

**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 which 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.

<b>Market Value of Portfolio Assets</b>	<b>Annual Fee</b>	<b>Frequency</b>
\$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. Account will be billed at the applicable rate based on the combined total of all assets in the account.

**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 which 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.

<b>Market Value of Portfolio Assets</b>	<b>Annual Fee</b>	<b>Frequency</b>
\$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 per account	Monthly payment option (\$50/mo.)
- Non-Advisory Financial Planning Account Fee	\$600 annual fee per account	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 Schedule for rates. All accounts may incur hourly fees as well as third party or other fees not listed here.

**Consent to Payment of Fees**

By providing my initials here, I hereby authorize the Custodian of the Assets to charge the Accounts for the amount of HARRIS FINANCIAL’s Account Fee(s) and to remit such fee(s) to HARRIS FINANCIAL in compliance with regulatory procedures. I understand that I must remit payment at the time of service for all additional fees incurred, as described in the additional fees schedule.

**CLIENT initials:** \_\_\_\_\_

**2<sup>nd</sup> Client/Legal Signatory:** \_\_\_\_\_

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

# 1. EXHIBIT “B” – Privacy Policy Statement

Investment advisers are required by law to inform their clients of their policies regarding the privacy of client information. We are bound by professional standards of confidentiality that are even more stringent than those required by law. Federal law gives the client the right to limit some, but not all, sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information. This information is also available on our website, [www.harrisfin.com](http://www.harrisfin.com).

## TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) WE COLLECT

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization. This can include but is not limited to your Social Security Number, Date of Birth, Banking Information, Financial Account Numbers and/or Balances, Sources of Income, and Credit Card Numbers or Information. When you are no longer our client, we may continue to use your information only as described in this notice.

## PARTIES TO WHOM WE DISCLOSE INFORMATION

All Investment Advisers may need to share personal information to run their everyday business. In the section below, we list the reasons that we may share your personal information:

- For everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus;
- For our marketing – to offer our products and services to you.

If you are a new client, we may begin using your information on the day you sign our agreement. When you are no longer our client, we may continue to use your information as described in this notice. However, you can contact us at any time regarding our privacy policies. We will not sell or rent your information at any time, nor will we share your information except as described in this notice.

## PROTECTING THE CONFIDENTIALITY OF CURRENT AND FORMER CLIENT’S INFORMATION

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and building.

## FEDERAL LAW GIVES YOU THE RIGHT TO LIMIT SHARING – OPTING OUT

Federal law allows you the right to limit the sharing of your NPI by “opting-out” of the following: sharing for non-affiliates’ everyday business purposes – information about your creditworthiness; or sharing with affiliates or non-affiliates who use your information to market to you. State laws and individual companies may give you additional rights to limit sharing. We will not sell or rent your information at any time, nor will we share your information except as described in this notice.

## DEFINITIONS:

Affiliates – companies related by common ownership or control. They can be financial and non-financial companies.

Non-affiliates – companies not related by common ownership or control. They can be financial and non-financial companies.