



NEWSLETTER

DECEMBER 2025
JANUARY 2026



ALOHA ALL! 'ANO'AI KE ALOHA MAI HUALĀLAI FINANCIAL LLC!



As 2025 draws to a close, we send our mahalo nui loa to the 'ohanas, individuals, and businesses who inspire our work and give meaning to all we do. This season offers a moment to pause and reflect on how thoughtful financial planning fosters not only security, but also the freedom to live with purpose and possibility. Guided by the enduring spirit of aloha, we look ahead to a new year filled with opportunity, growth, and continued partnership.

THIS SEASON'S HIGHLIGHTS



Behind the Scenes

See what our team has been up to!

Community Resources

Helpful resources to help you navigate uncertain times.

January is #FinancialWellnessMonth

Start the new year with tips and insights to take charge of your financial journey.

Happy Holidays from Hualālai Financial!

Reflecting on a year of gratitude, connection, and shared moments with our community!

Supporting Your Favorite Charity with Life Insurance

Learn how a life insurance policy can help you leave a lasting legacy for the causes you care about most!

KNOW A CAUSE OR PROJECT THAT COULD USE SOME LOVE—AND HELP?

Community is at the heart of all we do, and we're always looking for meaningful ways to give back. If you know of a local event or cause that could use some extra support, we'd love to hear from you and lend a hand.

Together, we can help make a lasting difference—guided by the spirit of aloha.



MARK YOUR CALENDARS: DECEMBER & JANUARY EVENTS

6
DEC



13
DEC

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DEC

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19
DEC

11
JAN

Holualoa Village - Music & Light Festival (Hawai'i Island)

5:30-8:30PM | Holualoa Inn

The holidays return to Holualoa as the village comes alive with live local music, art openings, festive food, and the lighting of the town Christmas tree. Celebrate the season, Hawaiian style, with Santa, community spirit, and plenty of aloha!



6
DEC



Kapolei City Lights Parade and Block Party

5-9PM | Kapolei Hale

Kick off the holiday season with a festive Block Party and dazzling Holiday Parade centered around Kapolei Hale! Enjoy local vendors, live music, and holiday cheer as the community comes together for an unforgettable evening!

13
DEC



Waikoloa Christmas Parade and Keiki Fest (Hawai'i Island)

10AM-1PM | Waikoloa Village

A cherished Big Island tradition, this celebration captures the aloha spirit through vibrant community participation, family-friendly festivities, and charitable giving—all while supporting local programs and strengthening Waikoloa's sense of community.

Mahalo I Kau Kumu Gift Fair & School Supply Drive

11AM-5PM | Ka Makana Ali'i (91-5431 Kapolei Parkway)

Donate classroom supplies to support Hawai'i's educators and help students thrive, plus enjoy local vendors, giveaways, and community fun!



JAL Honolulu Marathon

Starts @ 5AM | Ala Moana Boulevard - Kapi'olani Park

Celebrate endurance, community, and the Aloha spirit by joining Hawai'i's 26.2-mile marathon. Run through Honolulu's stunning scenery and finish at Kapi'olani Park alongside participants from around the world.



Friday Movie Nights at Aloha Theater (Hawai'i Island)

7PM | Aloha Theatre (79-7384 Hawai'i Belt Road)

Enjoy a festive Friday night with Dr. Seuss' How the Grinch Stole Christmas! Tickets are \$10 in advance or \$12 at the door—or get a free ticket with any entrée at The Theatery on movie night!



2026 New Year's 'Ohana Festival

10AM-3PM | 2454 South Beretania Street, Honolulu, HI 96826

Celebrate the Year of the Horse at the 33rd New Year's 'Ohana Festival in Mō'ili'ili, featuring food, cultural demonstrations, live entertainment, and the 74th Cherry Blossom Festival Opening Ceremony.



Return of the Koholā (Humpback whales)

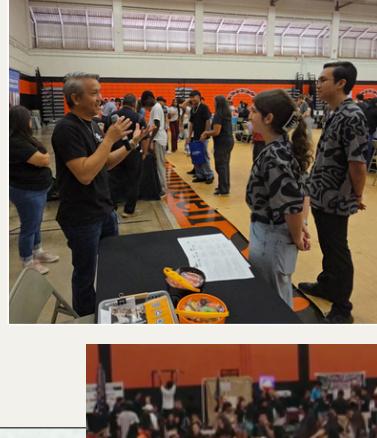
From December to May, it's whale-watching season in Hawai'i.

As the whales return home to breed and nurture their young, they remind us of the deep cultural heritage and natural beauty that shape our islands. May their graceful presence inspire us to care for our communities and look ahead with hope and aloha.

Community Snapshots from Team Hualālai!

