

# Helping good people and institutions to be financially better

CKW Financial is an independent wealth advisory and investment consulting firm that balances global investment leadership and resources with a client focus. This perspective offers the freedom to grow assets by establishing customized portfolios managed in the client's best interest.

Our Philosophy





Top  
**Financial  
Advisers**  
2015

FT 300 Ranking June 2015

\*Disclosure located at the bottom of this webpage

## Our Philosophy

CKW Financial Group specializes in discretionary strategic balanced portfolio management and investment consulting services. We believe a well-diversified global portfolio, enhanced by a dynamic asset allocation process can offer investors (Individuals, Financial Advisors, Institutional Investors) the most consistent risk adjusted returns. Our goal is to protect capital during volatile markets while being prepared to capture incremental returns over time.



### **Hawaii Traditionalists**

CKW captures the Hawaiian concept of “ahupua’a” which means “a parcel of land usually extending from the mountains to the sea”. Hawaiians understand that a holistic approach to the use of resources is necessary to survive and prosper. An understanding of the entire system of nature- water and air, mountains and fields – creates a community



### **Forward Thinkers**

While we value tradition in proven practices, we also believe in the strength and necessity of innovation. We look at the present and future outlook for investment opportunities and base our strategies on global investment acumen. We focus on meeting client objectives, not chasing returns. As a Minority

of mutual benefit. This holistic diversified concept of integrating natural resources is analogous to CKW's philosophy of how understanding asset classes and effective balanced allocation of resources and diversification can enhance returns over time.



### Independent Advisor

CKW is an experienced independent RIA that serves private individuals, financial advisors and institutional clients. Independence gives us freedom to be completely objective in our approach and choice of resources that promotes doing what's right for our investors over the long term. As an independent investment management firm, CKW has no affiliation with banks, brokerages or mutual fund companies. We take full fiduciary responsibility for the financial advice we provide.

and Women owned firm, we provide a diverse set of viewpoints for our clients.



### Comprehensive Consultative Wealth Manager

Whether you are an Individual looking to fund a college education, set up a charitable foundation, create an estate plan or a Financial Advisor looking to outsource your asset allocation or an Institutional Investor, we can develop an investment portfolio for your specific situation. We will help you prioritize your goals and objectives and then align a current investment strategy to help meet them.

## Innovative Solutions – Global ETF Strategic Portfolios

CKW manages several balanced global portfolios with different risk characteristics and time horizons. Employing a fundamental approach to research and investing in ETFs and Mutual Funds, *the strategy is first to underweight low probability assets then to capture various sources of return among traditional and non-traditional asset classes over time.*

## **Individual Investors**

Sit down with us to let us know your goals and future plans, then we will develop the right plan for your needs and your family. We will make use of our globally diversified risk adjusted balanced ETF portfolios that have a relatively low-cost. They are included as part of most client investment plans where investors seek consistent, incremental returns over time.

## **Financial Advisors**

Your clients rely on your advice, not only for your financial insight but also for their financial solutions to help them reach their goals. Make use of our globally diversified, risk adjusted balanced ETF portfolios that have a low cost for your client (basis points -inquire here) and that have achieved consistent top-tier returns for 3-5-10 years, as reported by Morningstar. For your clients, you can focus more of your time on better understanding their financial goals by spending more time with them and cultivating referrals to grow your business.

## **Institutional Investors**

Pensions and Endowments fund, we will work with your board and finance committee to build the right asset allocation for your needs. Make use of our Institutional Investment Consulting experience through our globally diversified and balanced portfolio which is representative of our asset allocation and manager selection performance for over a decade. As Consultants, we believe asset allocation and manager selection determines long-term rates of return. CKW is a Fiduciary and our performance numbers, which have been verified by an independent third party, allows Institutional Fiduciaries to evaluate our track record for asset allocation and manager selection.

CKW's business model is aligned to compliment these challenges and is capable of adjusting to the volatility of the markets and the evolving circumstances of our clients. To find out more about CKW, please call: +1 (808) 629-7600.

