and makes permanent many of the expiring provisions from the 2017 Tax Cuts and Jobs Act (TCJA), as well as introducing a number of new measures. Below are several key tax provisions that impact individuals and businesses, as well as key considerations and planning opportunities.

Individual Key Tax Provisions

Individual Rates

Tax Rates. The 2017 TCJA individual tax rates will continue at 10%, 12%, 22%, 24%, 32%, 35% and 37%. An additional year of inflation adjustment is added for the 10% and 12% brackets. Income tax rates for estates and trusts will retain a 4-tier structure: 10%, 24%, 35%, and 37%. (effective Jan. 1, 2026).

Standard Deduction. The standard deduction increases to $15,750 for single filers, $23,625 for heads of household, and $31,500 for married filing jointly (beginning 2025). These amounts are higher than the 2024 indexed amounts and will be indexed for inflation thereafter. Additional standard deduction for elderly/blind remains unchanged.

Personal exemptions and senior deduction. Personal exemptions are set to $0 for tax years after 2025. For the years 2025 through 2028, there is a temporary $6,000 deduction for individual taxpayers who are 65 or older with phase out when modified adjusted gross income (MAGI) exceeds $75,000 ($150,000 married filing jointly) and is completely eliminated once income crosses $175,000 per person or $250,000 per couple.

Alternative Minimum Tax Exemption. The AMT exemption thresholds are retained but the phase-out rate is increased from 25% to 50%, steepening the marginal tax impact for higher-income individuals subject to AMT. (effective Jan. 1, 2026).

Estate and Gift Tax Exemption. The federal exemption will increase from the current $13.99 million per person to $15 million ($30 million per couple) starting in 2026, with increases for inflation thereafter. The Generation-Skipping Transfer Tax exemption conforms to the estate/gift tax exclusion. The federal estate tax rate remains at 40% for taxable estates.

Individual Deductions

Qualified Tips Deduction. Workers can deduct up to $25,000 in tips from their taxable income for federal income tax purposes (but not state or payroll taxes). The maximum deduction is phased out once MAGI exceeds $150,000 single filers ($300,000 married filing jointly), and only certain professions qualify. The Treasury is required to publish a list of eligible occupations within 90 days of enactment. The deduction will be available for tax years 2025 through 2028.

Qualified Overtime Pay Deduction. A temporary "no tax on overtime" deduction of up to $12,500 single filer ($25,000 married filing jointly) for qualified overtime compensation. The deduction begins to phase out when the MAGI exceeds $150,000 single filers ($300,000 married filing jointly). It only applies to federal income taxes, not state or payroll taxes. The deduction will be available for tax years 2025 through 2028 for itemizers and non-itemizers.

Car Loan Interest Deduction. For the 2025 to 2028 tax years, taxpayers may deduct (above-the-line) up to $10,000 per year in auto loan interest for purchases of U.S. assembled new passenger vehicles for personal use (with a phase-out for MAGI in excess of $100,000 single filer ($200,000 for married filing jointly). Related party loans are not applicable.

Credits

Child Tax Credit. The nonrefundable child tax credit increases to $2,200 per child (adjusted for inflation). The refundable child tax credit is kept at $1,400 (adjusted for inflation, currently $1,700). The increased phase-out thresholds for MAGI that exceed $200,000 single filers ($400,000 married filing jointly) are preserved, as well as the $500 nonrefundable credit for each dependent other than a qualifying child. (effective Jan.1, 2025).

Child and Dependent Care Credit. There is a permanent increase for the amount of the child and dependent care tax credit from 35% to 50% of qualifying expenses with a new two-tiered phase-out structure based on adjusted gross income (AGI). (effective Jan. 1, 2026).

Credit for contributions to scholarship-granting organizations. There is a credit of $1,700 for charitable contributions to scholarship-granting organizations. Scholarships must be used for qualified elementary/secondary education expenses. Scholarships received under this program are excluded from gross income. (effective Jan.1, 2027)

Itemized Deductions

Itemized Deductions. The value of itemized deductions for top earners is curtailed slightly, capping deductions at a 35% tax rate (vs. 37% for the highest bracket); e.g., a $10,000 itemized deduction will save $3,500 in taxes rather than $3,700 for taxpayers in the highest bracket. This replaces the reintroduction of the Pease limit on itemized deductions that was suspended through 2025 under the TCJA. (effective Jan. 1, 2026).

