



# Form ADV Part 2

January 2025

## 1. COVER PAGE

### **HARRIS FINANCIAL CONSULTING, PLLC**

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This brochure provides information about the qualifications and business practices of Harris Financial Consulting, PLLC, and its sole member/owner Rachel Harris. If you have any questions about the content of this brochure, please contact us at (832) 738-7596 or info@harrisfin.com. 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.

Additional information about Harris Financial Consulting, PLLC, and Rachel Harris is also available on the SEC's website at: <https://adviserinfo.sec.gov>.

## **2. MATERIAL CHANGES**

This form ADV Part 2 is the third annual amendment filing for Harris Financial Consulting, PLLC, and its sole member/owner, Rachel Harris. We have the following material changes to report at this time:

1. Section 4E has been updated to reflect Assets Under Advisement as of December 31, 2024.

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#### 4. Advisory Business

- A.** Harris Financial Consulting, PLLC is a Registered Investment Advisor in Alvin, Texas. Established in 2022, Harris Financial Consulting, PLLC is owned and operated by Rachel Harris, its sole and managing member.
- B.** We offer financial planning and assessment services, investment advice, portfolio advisement, retirement planning, philanthropic investment advice, financial document drafting, and educational seminars/workshops.
- We monitor retail investors' accounts when their assets are under advisement through custodians with whom we have established a working relationship. However, because we do not maintain discretion over client accounts, we are limited in the scope of action to be taken in the event of favorable or unfavorable events in retail client accounts or in the securities markets in which they are invested.
  - We do not offer discretionary services, so the retail investor makes the ultimate decision regarding securities investments.
  - Our investment offerings and advice are limited. We may partner with specific broker-dealers/custodians and are limited to the universe of products offered by those third parties. These may include stocks and bonds, mutual funds, exchange-traded funds (ETFs), bond funds, index funds, and similar products suitable for long-term investment strategies. Additionally, certain investments may not be suitable for some clients. We have a fiduciary duty only to recommend securities and investments that are in the best interest of the client.
  - No "required minimum investable assets" are required to open an account or establish a relationship with Harris Financial Consulting, PLLC.
- C.** Harris Financial Consulting, PLLC tailors advisory services to each client's needs. We will use extensive information gathering and rapport building with each client to fully understand the needs of the client throughout the relationship. Clients are advised that placing restrictions on securities or types of securities can impact the earning potential of their portfolio.
- D.** Harris Financial Consulting, PLLC does not currently participate in wrap fee programs.
- E.** Harris Financial Consulting, PLLC does not maintain discretion over client assets. As of December 31, 2024, Harris Financial Consulting, PLLC advises approximately \$441,000 of retail client assets. Assets Under Advisement values are derived from the fair market value of total client assets in the portfolio including cash and securities.

## 5. FEES AND COMPENSATION

A. Harris Financial Consulting, PLLC is a fee-only investment advisor.

### EXHIBIT “A” – Fee Schedules

The following fees are charged by Harris Financial Consulting, PLLC for services provided:

#### Retail Advisory Account (RAA) Fee Schedule:

Harris Financial Consulting, PLLC’s Retail Advisory Account (RAA) Fee for investment advisory services is an annual fee based upon a percentage (%) of the total market value and type of assets placed under advisement, generally between 0.75% and 1.5%, which shall be based upon various objective and subjective factors, including, but not limited to the amount of the assets placed under Harris Financial Consulting, PLLC’s direct advisement, the complexity of the engagement, and the level and scope of the overall investment advisory services to be rendered. This is a single-rate, qualified tier fee structure that applies a single rate based on the total account value. Household account group assets may be aggregated and billed pro rata, which may result in a lower total fee paid by the CLIENT. Separately managed accounts may be eligible for reduced RAA Fees in accordance with any agreed-upon third-party asset management agreement, or regulation.

Market Value of Portfolio Assets	Annual Fee	Frequency
\$50,001 - \$1,000,000	1.50%	Monthly
\$1,000,001- \$5,000,000	1.25%	Monthly
\$5,000,001 - \$10,000,000	1.00%	Monthly
\$10,000,001 - Above	0.75%	Monthly

The Retail Advisory Account (RAA) Fee will be prorated and payable monthly, in advance, based on the market value of the Assets on the last business day of the previous month.