**ETF Portfolios for Advisors CKW Opportunistic Global  
Balanced Portfolio**

Global Balanced  
Growth Fund

Global Balanced Stable  
Growth Fund

Equity = 100%  
Fixed  
Income = 0%\*

Equity = 100%  
Fixed  
Income = 0%

Global Balanced  
Income Fund

Global Equity Sector  
Growth Fund

Equity = 100%  
Fixed  
Income = 0%

Equity = 100%  
Fixed  
Income = 0%

\*Primary model - 10 year verified performance track record. The percentages listed reflect the allocation of the benchmark. CKW's model constraints (+/-15%) allow freedom to shift portfolio allocation away from the benchmark to be opportunistic or tactical, depending on the market outlook. Request Historical Returns for the Global Balance Portfolio- [click here](#) Other Financial Tools used include: SMAs, MF, Multi-asset, Income Funds, Dividend Focused, Fidelity Annuities, 529s, REITs, Alternative and Commodities and Emerging Markets Funds with Currency Hedging.

## Advantages of Asset Allocation

**There is no single investment principle that has more impact on a portfolio's performance than proper and balanced allocation among different asset classes.** Investing across stocks, bonds and cash—your asset allocation—is one of the keys to long-term success. Therefore, when you select an advisor or investment consultant, ask for their independently verified performance numbers in order to help determine their asset allocation track record. Many Institutional investors delegate discretion to a Fiduciary Investment Consultant for asset allocation, manager selection, and manager due diligence. CKW is positioned to be responsible and accountable for its own asset allocation advice and implementation.

There are many investment vehicles at different costs that access both Equity (stocks) and Fixed Income (bonds). CKW currently uses low cost ETFs and Mutual Funds to capture the best "Net of Fee" rate of return for our client's asset allocation. Broad based ETFs also reduce manager interaction risk, producing and allowing intended allocations to capture incremental returns over time.

Minimizing risk while maximizing return is any investor's prime goal. Asset allocation is an excellent tool for managing volatility of investments and controlling risks. While two of the Principals, who act as the Portfolio Managers, received their CIMA certification at Wharton, one of them also taught "Asset Allocation, Manager Selection and Due Diligence" as an Adjunct Professor for IMCAs CIMA certification at the University of Pennsylvania, Wharton School of Business.

Request a brochure from CKW with Historical Performance

## CKW Opportunistic Global Balanced Portfolio

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- **Universe:** Global
- **Asset Breadth:** Balanced
- **Portfolio Implementation:** Hybrid
- **Primary Exposure Type:** Broad Market
- **Total Ret 1yr:** 3.36%<sup>1</sup> **Net:** 2.54%<sup>1</sup>
- **Total Ret 3yr:** 10.08%<sup>1</sup> **Net:** 9.18%<sup>1</sup>
- **Total Ret 5yr:** 6.86%<sup>1</sup> **Net:** 5.97%<sup>1</sup>
- **Total Ret 10yr:** 11.34%<sup>1</sup> **Net:** 10.39%<sup>1</sup>
- **Morningstar Category:** Moderate Allocation
- **Institution Category:** Moderate Allocation
- **Strategy Asset Date:** 3/31/19
- **Strategy Inception Date:** 11/01/03

*1: annualized returns*

Past performance is not indicative or a guarantee of future results. Performance numbers are not representative of any one client, but rather are an average return of all clients' invested in the strategy. The returns provided include the reinvestment of dividends and income. Not FDIC insured. May lose value. No bank guarantee.

## Client Learning Center – Insight & Resources

At CKW we believe that an informed client better understands the process and the structure behind proper asset allocation and the benefits of a balanced portfolio. We have partnered with ETF.com to provide daily commentary around global investment themes.

*Social Security*

*Medicare*

*Retirement*

*Savings*

### CKW in the News

“Top” Financial Guidance – Midweek”

FT 300 Top RIAs for 2014, 2015

Top 25 Women-Owned RIAs 2012, 2013, 2014, 2015 & 2016

Best Global Balanced Fund (5 Years)

ETF Portfolio X-Ray: CKW Opportunistic Global Balanced

### Research

Investnet – The New Frontier of Managed Accounts

ETF Industry 2019 Halftime Report

Source: ETF.com | Published on 2019-07-08

Best Performing ETFs Of The Year

Source: ETF.com | Published on 2019-07-08

Congress Rethinking Marijuana; ETFs May Benefit

Source: ETF.com | Published on 2019-07-08

ETF League Table As Of July 5, 2019

Source: ETF.com | Published on 2019-07-08

Modest Daily Inflows On Friday

Source: ETF.com | Published on 2019-07-08

ETF Of The Week: Small Cap Silver Miners Soar

Source: ETF.com | Published on 2019-07-05

Investment Team



## Carl E. Choy

Connect with Carl on LinkedIn **Focus:** Asset Allocation, Estate Planning and Client Strategies

