



# S. Harris Financial Group

## Form ADV Part 2B – Brochure Supplement

for

**Stephanie A. Harris, CFP<sup>®</sup>, CDFA<sup>®</sup>**  
**Owner, Partner**

**Effective: October 1, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Stephanie A. Harris, CFP<sup>®</sup>, CDFA<sup>®</sup> (CRD# 4534069) in addition to the information contained in the S Harris Financial Group, LLC (“SHFG” or the “Advisor”, CRD# 151899) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the SHFG Disclosure Brochure or this Brochure Supplement, please contact us at 210-547-3450.

Additional information about Mrs. Harris is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 4534069.

## Item 2 – Educational Background and Business Experience

Stephanie A. Harris, CFP®, CDFA®, born in 1974, is dedicated to advising Clients of SHFG as the Owner/Partner. Mrs. Harris earned a Bachelor of Science in Applied Mathematical Sciences from Texas A&M University - College Station in 1995. Additional information regarding Mrs. Harris's employment history is included below.

### Employment History:

Owner, Partner S Harris Financial Group, LLC	02/2010 to Present
Investment Advisor Representative Raymond James Financial Services Advisors, Inc.	09/2020 to 10/2024
Registered Representative Raymond James Financial Services, Inc.	05/2002 to 10/2024

### CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

The CERTIFIED FINANCIAL PLANNER™, CFP®, and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by CERTIFIED FINANCIAL PLANNER™ Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 87,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP®.

### Certified Divorce Financial Analyst™ (“CDFA®”)

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S Harris Financial Group, LLC  
4456 Lockhill Selma Rd., Ste. 101, San Antonio, TX 78249  
Phone: 210-547-3450 \* Fax: 210-547-3451  
<http://www.sharrisfinancial.com/>

The Certified Divorce Financial Analyst (CDFA®) is a professional certification granted in the United States and Canada by the Institute for Divorce Financial Analysts™ (IDFA®). To attain the right to use the CDFA® (Certified Divorce Financial Analyst™) certification, an individual must satisfactorily fulfill the following requirements:

- Education – Professionals must develop their theoretical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the IDFA™;
- Examination – Practitioners must pass a four-part (in the USA) or three-part (in Canada) Certification Examination that tests their understanding and knowledge of the financial aspects of divorce. In addition, the practitioner must demonstrate the practical application of this knowledge in the divorce process;
- Experience – Individuals must have a minimum of three years' experience in a financial or legal capacity prior to earning the right to use the CDFA® certification mark; and
- Ethics – Practitioners agree to abide by a strict code of professional conduct known as the "Code of Ethics and Professional Responsibility," which sets forth their ethical responsibilities to the public, clients, employers, and other professionals. The IDFA® may perform a background check during this process, and each candidate for CDFA® certification must disclose any investigations or legal proceedings relating to his or her professional or business conduct.

Individuals who become certified must complete the following ongoing education requirements in order to maintain the right to continue to use the CDFA® designation:

- Continuing Education – Complete a minimum of fifteen (15) hours of continuing education every two years, that are specifically related to the field of divorce, and
- Ethics – Practitioners must voluntarily disclose any public, civil, criminal, or disciplinary actions that may have been taken against them during the past two years as part of the renewal process. If a complaint has been brought against a CDFA® by another professional or member of the general public, the CDFA® must be examined and cleared by IDFA's Ethics Committee to maintain their designation.

### **Item 3 – Disciplinary Information**

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***There are no legal, civil or disciplinary events to disclose regarding Mrs. Harris.*** Mrs. Harris has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mrs. Harris.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mrs. Harris.***

However, we do encourage you to independently view the background of Mrs. Harris on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 4534069.

### **Item 4 – Other Business Activities**

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#### Insurance Agency Affiliations

Mrs. Harris is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mrs. Harris's role with SHFG. As an insurance professional, Mrs. Harris will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mrs. Harris is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mrs. Harris or the Advisor. Mrs. Harris spends less than 5% of her time per month in this capacity.

### **Item 5 – Additional Compensation**

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Mrs. Harris has additional business activities where compensation is received that are detailed in Item 4 above.

## **Item 6 – Supervision**

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Mrs. Harris serves as the Owner/Partner of SHFG and is supervised by Scott Harris, the Chief Compliance Officer. Mr. Harris can be reached at 210-547-3450.

SHFG has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of SHFG. Further, SHFG is subject to regulatory oversight by various agencies. These agencies require registration by SHFG and its Supervised Persons. As a registered entity, SHFG is subject to examinations by regulators, which may be announced or unannounced. SHFG is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Item 7 – Requirements for State Registered Advisors**

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### **A. Arbitrations and Regulatory Proceedings**

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.