#### Institutional Advisory Account (IAA) Fee Schedule:

Harris Financial Consulting, PLLC’s Institutional Advisory Account (IAA) Fee for investment advisory services is an annual fee based upon a percentage (%) of the total market value and type of assets placed under advisement, generally between 1.0% and 1.5%, which shall be based upon various objective and subjective factors, including, but not limited to the amount of the assets placed under Harris Financial Consulting, PLLC’s direct advisement, the complexity of the engagement, and the level and scope of the overall investment advisory services to be rendered. This is a traditional tiered rate fee structure that allows multiple rates to be applied across the total account value. Separately Managed Accounts may be eligible for reduced IAA Fees in accordance with any agreed-upon third-party asset management agreement, or regulation.

Market Value of Portfolio Assets	Annual Fee	Frequency
\$0 - \$1,000,000	1.5%	Quarterly
\$1,000,001- Above	1.0%	Quarterly

The Institutional Advisory Account (IAA) Fee will be prorated and payable quarterly, in advance, based on the market value of the Assets on the last business day of the previous month. The first \$1,000,000 in assets will be billed at 1.5% annually; all assets above \$1,000,000 will be billed at 1% annually.

## Additional Fee Schedule:

The fees in the Additional Fee Schedule are separate from any applicable Retail Advisory Account (RAA) Fees and are generally non-negotiable; not all fees will apply to all accounts. Most accounts will incur more than one type of fee; some fees may be waived or discounted at the sole discretion of the firm. Third-party fees from broker-dealers, custodians, money managers, or other service providers, are not included in this table.

Service	Fee	Frequency
Hourly Fee	\$150	Per hour
<b>Document Drafting Services</b>		
<b>Individual/ Household</b>		
- Basic Financial Plan	\$500/ \$1000	Per each
- Comprehensive Financial Plan	\$1000/ \$2000	Per each
- Investment Policy Statement	\$1000/ \$2000	Per each
- Financial Assessment	\$500/ \$1000	Per each
<b>Institutional/ Business Entity <sup>1</sup></b>		
- Financial Plan	\$2500+	Per each
- Investment Policy Statement	\$2500+	Per each
- Financial Assessment	\$2500+	Per each
<b>Administrative Services &amp; Fees</b>		
Late payment fee – up to 30 days delinquent	+5% of balance due	Per each
Late payment fee – 31 to 60 days delinquent	+10% of balance due	Per each
NSF Fee	\$25	Per each
Returned check Fee	\$25	Per each
<b>Account Fees (not subject to RAA Fees)</b>		
<b>Individual/ Household</b>		
- Self-Directed Investment Account Fee (Client-directed retail investment accounts valued at/ under \$50,000)	\$600 annual fee	Monthly payment option (\$50/mo.)
- Non-Advisory Financial Planning Account Fee	\$600 annual fee	Monthly payment option (\$50/mo.)

<sup>1</sup> Amounts listed are base fees. Services for Institutional/ Business Entity clients (for-profit and nonprofit) may vary due to complexity, overall level, and scope of the engagement, and do not include Account Fees; see Retail Advisory Account (RAA) and Institutional Advisory Account (IAA) Fee Schedules for rates. May incur hourly fees as well as third-party or other fees not listed here.

**B. Payment of Fees**

1. **Account Fees:** The Custodian of the Assets will charge the Accounts for the amount of Harris Financial Consulting, PLLC's Account Fee (Retail Advisory, Institutional Advisory, or Self-Directed) and will remit such fee to Harris Financial Consulting, PLLC in compliance with regulatory procedures. The Account Fee (RAA or IAA) will be prorated and charged in advance, based on the total market value of the Assets in the account on the last day of the previous period. The Self-Directed Account Fee will be prorated and charged monthly. The CLIENT may opt out of this payment program and pay all fees directly to Harris Financial Consulting, PLLC. Individual payment arrangements will be made to accommodate clients who choose to pay fees directly. Non-Advisory Financial Planning Account Fees are billed directly to the CLIENT.
2. **Additional Fees:** Payment is due when services are rendered. Clients will be billed and may remit payment at the time of service. Payment for drafted documents is due at the time the documents are ordered. If payment is not received as directed, services shall cease, late payment fees will be assessed, and CLIENT will not receive the drafted document until all assessed fees are paid.