At Hualālai Financial, our community engagement embodies our mission to empower our Hawai'i 'ohana with knowledge, compassion, and purpose. Rooted in aloha and kuleana, we believe that building a secure future begins with giving back and connecting meaningfully with those around us. During October and November, our team proudly joined our community in a variety of ways—bringing joy to keiki and 'ohanas at Pauoa Elementary School's pumpkin carving event, lending our time and hands as volunteers at the 15th Annual Hawai'i Food and Wine Festival, and inspiring the next generation by talking stories with the 9th graders at James Campbell High School's Freshman Success Academy's Career & College Fair. We also led a Financial Wellness workshop for the apprentices of the Hawaii Laborers' Union, Local 368, equipping members with practical tools to strengthen their financial foundations and create lasting legacies for their 'ohanas.

Each of these experiences reflects our ongoing commitment to nurture growth, share knowledge, and strengthen the fabric of our island community. Through these efforts, we continue to live our mission and vision—empowering our Hawai'i 'ohana to thrive today, build financial security for tomorrow, and carry forward a legacy of prosperity, aloha, and unity for generations to come.



"This event is a great opportunity to expose our students to a variety of post-high school options and help them start thinking about their futures. Our goal is to give our students a chance to connect with professionals and representatives from various fields and institutions. We believe this early exposure is crucial in helping them make informed decisions about their academic and career paths."

**Kim Virtudazo, Academy Coordinator
James Campbell High School**

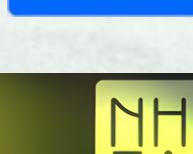
"Our students overwhelmingly stated the fair was the highlight of their day, and your time sparked their curiosity, directly motivating them to consider new pathways and plan for their futures."

Vanessa Sanchez

**RTI ELA Teacher (Response to Intervention - English Language Arts) & Freshman Success Academy Lead
James Campbell High School**



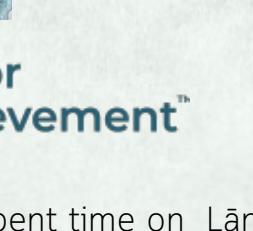
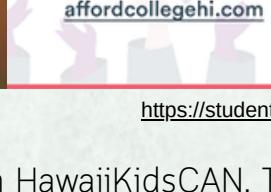
Arnel and Cookie (wife) representing Team Hualālai with Sayaka Glaser, Managing Partner and the New York Hawaii General Office 'ohana.



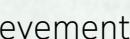
Our People | New York Life Foundation

Find out how New York Life's financial professionals and employees dedicate their time and resources ...

newyorklife.com

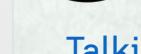


<https://studentaid.gov>



**Junior Achievement™
of Hawaii**

In partnership with HawaiikidsCAN, Team Hualālai and Junior Achievement Hawai'i spent time on Lāna'i to support the Lāna'i High School's seniors in reaching 100% FAFSA completion! The Native Hawaiian Education Association's Scholarship 'Aha brought many community partners together to share information about accessing millions of grant and scholarship dollars for the graduates.



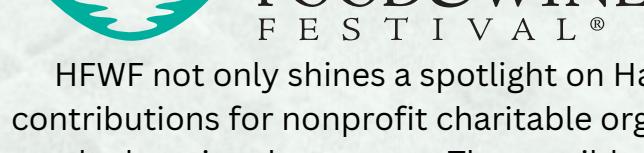
**HAWAII LABORERS'
APPRENTICESHIP & TRAINING**

"Building a better workforce one member at a time"

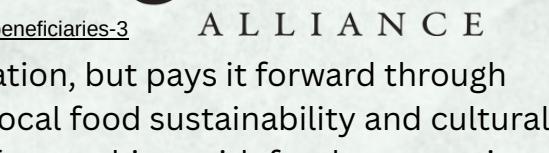
Talking Financial Wellness with the apprentices of the Hawaii Laborers' Union, Local 368. Mahalo for having us!



HFWF not only shines a spotlight on Hawaii as a culinary destination, but pays it forward through contributions for nonprofit charitable organizations that support local food sustainability and cultural and educational programs. The tangible impact of the Festival is far-reaching, with funds supporting local culinary colleges, grants for Hawaii chefs to learn in the kitchens of the world's culinary masters, programs to help small farms get their produce to consumers, and curriculum to teach children how to grow their own food in school and make healthy dishes at home.



<https://hawaiifoodandwinefestival.com/beneficiaries-3>



COMMUNITY RESOURCES

As we continue to feel the affects of the government shutdown, we understand times like these can raise questions. We're here to share some resources to help guide you along the way.

FOOD ASSISTANCE



The Food Basket

Local food bank on Hawai'i Island, providing emergency food assistance.

Maui Food Bank

Offers food distribution and support to 'ohanas on Maui.

Hawaii Food Bank

Statewide network of food pantries and meal programs.

Aloha United Way

Connects people to statewide assistance, including social services & emergency support.