SALT Cap. The Act temporarily increases the limit on the federal deduction for state and local taxes (the SALT cap) to $40,000 for single and joint filers (from the current $10,000) and adjusts it for inflation. Annual caps: $40,000 (2025), $40,400 (2026), $40,804 (2027), $41,212 (2028), $41,624 (2029). Starting in 2030, it will revert to the current $10,000. The maximum deduction phases down once a taxpayer's MAGI crosses $500,000 for single and joint filers, while the income threshold increases 1% every year through 2029. The phase-out is equal to 30% of such excess but only down to $10,000 of SALT.

Mortgage interest deduction. The Act maintains the limit on qualified residence interest deduction to the first $750,000 in home mortgage acquisition debt. It makes permanent the suspension of the deduction for the interest on home equity loans and lines of credit. It allows for mortgage insurance premiums to be deducted as qualified residence interest.

Charitable Contribution Deduction. For 2026, there is an above-the-line charitable contribution deduction allowed for non-itemizer taxpayers, up to $1,000 for single filers ($2,000 for married filing jointly). For itemizers, the bill imposes a 0.5% AGI floor on the charitable contribution deduction starting in 2026 (unused amounts subject to the floor will be eligible for a five-year carryforward). The Act makes permanent the 60% AGI limit for cash gifts. The 60% ceiling for cash gifts may be layered on top of deductions for noncash gifts to the same category of donees, allowing donors to maximize the use of both types of contributions without forfeiting deductibility under lower-tier limits.

Miscellaneous Itemized Deductions. The Act makes permanent the suspension of miscellaneous itemized deductions such as unreimbursed employee expenses, investment advisory fees, tax preparation fees, and hobby expenses. These deductions were previously limited to amounts exceeding 2% of AGI and reported on Schedule A. However, removed from the list of miscellaneous itemized deductions is unreimbursed employee expenses for eligible educators.

Capital Gains and Exclusions

Opportunity Zone. The opportunity zone program has been extended indefinitely and includes several changes, including narrowing the definition of "low-income community," decennial redesignation, new rolling gain deferral, permanent 10% basis step-up, and new reporting requirements. The changes would generally take effect Jan. 1, 2027.

Qualified Small Business Stock §1202. There is an increase in the gain exclusion for qualified small business stock sales under Section 1202 to $15 million (from $10 million) with an inflation adjustment after 2026. A new tiered exclusion structure applies to QSBS issued on or after the OBBBA enactment date (July 4, 2025), based on holding period: 50% exclusion for QSBS held for at least three years; 75% exclusion for QSBS held for at least four years; and 100% exclusion for QSBS held for at least five years. Qualifying companies issuing stock after July 4, 2025, can have up to $75 million in assets (up from $50 million) (adjusted for inflation) starting in 2027.

Savings Accounts

Expanded 529 Plan. The 529 plan's flexibility is broadened by allowing tax-free distributions to be used for additional educational expenses in connection with enrollment or attendance at an elementary or secondary school (including private schools and religious schools) (effective Jan. 1, 2026). Tax-free distributions will be allowed to be used for additional qualified higher education expenses, including "qualified postsecondary credentialing expenses" such as tuition, fees, books, testing, and continuing education tied to approved programs (effective after July 4, 2025). Rollovers from 529 accounts to ABLE accounts are now permitted beyond 2025.

Trump Accounts. New "Trump Accounts" will allow individuals to contribute (starting July 4, 2026 (on an after-tax basis)) up to $5,000 per year through the year before the beneficiary reaches age 18. Accounts grow tax-deferred while distributions can only begin the first day of the calendar year the beneficiary turns 18. Upon reaching age 18, the Trump account is transitioned to IRA-like treatment (and subject to similar rules regarding income taxes and early distribution penalties, etc.). For children born between 2025 and 2028, accounts may be eligible for a one-time government contribution of $1,000. Investments are generally restricted to certain mutual funds and indexed ETFs until IRA conversion.

Other Provisions

Student Loan Modifications. A unified federal loan cap of $257,500 applies to all loans except Parent PLUS (includes previously repaid, forgiven, or discharged loans). The Parent Plus student loan is capped at $20,000 annually and $65,000 lifetime per child. Graduate students may borrow up to $20,500 per year (lifetime cap $100,000); professional students (e.g., law, medicine) up to $50,000

(lifetime cap $200,000). (effective July 1, 2026). The exclusion of up to $5,250/year in employer-paid qualified student loan repayments from employee income is permanent. (effective Jan. 1, 2026).