**C. CLIENT shall incur third-party fees relative to:**

1. All mutual fund and exchange-traded fund purchases, charges imposed directly at the fund level (e.g. management fees and other fund expenses); and
2. Independent investment managers, the fees charged by each separate manager who is engaged to manage the Assets (such as in the case of retirement plans and Separately Managed Accounts); and
3. Fees charged by other third-party professionals, their representatives, and agents, such as lawyers, CPAs, and consultants for selected or delegated services rendered.

For more information on broker-dealer fees, please refer to: Brokerage Practices (Item 12).

**D.** Harris Financial Consulting, PLLC does not require prepayment of advisory fees in excess of \$500, 6 months or more in advance. Please refer to our fee schedules for further information on our fees and billing frequency.

*Please note: Clients may terminate the Agreement without penalty or fee within five (5) business days of signing the Advisory Agreement. Thereafter, the Agreement will continue in effect until terminated by either party by giving to the other party 30 days written notice. Clients may not receive refunds on any incurred additional fees or Account fees. Please refer to our fee schedules for further information on our fees.*

**E.** Harris Financial Consulting, PLLC, its officers, and representatives do not receive compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds. Harris Financial Consulting, PLLC is a fee-only advisory firm. This policy eliminates potential conflicts of interest between the advisor and the client, allowing the advisor to maintain and honor the fiduciary role. Clients are always free to purchase investment products recommended by Harris Financial Consulting, PLLC through any broker-dealer.

**6. PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

Harris Financial Consulting, PLLC, its officers, and representatives do not accept performance-based fees; we do not participate in the capital gains or capital appreciation of client assets. Harris Financial Consulting, PLLC is a fee-only advisory firm. This policy eliminates potential conflicts of interest between the advisor and the client, by allowing the advisor to maintain and honor the fiduciary role.

**7. TYPES OF CLIENTS**

Harris Financial Consulting, PLLC provides investment advice and financial consulting services to retail and institutional clients. There are no "minimum investable asset" requirements to open or maintain an account with Harris Financial Consulting, PLLC.

**8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**

- A. Harris Financial Consulting, PLLC uses a Modern Portfolio Theory basis when developing and implementing plans for clients. We also consider key factors of Behavioral Finance Theory when developing strategies for each client. Overall, we seek to provide a diversified portfolio of assets, to meet the client's needs and expectations within the given risk/reward relationship. We take our fiduciary duty to our clients very seriously and take care to educate clients about the risk of loss inherent in all securities investing, regardless of the level of risk embraced.

**All securities investments carry risk. Clients should understand that it is possible to lose all invested funds in the portfolio regardless of the securities selected. There are no guarantees of profit or against loss.**

- B. Because our clients are long-term investors planning for future events such as retirement, legacy planning, generational wealth building, and lasting philanthropic impact, we employ buy-and-hold, dollar-cost averaging, and rebalancing strategies. Each of these strategies tends toward the more passive end of the investing spectrum and incur fewer transactional costs and taxable events.

Material risks involved with **buy-and-hold strategies** include **opportunity cost** (missing out on other opportunities after an investment transaction has been made, particularly as buy-and-hold strategies may tie up invested monies for long periods); **market risk** (the risk that fluctuations in the overall market will affect your investment portfolio negatively, particularly as buy and hold strategies are long-term investments in which selected securities are infrequently traded); and **business risk** (the risk that the individual business(es) in which a portfolio is invested may lose value in the market, may suffer financial difficulties, acquisition, bankruptcy, dissolution or other failure resulting in potential loss of invested monies).

