



Learn About the  
Keep It Simple  
Strategy®  
Asset Allocation  
Portfolios

**STEWARDSHIP ♦ INTEGRITY ♦ DISCIPLINE**  
**RESPONSIBILITY ♦ EXPERTISE ♦ SIMPLICITY**

**Andrews Advisory Associates, LLC** is a **Registered Investment Adviser** firm located in Honolulu, Hawaii. We specialize in **fee-only** investment management services for individuals, families, small businesses and non-profit organizations. We guide our clients through their unique challenges with expert advice and sound stewardship of their wealth and retirement plans.

## TRUSTED EXPERTISE

We provide commission-free, **fiduciary investment advice**. Our client's interests are always first, above our own.

Our advisers have **years of experience** in financial management, through various market cycles.

We are educated in finance and maintain well-known, industry-standard **professional credentials**.

## SIMPLE DISCIPLINE

Our strategy is **simple**, liquid, and easy to understand.

We take time to get to know our clients to create custom portfolios tailored to their individual goals, time horizon, and tolerance for investment volatility.

We emphasize **low investment costs**, periodic rebalancing, dollar-cost averaging, tax loss harvesting, and other strategies to improve returns over time

## FAITHFUL SERVICE

Our **fee-only** investment advice serves our clients' needs with objectivity and transparency.

We are **unbiased advocates** for all aspects of clients' financial lives and retirement.

We focus on education and proactive communication to anticipate clients' future challenges. Our commitment to our clients' needs is **lifelong** and **multi-generational**.

**We inspire you to turn your goals into an actionable plan for success.**

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At Andrews Advisory Associates, LLC, our advisers serve as unbiased advocates for all aspects of our clients' financial well-being and retirement plans. Our dedicated advisory team focuses on education and proactive communication to help anticipate clients' future challenges. Our commitment to our clients' needs is lifelong and multi-generational.



[Les Andrews, CFP®](#)  
[Principal | Investment Manager](#)



[Christina M. Cotten,](#)  
[CFP®](#)  
[Investment Adviser](#)  
[Representative](#)

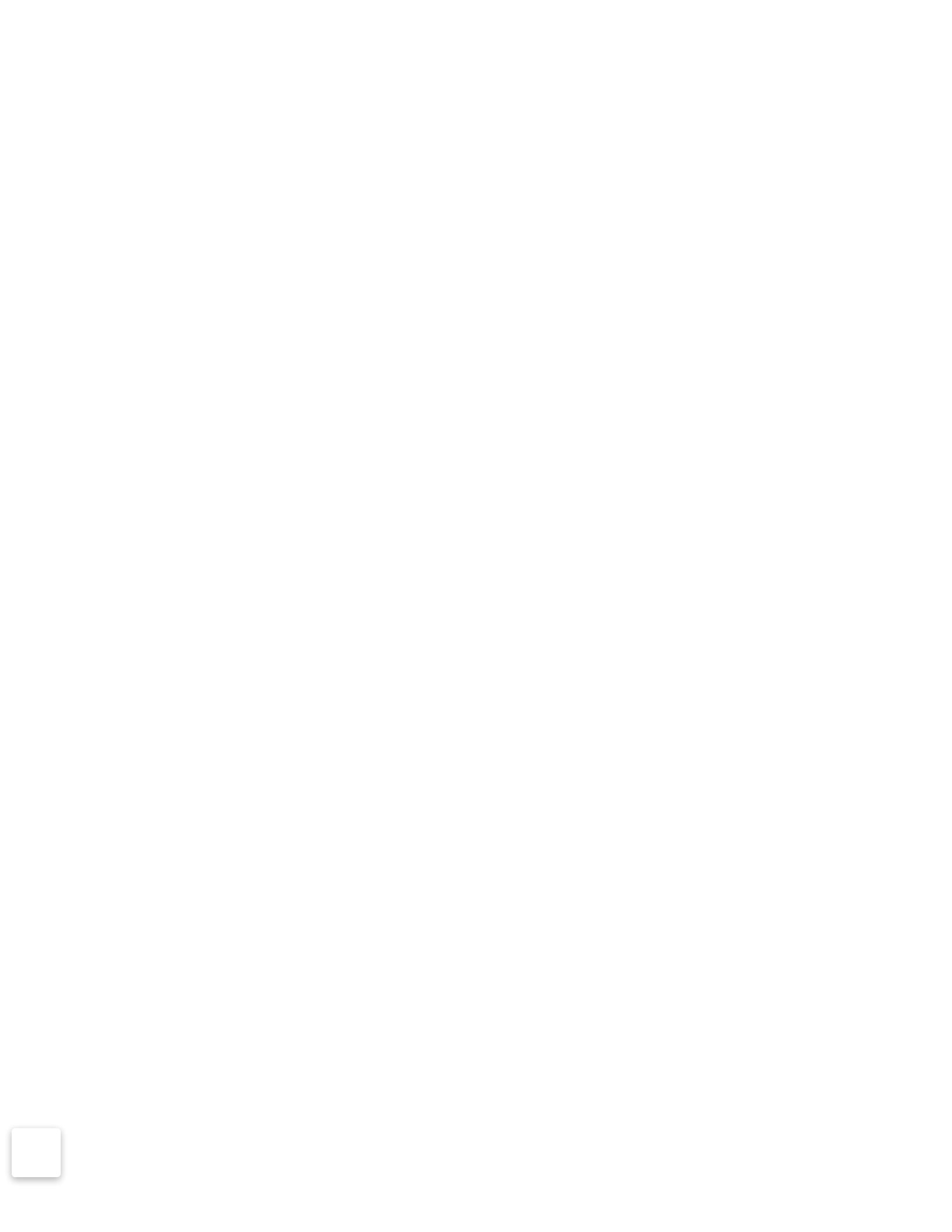


[Travis Tsukayama, CFP®](#)  
[Investment Adviser](#)  
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