HOUSING SUPPORT

Hawai'i Relief Program - TANF Support for Housing and Utility Payments

- **For residents on O'ahu, Kaua'i, and Hawai'i Island**
 - Catholic Charities Hawai'i - [Online application here!](#)
- **For residents on Maui, Moloka'i, and Lāna'i**
 - Maui Economic Opportunity, Inc. - [Online application here!](#)



EMERGENCY ASSISTANCE FOR NATIVE HAWAIIAN 'OHANAS

The Office of Hawaiian Affairs (OHA) has partnered with the Hawaiian Council to provide \$6.1 million in emergency assistance for Native Hawaiian 'ohanas affected by the federal government shutdown, including suspended SNAP benefits and furloughed federal employees.

Who's Eligible?

- Native Hawaiians with lost or reduced SNAP benefits
- Native Hawaiian federal civilian employees furloughed or experiencing pay interruptions

What's Available:

- **SNAP recipients** - Grocery store gift cards up to \$350
- **Furloughed federal employees** - Checks up to \$1,200



How to Apply:

- **Online** - Hawaiiancouncil.org/oha-relief
- **By phone** - 808.596.8155 (Mon-Fri 9a-7p, Sat 9a-11a)
- **In-person** - 91-1270 Kinoiki Street, Kapolei (Mon-Fri, 9a-5:30p)

Required Documents:

- Proof of Native Hawaiian ancestry
- Hawai'i residency
- Verification of benefits or federal employment

HUALĀLAI FINANCIAL IS HERE FOR YOU!

Uncertain times can be stressful. We're here to listen, answer questions, or just talk through your thoughts.

[Schedule a conversation with us here!](#)



JANUARY IS #FinancialWellnessMonth

What Is Financial Wellness?

Financial wellness means feeling confident and in control of your money, not having everything perfectly planned. It's about being able to cover your needs, prepare for the future, and handle the unexpected without unnecessary stress. Financial wellness isn't achieved overnight—it's an ongoing process of awareness, planning, and adjustment. The more intentional you are, the more confident and at peace you'll feel with your financial life. Here are a few suggestions to strengthen your financial wellness:

- Knowing your numbers – Understand your income, expenses, and savings.
- Setting clear goals – Focus on what matters most, short- and long-term.
- Building healthy habits – Budget wisely, save consistently, and review often.
- Protecting what's important – Ensure your insurance and safety nets fit your needs.

As we head into a new year, we're checking in—**how are you feeling about your financial wellness?** This time of year naturally invites reflection. It's a great moment to pause, look at what's changed, and see if your financial strategy still feels aligned with where you want to go. Maybe you've had some big life changes, or maybe you're just thinking about ways to simplify and feel more confident day to day. Whatever the case, remember—financial wellness is a journey, not a destination. It's about progress, not perfection.

At Hualālai Financial, our role is to help you stay steady and supported as your goals evolve. You don't have to take every step at once, and you definitely don't have to take them alone. If it feels like a good time for a quick check-in or review, let's set up a time to reconnect and make sure you're starting the new year on solid ground.

BOOST YOUR FINANCIAL LITERACY!

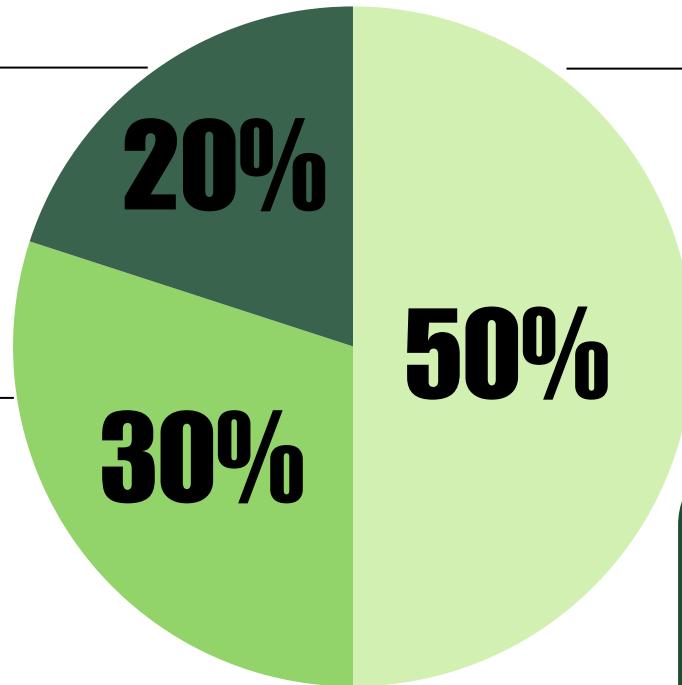
One simple way to start strengthening your financial wellness is by creating a balanced budget. The **50/30/20 rule** offers an easy framework for managing your money while still leaving room to enjoy life.