Material risks involved with **dollar cost averaging strategies** include **opportunity cost** (missing out on other opportunities after an investment transaction has been made); **market risk** (the risk that fluctuations in the overall market will affect your investment portfolio negatively, or that your designated investable capital may not buy as much of a given security in the future as it does now, due to the overall market's generally upward trend); and **business risk** (the risk that the individual business(es) in which a portfolio is invested may lose value in the market, may suffer financial difficulties, acquisition, bankruptcy, dissolution or other failure resulting in potential loss of invested monies).

Material risks involved with **rebalancing strategies** include **opportunity cost** (missing out on other opportunities after an investment transaction has been made); **market risk** (the risk that fluctuations in the overall market will affect your investment portfolio negatively); and **business risk** (the risk that the individual business(es) in which a portfolio is invested may lose value in the market, may suffer financial difficulties, acquisition, bankruptcy, dissolution or other failure resulting in potential loss of invested monies). Tax liabilities may be incurred due to rebalancing, as well as transaction costs.

**Diversification** within the portfolio is desired per our foundation in Modern Portfolio Theory. Diversification can reduce some risk, but there is no way to eliminate all risk involved with securities investing. Material risks involved with **Modern Portfolio Theory** include **market risk** (the risk that fluctuations in the overall market will affect your investment portfolio negatively); **opportunity cost** (missing out on other investment opportunities that may be viewed as suitable for achieving your desired investment objectives because they may not align with your established risk profile, including risk tolerance, risk acceptance, and required risk); and **business risk** (the risk that the individual business(es) in which a portfolio is invested may lose value in the market, may suffer financial difficulties, acquisition, bankruptcy, dissolution or other failure resulting in potential loss of invested monies).

Clients are advised to carefully consider the possibility of significant or total loss of invested monies before entering into securities investments, regardless of risk profile or portfolio selection.

- C. Harris Financial Consulting, PLLC does not recommend one particular type of security for its clients, due to the complex and unique needs of retail and institutional investors.



## 9. DISCIPLINARY INFORMATION

There are no legal or disciplinary events for Harris Financial Consulting, PLLC. There are no legal or disciplinary events for Rachel Harris, sole managing member, and owner of Harris Financial Consulting, PLLC.

## 10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

- A. Rachel Harris has passed the SIE, Series 6, 63, 26, and 65 exams, but is not affiliated with, nor does she have any applications pending to register as, a broker-dealer or a broker-dealer representative.
- B. Rachel Harris is not registered, or have an application pending to register as a futures commission merchant, commodity pool operator, or commodity trading advisor, nor is she an associated person of the foregoing entities.
- C. Harris Financial Consulting, PLLC and its management person, Rachel Harris, do not currently maintain any material professional relationships or agreements with any of the following which may cause a conflict of interest:
1. *broker-dealers, custodians, transfer agents*
    - a. *Charles Schwab & Co. Inc. retail and institutional brokerage, custodial, and banking services are available to Harris Financial Consulting, PLLC's clients. However, clients retain the right to custody their accounts and execute transactions through any custodian or broker-dealer. Harris Financial Consulting, PLLC is not an employee, contractor, sub-contractor, or affiliate of Charles Schwab & Co. Inc.*
  2. *investment company or other pooled investment vehicle (including mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund.)*
  3. *other investment adviser or financial planner*
  4. *futures commission merchant, commodity pool operator, or commodity trading adviser*
  5. *banking or thrift institution*
  6. *accountant or accounting firm*
  7. *lawyer or law firm*
  8. *insurance company or agency*
  9. *pension consultant*
  10. *real estate broker or dealer, sponsor, or syndicator of limited partnerships.*
- D. Harris Financial Consulting, PLLC and its managing member Rachel Harris, do not recommend or select other investment advisers for our clients, nor do we receive compensation directly or indirectly from other investment advisers. Clients seeking "Managed Accounts" will be presented with a selection of portfolio managers to choose from via their custodian. Harris Financial does not participate in this process beyond facilitation.