Clean Energy. Most clean energy credits are eliminated including the clean vehicle credits for cars (acquired after Sept. 30, 2025), the alternative fuel vehicle refueling property credit for installing qualified refueling property—such as EV chargers, the new energy-efficient home credit (repealed for property placed in service after June 30, 2026), the energy-efficient home improvement credit, and the residential clean energy credit (effective Dec. 31,.2025),

Endowments. Endowments on all institution (except state colleges or universities) that hold at least $500,000 in per-student endowment and have at least 3,000 students will be subject to a set of graduated tax rates on "net investment income." (effective Jan. 1, 2026)

Business Key Provisions

Bonus Depreciation. There is a permanent extension of the 100 percent bonus depreciation for qualified property acquired and placed in service after Jan. 19, 2025, with an additional first year depreciation deduction available for manufacturing, production and refining property.

§179. The maximum amount a taxpayer may expense under Sec. 179 is increased from $1 million to $2.5 million, reduced by the amount by which the cost of qualifying property exceeds $4 million (effective after Dec. 31, 2024).

§199A Qualified Business Income (QBI) deduction. The (QBI) deduction was made permanent, preserving the 20% deduction rate for pass-through business income. The law expands the phase-in range for W-2 wage/capital investment limits from $50,000 (non-joint) and $100,000 (joint) to $75,000 and $150,000, respectively, while continuing to apply phase-out limitations to Specified Service Trades or Businesses (SSTBs). Taxpayers who have at least $1,000 of QBI from one or more active trades or businesses in which they materially participate receive an inflation-adjusted minimum deduction of $400. (effective Jan. 1, 2026).

Research-and-Development Expenses. Taxpayers are allowed an immediate deduction for research or experimental expenditures paid or incurred after Dec. 31, 2024, but only for domestic companies. Foreign research and experimental expenditures must still be capitalized and amortized over 15 years. Furthermore, small businesses with average annual gross receipts of $31 million or less over the three prior tax years will generally be permitted to apply this change retroactively to tax years beginning after Dec. 31, 2021.

Employer-provided Child Care Credit. The amount of qualified child care expenses is increased from 25% to 40% (50% for eligible small businesses). The maximum amount of the credit increases

from $150,000 to $500,000 ($600,000 for eligible small businesses) (adjusted for inflation). (effective Jan. 1, 2026).

Dependent Care Assistance Programs. The maximum annual amount excludable from income for employer-provided dependent care assistance increases from $5,000 to $7,500. (effective Jan. 1, 2026).

Employer Meal Deduction. Employer deduction for the cost of meals provided for the employer's convenience is eliminated. (effective Jan. 1, 2026).

Form 1099-NEC. The threshold for reporting payments to "non employees" for personal services has increased from $600 to $2,000 (adjusted for inflation).

Energy Credits (Commercial). OBBBA terminates the qualified commercial clean vehicle credit and the sustainable aviation fuel credit (terminates after Sept. 30, 2025), the energy-efficient commercial buildings deduction (terminates for the construction of property after June 30, 2026), and the clean hydrogen production credit (terminates after Jan. 1, 2028).

Key Considerations and Planning Opportunities

❖ Income Tax Planning

- *SALT Cap* - (1) The use of non-grantor trusts as a planning strategy was not curtailed—such trusts (as separate taxable entities) can claim separate SALT deductions and may enable some taxpayers to stack deductions. (2) The use of pass-through business entities in many states to effectively fully deduct state income taxes remains a viable strategy.
- *§1202 QSBS* - Changes to the gain exclusion for QSBS have cast a brighter light on the potential perks of operating as a C corporation. You have the flat 21% corporate income tax rate, as well as the possibility of now excluding up to $15,000,000 (inflation adjusted). Starting, funding, or investing in a private business should be reviewed for QSBS qualification, as well as examining the benefits of operating as a C Corp, S Corp, or partnership.
- *§179* - Business owners can now fully deduct the cost of capital purchases in the year of acquisition. Consider accelerating planned investments or financing large purchases to take advantage of the immediate tax benefit.
- *Opportunity Zones* - For investors with upcoming large capital gains, Opportunity Zones continue to offer powerful tax deferral and exclusion benefits. With the new rural program and extended time horizons, it may be worth revisiting projects that were previously not an option.