Mrs. Harris does not have any disclosures to make regarding this Item.

### **B. Bankruptcy**

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed.

Mrs. Harris does not have any disclosures to make regarding this Item.



# S. Harris Financial Group

## Form ADV Part 2B – Brochure Supplement

for

**Gary Scott Harris, CIMA®**  
**Chief Compliance Officer**

**Effective: October 1, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Gary Scott Harris, CIMA® (CRD# 6128900) in addition to the information contained in the S Harris Financial Group, LLC (“SHFG” or the “Advisor”, CRD# 151899) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the SHFG Disclosure Brochure or this Brochure Supplement, please contact us at 210-547-3450.

Additional information about Mr. Harris is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6128900.

## Item 2 – Educational Background and Business Experience

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Gary Scott Harris, CIMA® born in 1973, is dedicated to advising Clients of SHFG as the Owner/Chief Compliance Officer. Mr. Harris earned a BBA in Business Analysis from Texas A&M in 1995 and earned an MBA from University of Texas - San Antonio in 2006. Mr. Harris also earned a Business Strategy Certification from Harvard University in 2011. Mr. Harris completed the Chicago Booth CIMA® education program at the University of Chicago Booth School of Business in 2020. Additional information regarding Mr. Harris' employment history is included below.

### Employment History:

Chief Compliance Officer S Harris Financial Group, LLC	05/2015 to Present
Investment Advisor Representative Raymond James Financial Services Advisors, Inc.	09/2020 to 10/2024
Registered Representative Raymond James Financial Services, Inc.	06/2016 to 10/2024

### Certified Investment Management Analyst™ (“CIMA®”)

The CIMA® certification signifies that an individual has met initial and ongoing experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. To earn CIMA® certification, candidates must: submit an application, pass a background check and have an acceptable regulatory history; pass an online Qualification Examination; complete an in-person or online executive education program at an AACSB® accredited university business school; pass an online Certification Examination; and have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and have three years of financial services experience at the time of certification.

CIMA® certificates must adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours every two years to maintain the certification. The designation is administered through the Investment Management Consultants Association™ (IMCA®).

## Item 3 – Disciplinary Information

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**There are no legal, civil or disciplinary events to disclose regarding Mr. Harris.** Mr. Harris has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Harris.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Harris.**

However, we do encourage you to independently view the background of Mr. Harris on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6128900.

## Item 4 – Other Business Activities

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### Harris Ventures and Advisory

Mr. Harris is also the Owner of Harris Ventures and Advisory (“Harris Ventures”). In this capacity, Mr. Harris consults for start-ups and small business in areas such as business development, efficiencies and business structure. Clients are not offered consulting services from Mr. Harris in his separate capacity with Harris Ventures. Mr. Harris spends approximately 5% of his time per month in this capacity.

## **Item 5 – Additional Compensation**

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Mr. Harris has additional business activities where compensation is received that are detailed in Item 4 above.

## **Item 6 – Supervision**

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Mr. Harris serves as the Chief Compliance Officer of SHFG. Mr. Harris can be reached at 210-547-3450.

SHFG has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of SHFG. Further, SHFG is subject to regulatory oversight by various agencies. These agencies require registration by SHFG and its Supervised Persons. As a registered entity, SHFG is subject to examinations by regulators, which may be announced or unannounced. SHFG is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Item 7 – Requirements for State Registered Advisors**

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### **A. Arbitrations and Regulatory Proceedings**

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

3. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.
  
4. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.

Mr. Harris does not have any disclosures to make regarding this Item.

### **B. Bankruptcy**

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed.

Mr. Harris does not have any disclosures to make regarding this Item.



# S. Harris Financial Group

## Form ADV Part 2B – Brochure Supplement

for

**Mitchell A. Byrum, CFP®**  
**Financial Advisor**

**Effective: October 1, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Mitchell A. Byrum, CFP® (CRD# 6812718) in addition to the information contained in the S Harris Financial Group, LLC (“SHFG” or the “Advisor”, CRD# 151899) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the SHFG Disclosure Brochure or this Brochure Supplement, please contact us at 210-547-3450.

Additional information about Mr. Byrum is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6812718.

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**S Harris Financial Group, LLC**  
4456 Lockhill Selma Rd., Ste. 101, San Antonio, TX 78249  
Phone: 210-547-3450 \* Fax: 210-547-3451  
<http://www.sharrisfinancial.com/>



## Item 2 – Educational Background and Business Experience

Mitchell A. Byrum, CFP® born in 1994, is dedicated to advising Clients of SHFG as a Financial Advisor. Mr. Byrum earned a Bachelor of Science in Agricultural Economics (Finance, Real Estate, and Investment) from Texas A&M University in 2017. Additional information regarding Mr. Byrum's employment history is included below.