## 11. CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

- A. Harris Financial Consulting, PLLC is not SEC-registered. Harris Financial Consulting, PLLC shall conform to the NASAA Model Rule Investment Adviser Policy and Procedures Under the Uniform Securities Act of 1956 and 2002 Code of Ethics standard. The Code of Ethics shall be made available upon request.
- B. HARRIS FINANCIAL CONSULTING, PLLC, its officers, employees, and agents, may have or take the same or similar positions in specific investments for their own accounts, or the accounts of other CLIENTS, as HARRIS FINANCIAL CONSULTING, PLLC does for the Assets of any given client at any time. CLIENT understands that HARRIS FINANCIAL CONSULTING, PLLC shall be free to render investment advice and financial consulting services to others and that HARRIS FINANCIAL CONSULTING, PLLC does not make its investment management services available exclusively to any one CLIENT. Nothing shall impose upon HARRIS FINANCIAL CONSULTING, PLLC any obligation to purchase or sell, or to recommend for purchase or sale, for any client Account any security which HARRIS FINANCIAL CONSULTING, PLLC, its principals, affiliates or employees, may purchase or sell for their own accounts or the account of any other CLIENT if in the reasonable opinion of HARRIS FINANCIAL CONSULTING, PLLC such investment would be unsuitable for the client Account or if HARRIS FINANCIAL CONSULTING, PLLC determines in the best interest of the Account it would be impractical or undesirable.
- C. From time to time, Harris Financial Consulting, PLLC, its officers, employees, and agents, may purchase or sell similar or same securities for their own accounts or the account of any other CLIENT, if in the reasonable opinion of HARRIS FINANCIAL CONSULTING, PLLC, its agents and representatives, that such investment(s) would be suitable for the Account in question.
- D. HARRIS FINANCIAL CONSULTING, PLLC, its officers, employees, and agents, shall be free to render investment advice to others. HARRIS FINANCIAL CONSULTING, PLLC does not make its investment advisory and consulting services available exclusively to any one CLIENT. Nothing shall impose upon HARRIS FINANCIAL CONSULTING, PLLC any obligation to purchase or sell, or to recommend for purchase or sale, for any client Account any security which HARRIS FINANCIAL CONSULTING, PLLC, its principals, affiliates, or employees, may purchase or sell for their own accounts or the account of any other CLIENT.

It is our practice to ensure compliance with all securities regulations and to honor our fiduciary obligation to our clients.

## 12. BROKERAGE PRACTICES

- A. Harris Financial Consulting, PLLC may seek broker-dealers, to execute transactions for our clients, that offer outstanding customer service; an accessible, user-friendly online consumer dashboard; a broad selection of investment vehicles to meet the varied needs of our client base; and whose fees and expenses are considered fair and reasonable.
  - 1. *Research and Other Soft Dollar Benefits:*  
We do not seek soft dollar compensation or other benefits from affiliated broker-dealers or third parties. We have received no soft-dollar compensation or benefits from any broker-dealer(s) or third parties. When we enter into an agreement with a custodian, the custodian generally provides advisor- and client-facing account management software and/or digital applications to facilitate use and interaction with said custodian. At times, this software is provided at no fee to Harris Financial or the client; at other times a fee is charged to Harris Financial Consulting, PLLC which is not passed on to the Client.  
We do not cause clients to pay commissions; our clients do not pay commissions (or markups or markdowns) higher than those charged by non-related broker-dealers in return for soft-dollar benefits (known as paying-up). Clients have the option to purchase investment products recommended by Harris Financial Consulting, PLLC through any broker-dealer of their choice.
  - 2. *Brokerage for Client Referrals:*  
Harris Financial Consulting, PLLC does not consider any incentive based on an interest in receiving client referrals from a broker-dealer or a third party.
  - 3. *Directed Brokerage:*
    - a. Harris Financial Consulting, PLLC may recommend that a client direct transaction execution through a specific broker-dealer with whom a business relationship may exist. This recommendation is for the

convenience and benefit of the client, as the designated broker-dealer has been determined to offer exceptional customer service, a wide variety of investment vehicles suitable for our client base, with fees and expenses that are considered fair and reasonable, with an excellent track record and good reputation in the industry. Harris Financial Consulting, PLLC may have the opportunity to receive preferential pricing through these broker-dealers. This pricing will be of benefit to our clients, by making their transactional costs smaller.