SAVINGS

- Emergency fund
- Debt payments
- Retirement
- Investing

WANTS

- Travel
- Entertainment
- Restaurants
- Shopping
- Hobbies



NEEDS

- Housing/Rent
- Groceries
- Transportation
- Bills & Utilities
- Health Insurance
- Car payments

Balance is the key to financial wellness!

Cover your needs, enjoy your wants, and save a little along the way. Small steps today create big possibilities tomorrow!

Source: [MIT Student Financial Services](#)

~happy holidays~

What a meaningful year it has been. All of us at Hualālai Financial are deeply grateful for the trust, connection, and shared milestones we've experienced with our Hualālai Financial 'ohana. Each conversation and collaboration has strengthened our sense of kuleana (responsibility) and reaffirmed our Mission—to empower our Hawai'i 'ohana with the knowledge and guidance to live fully in the present, build a secure financial future, and create a lasting legacy for generations to come.

As we continue to celebrate this holiday season, we reflect on how our Vision continues to guide us: to inspire a thriving community grounded in aloha and kuleana.

True success, we are reminded, is rooted in lōkahi (unity, harmony) and kokua (helping one another)—values that connect us not only to each other, but to the shared purpose that drives our work every day.

Looking to the year ahead, our hearts are full of aloha as we continue this journey together—helping build a future of prosperity, well-being, and legacy for our island community.

From all of us at Hualālai Financial, thank you for allowing us to be part of your story. It has been an honor to support your goals, and we look forward to continuing to walk beside you—grounded in connection, growth, and shared success in the year to come.

with love and
aloha,



Support your favorite charity with life insurance.

As Americans, we can take pride in the fact that we are a nation of givers. And as the economy improves, charitable giving is on the rise. In fact, according to the National Philanthropic Trust in 2023 total charitable giving from U.S. individuals, corporations, foundations, and bequests exceeded \$557 billion with 67% coming from individuals.¹

While money may be tight for many Americans, it's nice to know that there is a way to support a favorite charity without having to worry about the impact it could have on your budget. How? By giving the gift of life insurance. Here are just a few ways you can use this proven method to contribute money to your favorite causes:

- **Donate an existing policy**—If you already have a policy and no longer need the death benefit, you can gift the policy to your desired charity, which may give you some tax benefits. The charity will receive the full benefit amount when you die.
- **List the charity as a beneficiary**—As the owner, you remain in control of your policy and can leave money to as many beneficiaries as you like: children, grandchildren—even multiple charities. Or, you can name a single charity the sole beneficiary, and it will receive the entire amount.
- **Purchase a separate policy**—There are times when it makes sense to have separate policies: one for loved ones and one for charitable gifts. This technique can prove especially helpful if you would like to retain ownership of one policy, but not the other.
- **Create a Charitable Remainder Trust**—While this planned-giving tool is designed to shelter appreciated assets such as stocks and real estate, you can also incorporate life insurance if it's set up properly. Be sure to consult a trusts and estates advisor before pursuing this approach.

Giving life insurance can be a lasting legacy to support causes dear to you. Depending on the method you choose, it may also offer a variety of tax benefits.

This educational, third-party article is provided as a courtesy by Preston Kalā Patao, Agent, HI Ins. Lic. #374584 New York Life Insurance Company. To learn more about the information or topics discussed, please contact Preston Kalā Patao at (808) 989-7983.

¹"Charitable Giving Statistics," National Philanthropic Trust, 2023.
<https://www.nptrust.org/philanthropic-resources/charitable-giving-statistics>

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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

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 A MEETING

It's always a good time to check in on your financial wellness!

Let's connect for a quick chat, a general discussion, or an annual review.

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](#) to find a time that works best for you!

MANAGE

Access and update your policies anytime, anywhere.

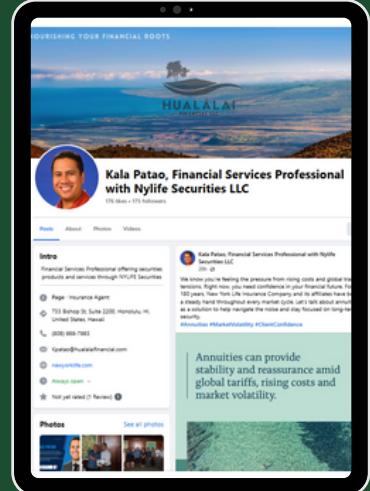
Policies can be viewed and managed using your MyNYL account online. Check a statement, make a payment, or request a loan - all in just a few clicks! Beneficiary and banking information can be updated and managed too.

Click the link to visit MyNYL.com, or scan the QR code to download the NYL app.



Let's stay CONNECTED!

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!



[Follow us on Facebook!](#)



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