- *Charitable Gifting* - High-income donors (37%) may get less value from charitable giving under the new deductibility rules (deductions limited to the extent they exceed 0.5% of essentially AGI). Consider front-loading gifts, using charitable lead or remainder trusts, donor-advised funds or structuring gifts through private foundations before year-end. Individuals should also consider making qualified charitable distributions (QCDs) from IRAs.

❖ **Estate Tax and Life Insurance Planning**

- *Gifting* - High and ultra-high net worth individuals may need to reassess and revise estate plans to capitalize on the $15 million exemption, initiate or expand dynasty trusts with life insurance policies, augment liquidity reserves, and diversify planning strategies.

- *Non-grantor Trusts* – Individuals may want to consider creating non-grantor trusts for income tax planning and legacy planning to take advantage of the opportunities created by OBBBA.

Conclusion

While the above items are not meant to be a comprehensive list of the changes under the OBBBA, we wanted to highlight the key tax provisions that have the most potential to be impactful, as well as provide several planning opportunities. As clients across the wealth spectrum busily digest the myriad of provisions of OBBBA, careful planning and consultation with their professionals will be essential to fully understanding and benefiting from these sweeping changes. Please contact your New York Life agent for additional assistance.

This tax-related discussion reflects an understanding of generally applicable rules and was prepared to assist in the promotion or marketing of the transactions or matters addressed. The information is current as of the date of publication and is subject to change without notice. It is not intended (and cannot be used by any taxpayer) for the purpose of avoiding any IRS penalties that may be imposed upon the taxpayer. New York Life Insurance Company, its agents and employees may not provide legal, tax or accounting advice. Individuals should consult their own professional advisors before implementing any planning strategies. © 2021 New York Life Insurance Company. All rights reserved. SMRU 8291349 EXP. 4.01.2026

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OUR MISSION

At Hualālai Financial, we are passionate about empowering our Hawai'i 'ohana and those we cherish with the knowledge to live fully in the present, build a secure financial future, and create a lasting legacy for future generations. Grounded in the values of aloha and kuleana, our mission is to guide our community toward financial well-being, ensuring a prosperous today, tomorrow, and beyond.



OUR VISION

We empower our Hawai'i 'ohana and those we cherish with the knowledge and resources to achieve financial security, create lasting legacies, and inspire a thriving community grounded in aloha and kuleana for generations to come.

HELPFUL LINKS AT YOUR FINGERTIPS

From learning about policy types to preparing for your next planning session, these resources are designed to make things easier for you.
Browse through the links below for quick access to tools, information, and support.
If you need help along the way, our team is always here to assist, just reach out anytime!

EXPLORE WWW.HUALALAIFINANCIAL.COM

Visit our website to discover who we are and what we offer.
Learn about our team, values, and the services designed to support your financial journey.

SCHEDULE

It's always a good time to check in and make sure everything's still aligned with your goals.

We'd love to connect, whether it's for a quick chat or a deep-dive planning session. Use our Calendly link to find a time that works best for you!

Some great reasons to schedule:

- You've changed jobs or started a new business
- You got married, divorced, or welcomed a new family member
- You bought or sold a home
- You're retiring (or thinking about it!)
- Your health, finances, or priorities have shifted
- **Or you just want to talk stories and catch up!**

Scan the QR code or click here!

MANAGE

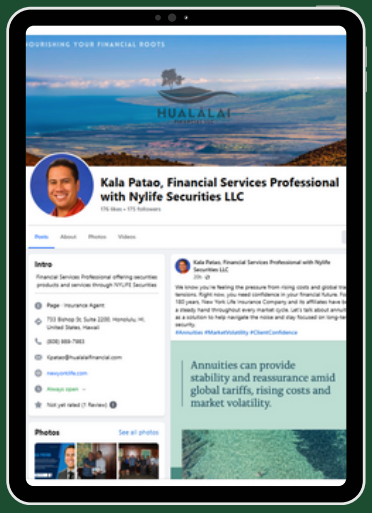
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Let's stay

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Follow Hualālai Financial as we share mana'o (insights) on financial wellness, updates from our team, and highlights from events and happenings along the way. We're here to support your financial journey — and we're just getting started.
Come grow with us as we share, connect, and build something meaningful together!



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