- b. Clients have the option to purchase investment products and/or direct execution recommended by Harris Financial Consulting, PLLC through any broker-dealer of their choice.

Clients will incur fees (including commissions, mark-ups, and mark-downs) from the broker-dealer through which they execute transactions, whether recommended or not. Clients may receive less favorable pricing through self-directed execution. Broker-dealer transactional fees and costs are set by each broker-dealer, not by Harris Financial Consulting, PLLC, regardless of affiliation, preference, or recommendation.

Harris Financial Consulting, PLLC does not currently aggregate the purchase or sale of securities for various client accounts.

### 13. REVIEW OF ACCOUNTS

- A. Client accounts, Financial Plans, and other financial documents are periodically reviewed by Rachel Harris, owner and sole member of Harris Financial Consulting, PLLC. Client account and financial plan reviews are completed quarterly or semi-annually. Scheduled and client-requested reviews are completed with each contracted advisory client to assess and ensure the accuracy and efficacy of the plan and selected securities therein, on an as-needed basis.
- B. Clients may request a review of their accounts and/or financial plans at any time and are encouraged to do so concurrently with, or in preparation for, major life events. Reviews may also be triggered by significant market changes or events that have or may have an impact on the accounts and/ or financial plans of the client, or the ability of Harris Financial Consulting, PLLC to continue servicing the client's investment and financial planning needs.
- C. Clients receive quarterly statements from their custodian regarding the account balances, transactional history, and fees incurred. These are separate from account reviews completed by Harris Financial Consulting, PLLC.

Reviews completed by Harris Financial Consulting, PLLC are prepared by Rachel Harris and presented in an individual meeting with each client, wherein discussion regarding the client's financial plan and their investment portfolio can occur freely. Clients are provided a paper and/or electronic copy of any changes or updates made to their plan, as well as annotations regarding recommended changes to the investment portfolio, i.e., rebalancing, reallocation of funds due to transition from growth to income objective, increasing or decreasing allocation of discretionary income into the portfolio, purchase or sale of securities, etc. Clients are encouraged to actively participate in the discussion and development of updates to financial plans and account portfolios.

### 14. CLIENT REFERRALS AND OTHER COMPENSATION

- A. Harris Financial Consulting, PLLC does not receive economic benefit from anyone who is not a client for providing investment advice or other advisory services to our clients.
- B. Harris Financial Consulting, PLLC does not directly or indirectly compensate any person who is not a supervised person for client referrals. Harris Financial Consulting, PLLC does not directly or indirectly compensate any person or entity for client referrals.

## 15. CUSTODY

Harris Financial Consulting, PLLC does not seek or maintain custody of client funds or securities. Client funds and securities are handled exclusively by the CLIENT and the selected CUSTODIAN(S).

Account statements are prepared and provided to our clients by the account custodian or broker-dealer. Communications regarding client accounts from Harris Financial Consulting, PLLC do not include account statements, however, client communications may include billing statements for additional fees incurred, as described in Exhibit A: Additional Fee Schedule, and their due dates.

## 16. INVESTMENT DISCRETION

Harris Financial Consulting, PLLC does not maintain discretionary authority to manage securities accounts on behalf of our clients. All account transactions performed by Harris Financial Consulting, PLLC will be completed after client consent has been received. Recurring transaction orders/ Standing orders instated by the CLIENT will remain in effect and will be carried out as directed until the order is changed or terminated by the CLIENT via verbal or written instruction to HARRIS FINANCIAL CONSULTING, PLLC. Clients permit and direct the custodian to deduct applicable fees directly from the account as described in the agreement. This permission does not imply discretion.

## 17. VOTING CLIENT SECURITIES

Harris Financial Consulting, PLLC does not have and will not accept voting authority to vote client securities. Voting rights remain under the control of the individual investor, as applicable; we will not vote proxy for our clients. Clients will receive proxies or other solicitations directly from the custodian or broker-dealer. Harris Financial Consulting, PLLC may receive an informational copy of such notices. Should a client have questions about voting their securities or particular solicitations, they may contact Rachel Harris at (832) 738-7596 or via email at rachel@harrisfin.com.