### Employment History:

Financial Advisor S Harris Financial Group, LLC	05/2019 to Present
Financial Planning Associate S Harris Financial Group, LLC	05/2017 to 05/2019
Investment Advisor Representative Raymond James Financial Services Advisors, Inc.	09/2020 to 10/2024
Registered Representative Raymond James Financial Services, Inc.	10/2017 to 10/2024

### CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

The CERTIFIED FINANCIAL PLANNER™, CFP®, and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by CERTIFIED FINANCIAL PLANNER™ Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 87,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP®.

### **Item 3 – Disciplinary Information**

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Byrum.*** Mr. Byrum has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Byrum.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Byrum.***

However, we do encourage you to independently view the background of Mr. Byrum on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6812718.

### **Item 4 – Other Business Activities**

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#### Insurance Agency Affiliations

Mr. Byrum is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Byrum's role with SHFG. As an insurance professional, Mr. Byrum will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Byrum is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Byrum or the Advisor. Mr. Byrum spends approximately 10% of his time per month in this capacity.

### **Item 5 – Additional Compensation**

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Mr. Byrum has additional business activities where compensation is received that are detailed in Item 4 above.

### **Item 6 – Supervision**

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Mr. Byrum serves as a Financial Planning Associate of SHFG and is supervised by Scott Harris, the Chief Compliance Officer. Mr. Harris can be reached at 210-547-3450.

SHFG has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of SHFG. Further, SHFG is subject to regulatory oversight by various agencies. These agencies require registration by SHFG and its Supervised Persons. As a registered entity, SHFG is subject to examinations by regulators, which may be announced or unannounced. SHFG is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

### **Item 7 – Requirements for State Registered Advisors**

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#### **A. Arbitrations and Regulatory Proceedings**

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

5. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.

6. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.

Mr. Byrum does not have any disclosures to make regarding this Item.

**B. Bankruptcy**

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed.

Mr. Byrum does not have any disclosures to make regarding this Item.



# S. Harris Financial Group

## Form ADV Part 2B – Brochure Supplement

for

**Daniel P. King**  
**Financial Planning Associate**

**Effective: October 1, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Daniel P. King (CRD# 7733665) in addition to the information contained in the S Harris Financial Group, LLC (“SHFG” or the “Advisor”, CRD# 151899) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the SHFG Disclosure Brochure or this Brochure Supplement, please contact us at 210-547-3450.

Additional information about Mr. King is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7733665.

## Item 2 – Educational Background and Business Experience

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Daniel P. King, born in 1995, is dedicated to advising Clients of SHFG as a Financial Planning Associate. Mr. King earned a Bachelor of Science from Texas A&M University in 2018. Additional information regarding Mr. King's employment history is included below.

### Employment History:

Financial Planning Associate S Harris Financial Group, LLC	05/2023 to Present
Registered Representative Raymond James Financial Services, Inc.	06/2023 to 10/2024
Investment Advisor Representative Raymond James Financial Services Advisors, Inc.	05/2023 to 10/2024
Director of Operations Indian Z Stone Ranch, LLC	02/2022 to 05/2023
Director of Operations Rolling Plains Quail Research Foundation	11/2018 to 02/2022

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. King.*** Mr. King has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. King.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. King.***

However, we do encourage you to independently view the background of Mr. King on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7733665.

## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. King is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. King's role with SHFG. As an insurance professional, Mr. King will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. King is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. King or the Advisor. Mr. King spends approximately 10% of his time per month in this capacity.

## Item 5 – Additional Compensation

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Mr. King has additional business activities where compensation is received that are detailed in Item 4 above.

## Item 6 – Supervision

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Mr. King serves as a Financial Planning Associate of SHFG and is supervised by Scott Harris, the Chief Compliance Officer. Mr. Harris can be reached at 210-547-3450.

SHFG has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of SHFG. Further, SHFG is subject to regulatory oversight by various agencies. These agencies require registration by SHFG and its Supervised Persons. As a registered entity, SHFG is

subject to examinations by regulators, which may be announced or unannounced. SHFG is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Item 7 – Requirements for State Registered Advisors**

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### **A. Arbitrations and Regulatory Proceedings**

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.

Mr. King does not have any disclosures to make regarding this Item.

### **B. Bankruptcy**

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed.

Mr. King does not have any disclosures to make regarding this Item.



# S. Harris Financial Group

## Form ADV Part 2B – Brochure Supplement

for

**Cole A. McCool, CFP®  
Financial Advisor**

**Effective: October 1, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Cole A. McCool, CFP® (CRD# 7384026) in addition to the information contained in the S Harris Financial Group, LLC (“SHFG” or the “Advisor”, CRD# 151899) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the SHFG Disclosure Brochure or this Brochure Supplement, please contact us at 210-547-3450.

