PLAN • IMPLEMENT • ACHIEVE

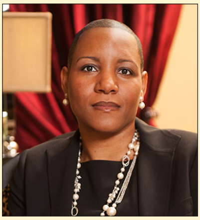
HARRIS AND HARRIS WEALTH MANAGEMENT GROUP
O: 301.218.0885 | F: 301.218.8139 | P: 888.278.9323
www.hhwealth.com

Are You Trying To Navigate Your Way Through A Major Life Transition?

- Planning to retire
- New career/job change
- Divorce
- Death of a parent or spouse
- Birth of a child
- Change in company retirement plan options
- Need guidance with your post retirement plans
- Realization you need to do more to protect your future!

Do any of these sound like you? Are you worried because you have to make financial decisions you do not know how to make? Being in unfamiliar territory like this is difficult enough. Before you make decisions that will determine whether you are able to retire comfortably, get the guidance you need to make the right ones. Harris and Harris Wealth Management ("Harris and Harris Wealth") specializes in helping women just like you.

About Harris and Harris Wealth



Established in 2009, Harris and Harris Wealth was birthed from a vision the president, Zaneilia Harris, had in college of owning her own financial advisory business. So with over 20 years of experience, she started her boutique Registered Investment Advisory (RIA) firm, specializing in helping the well-heeled women achieve financial health and well-being. Our goal is for you to enjoy financial security that provides a comfortable life for you and your family and allows the support of causes that mean so much to you.

Harris and Harris Wealth Management Group
O: 301.218.0885 | F: 301.218.8139 | P: 888.278.9323
www.hhwealth.com

What Do We Offer That Sets Us Apart From Other Advisory Firms?

- We only take a limited number of clients so we can maintain a high level of personalized service.

- We believe revenue is a byproduct of quality service, so we always put your interests first.

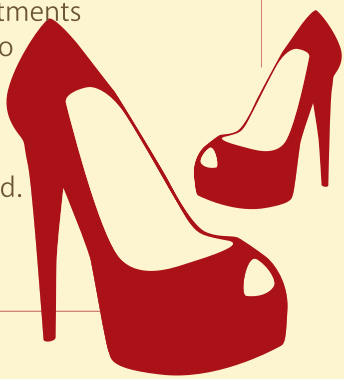
- As an independent RIA, we are not limited to certain products, resulting in conflict of interests. Instead, we have an array of solutions available to our clients. So, it allows us to focus on you and recommend what is best for you and your situation.

- We have no sales production goals or quotas. We have no rush to get you into the first good product we find; so we are always free to find the right solutions for you.

- We do not get commissions on the products we recommend for you. Our fees are based on the percentage of assets we manage for you. Therefore, they come from what we earn for you, so we have the same goal: To make you money. *(Our annual fee ranges from 1.25% to 0.75%)*

At Harris and Harris, we take the time to help you determine what your specific financial goals are, and then walk you through the assortment of options, showing you how different ones fit – or do not fit – your needs and goals. By selecting to work with our firm, it is important to us you are well-informed about your finances. A financial planner can guide you, but you make the choices.

No financial planner can promise all of your investments will flourish. However, we can use our expertise to show you how to evaluate the varying market events in order to adjust your current strategy or reevaluate your goals. Because, it is important to us that you're encouraged to keep moving forward.



Fostering a Positive Partnership

We all know communication is a key ingredient to a successful relationship. What you may not think about, though, is that this is as true for business relationships as it is for personal. So, our commitment to you is to always communicate openly and honestly. Of course, to achieve the best results for yourself, it is to your advantage to make the same commitment to us.

So, let's talk about that. What expectations should you hold for our professional relationship? (*While we do like to keep the relationship intimate and somewhat personal, we must always remember that at heart, this is a business relationship.)*

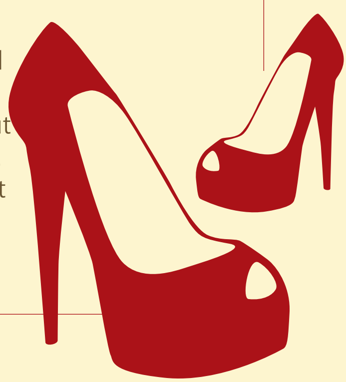
First is complete transparency with regard to your money and our handling of it. We know it's not easy to put your financial future in someone's hands however, transparency must be the basis of that trust.

Also, you should expect us to:

- Treat you with respect, honesty, and dignity.
- Act as your advisor, putting your interests first, as is our fiduciary duty.
- Have a complete and accurate understanding of your goals, your tolerance for investment risk, and your timeframe.
- Explain the implications of the strategies we propose and suggtions we make.
- Update you by email, mail, and phone, as is appropriate.
- Meet with you regularly to review your plan and make sure it is still the best one for you.

Please understand, too, that we depend on your co-operation in order to recommend what is best for you. That means the communication and transparency must be a two-way street. It's the only way for us to be sure we are advising you properly. A team is only as strong as its best information.