## 18. FINANCIAL INFORMATION

A. Harris Financial Consulting, PLLC does not require the prepayment of advisory fees in excess of \$500 per client, six months or more in advance:

*The Retail Advisory Account Fee is prorated and charged monthly to the account, as described in the Retail Advisory Account Fee Schedule, Exhibit A.*

*The Institutional Advisory Account Fee is prorated and charged quarterly to the account, as described in the Institutional Advisory Account Fee Schedule, Exhibit A.*

*The Self-Directed Investment Account Fee of \$600 per year, which is assessed on retail accounts valued at or below \$50,000 in lieu of the Retail Advisory Account Fee, is prorated and charged monthly to the account as described in the Additional Fee Schedule.*

*The Financial Planning (non-investment) Account Fee of \$600 per year for retail clients is prorated and charged directly to the client each month, as described in the Additional Fee Schedule.*

*All other fees are payable at the time the service is provided or as indicated in the Fee Schedule.*

C. Harris Financial Consulting, PLLC does not maintain discretionary authority or custody of client funds or securities.

D. Harris Financial Consulting, PLLC has not been the subject of a bankruptcy petition at any time. Rachel Harris, sole member and owner of Harris Financial Consulting, PLLC has not been the subject of a bankruptcy petition at any time.

## 19. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

### A. Principal executive officer and management person's formal education and business background:

Rachel Harris is the sole member and owner of Harris Financial Consulting, PLLC. She is the executive officer and management person, performing all administrative, operational, and executive functions for Harris Financial Consulting, PLLC from the time of inception and registration through the present.

Rachel Harris was born in 1978 and is currently 47 years of age (in 2025). Ms. Harris has worked in the financial services industry for 7 years. Rachel Harris has passed the following securities exams: Securities Industry Essentials (SIE), Series 6, Series 63, Series 26, and Series 65. She began her financial services career as a Registered Representative, life insurance agent, and financial planner for retail clients. Ms. Harris currently serves nonprofits, entrepreneurs, small businesses, and executives, providing financial consultation services, investment policy statement drafting, and the funding and advisement of trusts, foundations, and other institutional investments. Ms. Harris continues to serve retail investment clients as well.

Ms. Harris holds a Bachelor's degree from New York University and an Undergraduate Equivalency Certificate from Shenandoah University. Prior to her entrance into the Financial Services field, Rachel Harris was the sole proprietor of Rachel Harris Music Studio, through which she provided Music Therapy, Music Education, and Vocal coaching for performers and students, and was the music director for several community theatre musicals. She was a Board-Certified Music Therapist for 18 years, during which time she earned a specialization in Neurologic Music Therapy. She operated a successful private practice for 15 years, across 4 states, designing and implementing successful initiatives and innovative programs for a variety of nonprofit and private organizations, as well as enjoying opportunities as a highlighted speaker, presenter, facilitator, researcher, and client advocate. Her techniques were largely neurologic and behavioral, with a basis in human growth and development, psychology, and behavioral health. She integrates these skills with behavioral finance principles in the education and empowerment of her clients to make better choices for themselves and their organizations, to reach their financial and non-financial goals.

- B. Rachel Harris currently engages in business activities for Harris Financial Consulting, PLLC 75% of the time. Rachel Harris and Harris Financial Consulting, PLLC do not receive compensation through performance-based fees. In 2024, Ms. Harris launched a secondary consulting business, "The Process Specialist, LLC," focusing on process-based consulting and coaching services for small businesses, nonprofits, and organizations. The website and email information for The Process Specialist, LLC are as follows: [www.TheProcessSpecialist.com](http://www.TheProcessSpecialist.com), [info@TheProcessSpecialist.com](mailto:info@TheProcessSpecialist.com).
- D. Rachel Harris and Harris Financial Consulting, PLLC are not now and have never been the subject of any arbitration, civil, criminal, administrative, SRO, or other, litigation or proceedings.
- E. Rachel Harris and Harris Financial Consulting, PLLC have no relationships or arrangements with any issuer of securities.