### **Background:**

- Licensed in the financial industry since 1982
- CIMA accreditation, University of Pennsylvania's Wharton School
- Former Associate Faculty, Wharton School of Business
- Former Faculty, College for Financial Planning
- Former SVP, Institutional Consultant, Morgan Stanley/Merrill Lynch
- Former Regional ESOP Specialist, Morgan Stanley
- Hawaii's #1 Advisor by Hawaii Business Magazine, 2006

### **Community Involvement:**

- International Foundation of Employee Benefit Plan
- National Captive Insurance Forum
- Investment Management Consultant Association
- Conference Speaker



## Lynne R. Kinney

Connect with Lynne on LinkedIn **Focus:** Asset Allocation, Investment Implementation, Retirement Planning and Client Strategies **Background:**

- More than 25 years in the financial industry
- CIMA accreditation, University of Pennsylvania's Wharton School
- B.B.A. in Finance and International Business, University of Hawaii at Manoa
- Former SVP, Institutional Consultant, Morgan Stanley/Merrill Lynch
- Former Regional ESOP Specialist, Morgan Stanley

**Community Involvement:**

- American Red Cross – Hawaii Chapter
- Epilepsy Foundation
- Metropolitan Honolulu Rotary Club
- Conference Speaker



**Ronald C. "Buzz" Wo**

**Focus:** Business Development **Background:**

- More than 10 years in the financial industry
- M.B.A. in Finance, University of Washington
- B.B.A. from Lewis & Clark College

**Community Involvement:**

- Hawaii Community Foundation
- Rehabilitation Hospital of the Pacific
- Special Olympics
- Palolo Home
- Girl Scout Council
- Conference Speaker

# Who We Serve

## Individual HNW Investors

We typically consult with our clients to make sure they have the right investment plan taking into account tax issues; either tax loss harvesting from prior losses, creating family trusts for future generations to minimize inheritance taxes or tax free or tax deferred investments for education planning.

## Financial Investors

Advisors and RIAs will select one or more of our ETF portfolios to meet their client's needs. Thanks to Customer Referrals, the BlackRock iShares Connect Program, the Fidelity Custody SAN platform and the Morningstar Advisor Portfolio rankings guide, our Global Balanced ETF Portfolios have gained significant recognition and exposure because of their consistent and group leading 3-5-10 year performance.

## Company or Family Business

Whether you are looking to set up a retirement plan or creating a fund for educating the next generation, our experience can help you create the right program.

## Pensions and Endowments

We have the investment consulting experience and a third party verified strategy examination that supports our track record for our asset allocation and manager selection advice. We act as a Fiduciary for our Pension and Endowment clients under the Investment Advisor Act of 1940.

Contact Us



## CKW Financial Group

1003 Bishop Street, Suite 1950 Honolulu, Hawai'i 96813 Phone: (808) 629-7600 Fax: (808) 675-5400  
Email: [info@ckwhawaii.com](mailto:info@ckwhawaii.com) **Directions and Parking** CKW Financial Group is located in downtown Honolulu at Bishop Square. We provide free validated parking at the Bishop Square Garage on Alakea Street.

*\*FT 300 Disclosure: The 2015 Financial Times Top 300 Registered Investment Advisors is an independent listing produced by the Financial Times (June, 2015). The FT 300 is based on data gathered from RIA firms, regulatory disclosures, and the FT's research. As identified by the FT, the listing reflected each practice's performance in six primary areas, including assets under management, asset growth, compliance record, years in existence, credentials and accessibility. Neither the RIA firms nor their employees pay a fee to The Financial Times in exchange for inclusion in the FT 300. For 2015, 630 RIA firms that applied were then graded six criteria: AUM; AUM growth rate; years in existence; advanced industry credentials; online accessibility; and compliance records. FT augmented that information with their own research into the practices, including data from regulatory filings. The formula the FT uses to grade advisers is based on six broad factors and calculates a numeric score for each adviser. Areas of consideration include adviser assets under management, asset growth, the firm's years in existence, industry certifications of key employees at the firms, SEC compliance record and online accessibility.*

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