Even though this is, as we said, a business relationship, we do understand that it is also a very private, personal one. If at any time you have any questions regarding any part of the process, or if you have any doubts about how we are advising you, even if it's not at a scheduled check-in or meeting time, it is very important to us that you let us know! Please don't just let it sit. We cannot answer questions you don't ask.



At Harris And Harris Wealth, We Use A 6-Step Process With Our Clients.

STEP 1. The Initial Meeting – This could also be called the Interview Meeting because that's what it entails. This way, we get to know you both personally and financially. Once we thoroughly understand your current situation, we will be able to choose what is most likely to work well for you. Then, we have the...

STEP 2. Data Gathering and Compilation Meeting – Now we get into the nuts and bolts. You'll bring in all your financial documentation (we'll provide you with a list) so we know what your starting point is. With this information, we can begin a customized financial strategy for you. Then we will...

STEP 3. Review and Evaluate Information – This is not a meeting. It is the time we take to review what you have shared with us and develop a winning strategy for you. We may have questions to ask as we piece together this puzzle, so we may call you with additional questions, then we can have the...

STEP 4. Develop Recommendations and Strategies Meeting. We will present you with the recommendations we've chosen for you, explaining how we arrived at them. Our intention is to educate you to where you feel comfortable making these choices – remember, we present strategies and make expert suggestions, but it will always be your decision – so we will spend as much time with you as necessary for you to feel informed and comfortable. Recommendations may include: Portfolio Analysis, Retirement Analysis, Education Analysis, Insurance Analysis, and Performance Analysis.

STEP 5. Implement Strategies – This is where the rubber meets the road, so to speak. Now that you are comfortable with your new financial plan, we take action. This can be included in Step 4, or it can be a separate session(s). Then, at a designated interval, we......

STEP 6. Review the Progress of Your Investments – In Step 4 or 5, we will agree upon a schedule for checking in and seeing how our plan is working. Your situation may have changed, you may have set different goals, or the economy may be significantly different. So now, we adjust the strategy if or as needed so it remains perfect for you.

Harris and Harris Wealth Management Group
O: 301.218.0885 | F: 301.218.8139 | P: 888.278.9323
www.hhwealth.com

Our Financial Partners

TradePMR TradePMR is the custodian of Harris and Harris Wealth client accounts. We selected them because their focus aligns with ours: the client. Their goal is to serve financial advisors, not compete with them. The company is headquartered in Gainsville, FL, and they are committed to ideals we respect:

- To provide the highest levels of service and support, operating honestly and fairly, and with all due diligence and integrity to ensure our success as an advisor.

- To expand existing technologies, and develop new and improved technologies, offering advisors state-of-the-art products and services.

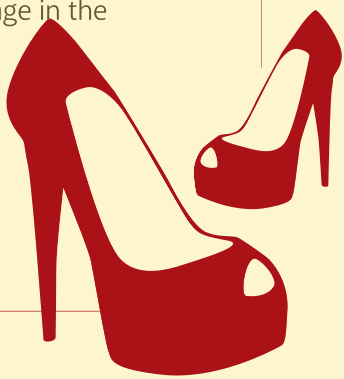
- To create a positive environment of service and growth, pursuing character, cooperation, and collaboration.

- To continue to research, study, and expand their knowledge – and therefore, ours – of the industry to ensure healthy growth and lasting relevance.

- To embrace hard work as the significant difference between being good and being great.

First Clearing, LLC, part of the TradePMR platform, handles the additional administrative and record-keeping functions for our client accounts. They maintain records and documentation for all transactions.

As a subsidiary of Wells Fargo & Company, First Clearing also brings to Harris and Harris Wealth the benefits of a long heritage in the full-service brokerage business, from one of the nation's strongest financial services companies, and allows us to offer both traditional and innovative financial services.



Sawtooth Solutions ("Sawtooth") Though a boutique wealth management firm, and therefore relatively small, Harris and Harris Wealth provides the same level of service offerings as large investment firms. Partnering with Sawtooth, an industry-leading technology and investment management firm, makes it easy for us to offer clients a wide range of investment management options.

The benefits you as our client may see include:

- Web-based reporting, so you have daily access account values, run performance reports, and download quarterly statements.
- Access on your iPhone, iPad, and Android devices.
- Diverse and unique money managers that can be combined into just one account.
- Access to a secure online storage vault where you can keep important documents and send secure, encrypted emails to us.
- Transparent, detailed billing.
- Access to three of the world's largest and most well-known custodians: TD Ameritrade, Schwab, and Fidelity.

As your advisor, it is my goal to provide you the best service and financial advice possible. Because when you become a Harris and Harris Wealth Management client, you become part of our professional family. And we treat family right!

How Can We Help You?

Harris and Harris Wealth Management Group
O: 301.218.0885 | F: 301.218.8139 | P: 888.278.9323
www.hhwealth.com