



# Form ADV Part 2

January 2026

## 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, 2025.
2. Fees have been updated to reflect changes to our fee structure, effective January 2026.

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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.
  - a. We monitor 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.
  - b. We do not offer discretionary services, so the retail investor makes the ultimate decision regarding securities investments.
  - c. 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.
  - d. 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, 2025, Harris Financial Consulting, PLLC advises approximately \$529,000 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. 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 under this fee schedule once the aggregate value surpasses the minimum threshold listed below. 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 +	1.50%	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.

#### Corporate/ Accredited Advisory Account (CAA) Fee Schedule:

Harris Financial Consulting, PLLC's Corporate/ Accredited Advisory Account (CAA) 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. This is a single-rate, qualified tier fee structure that applies a single rate based on the total account value. Separately Managed Accounts may be eligible for reduced CAA Fees in accordance with any agreed-upon third-party asset management agreement or regulation.

Market Value of Portfolio Assets	Annual Fee	Frequency
\$250,000 - Above	1.50%	Quarterly

The Corporate/ Accredited Advisory Account (CAA) 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.

## 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>Retail/ Individual</b>		
- Basic Financial Plan	\$500	Per each
- Comprehensive Financial Plan	\$1000	Per each
- Investment Policy Statement	\$1000	Per each
- Financial Assessment	\$500	Per each
<b>Corporate/ Accredited Entity <sup>1</sup></b>		
- Financial Plan	\$2500+	Per each
- Investment Policy Statement	\$2500+	Per each
- Financial Assessment	hourly	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
<b>Account Fees (not subject to RAA Fees)</b>		
<b>Retail/ Individual</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 Corporate/ Accredited 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 Corporate/ Accredited Advisory Account (CAA) 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, Corporate/ Accredited Advisory, or Self-Directed) and will remit such fee to Harris Financial Consulting, PLLC in compliance with regulatory procedures. The Account Fee (RAA or CAA) 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. All payments are to be made electronically; cash and checks are not accepted.
2. **Additional Fees:** Payment is due when services are rendered. Clients will be billed and may remit payment at the time of service. All payments are to be made electronically; cash and checks are not accepted. 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 with 30 days written notice. Clients may not receive refunds for any 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, enabling the advisor to maintain and uphold their 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 corporate/ accredited clients. There is no "minimum investable asset" requirement 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 offer a diversified portfolio of assets to meet each client's needs and expectations within the given

risk/reward relationship. We take our fiduciary duty to our clients very seriously and educate them 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 incurs 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 a particular type of security for its clients, due to the complex and unique needs of retail and corporate/ accredited 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 and does not 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 corporate/ accredited 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 Consulting, PLLC, 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, and 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 a 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](mailto: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 Corporate Advisory Account Fee is prorated and charged quarterly to the account, as described in the Corporate 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 48 years of age (in 2026). Ms. Harris has worked in the financial services industry for 8 years. Rachel Harris has passed the following securities exams: Securities Industry Essentials (SIE), Series 6, Series 63, Series 26, and Series 65. She has historically served as a Registered Representative, life insurance agent, investment advisor representative (IAR), and financial planner for retail clients. Ms. Harris serves retail investment clients as well as corporate clients in the business and nonprofit sectors. She provides financial planning, consultation services, investment policy statement and other financial document drafting, and the funding and advisement of client accounts.

Ms. Harris holds degrees from New York University and Shenandoah University. She has been a small business owner since 2004.

- B. Harris Financial Consulting, PLLC, is Rachel Harris' primary business. 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 other organizations. The website and email information for The Process Specialist, LLC, are: [www.TheProcessSpecialist.com](http://www.TheProcessSpecialist.com) and [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.