Additional information about Mr. McCool is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7384026.

## Item 2 – Educational Background and Business Experience

Cole A. McCool, CFP®, born in 1998, is dedicated to advising Clients of SHFG as a Financial Advisor. Mr. McCool earned a Bachelor of Business Administration in Finance from Texas A&M University in 2017. Additional information regarding Mr. McCool's employment history is included below.

### Employment History:

Financial Advisor S Harris Financial Group, LLC	06/2023 to Present
Financial Planning Associate S Harris Financial Group, LLC	06/2021 to 06/2023
Investment Advisor Representative Raymond James Financial Services Advisors, Inc.	10/2021 to 10/2024
Registered Representative Raymond James Financial Services, Inc.	09/2021 to 10/2024
Analyst Texas Health Design	10/2020 to 12/2020
Analyst Avondale Private Lending	05/2020 to 08/2020
Server Fish Daddy's Seafood Grill	05/2019 to 08/2019

### CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

The CERTIFIED FINANCIAL PLANNER™, CFP®, and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by CERTIFIED FINANCIAL PLANNER™ Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 87,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of

S Harris Financial Group, LLC  
4456 Lockhill Selma Rd., Ste. 101, San Antonio, TX 78249  
Phone: 210-547-3450 \* Fax: 210-547-3451  
<http://www.sharrisfinancial.com/>



care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP®.

### **Item 3 – Disciplinary Information**

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***There are no legal, civil or disciplinary events to disclose regarding Mr. McCool.*** Mr. McCool has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. McCool.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. McCool.***

However, we do encourage you to independently view the background of Mr. McCool on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7384026.

### **Item 4 – Other Business Activities**

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#### Insurance Agency Affiliations

Mr. McCool is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. McCool's role with SHFG. As an insurance professional, Mr. McCool will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. McCool is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. McCool or the Advisor. Mr. McCool spends approximately 10% of his time per month in this capacity.

### **Item 5 – Additional Compensation**

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Mr. McCool has additional business activities where compensation is received that are detailed in Item 4 above.

### **Item 6 – Supervision**

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Mr. McCool serves as a Financial Planning Associate of SHFG and is supervised by Scott Harris, the Chief Compliance Officer. Mr. Harris can be reached at 210-547-3450.

SHFG has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of SHFG. Further, SHFG is subject to regulatory oversight by various agencies. These agencies require registration by SHFG and its Supervised Persons. As a registered entity, SHFG is subject to examinations by regulators, which may be announced or unannounced. SHFG is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

### **Item 7 – Requirements for State Registered Advisors**

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#### **A. Arbitrations and Regulatory Proceedings**

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

7. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

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- a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.
8. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
- a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.

Mr. McCool does not have any disclosures to make regarding this Item.

**B. Bankruptcy**

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed.  
Mr. McCool does not have any disclosures to make regarding this Item.



# S. Harris Financial Group

## Form ADV Part 2B – Brochure Supplement

for

**Samuel J. Haager  
Financial Planning Associate**

**Effective: October 1, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Samuel J. Haager (CRD# 7557458) in addition to the information contained in the S Harris Financial Group, LLC (“SHFG” or the “Advisor”, CRD# 151899) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the SHFG Disclosure Brochure or this Brochure Supplement, please contact us at 210-547-3450.

Additional information about Mr. Haager is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7557458.

## Item 2 – Educational Background and Business Experience

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Samuel J. Haager, born in 2000, is dedicated to advising Clients of SHFG as a Financial Planning Associate. Mr. Haager earned Bachelor of Business Administration from Texas A&M University in 2023. Additional information regarding Mr. Haager's employment history is included below.

### Employment History:

Financial Planning Associate S Harris Financial Group, LLC	06/2023 to Present
Investment Advisor Representative Raymond James Financial Services Advisors, Inc.	11/2023 to 10/2024
Registered Representative Raymond James Financial Services, Inc.	09/2023 to 10/2024
Intern Cantera Capital Partners	05/2022 to 08/2022
Ranch Hand, Bar D Ranch	05/2021 to 08/2021
Camp Counselor, Kanakuk Family Camps	06/2020 to 07/2020
Camp Counselor, Kanakuk Family Kamps	06/2019 to 07/2019

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Haager.*** Mr. Haager has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Haager.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Haager.***

However, we do encourage you to independently view the background of Mr. Haager on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7557458.

## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. Haager is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Haager's role with SHFG. As an insurance professional, Mr. Haager will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Haager is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Haager or the Advisor. Mr. Haager spends approximately 10% of his time per month in this capacity.

## Item 5 – Additional Compensation

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Mr. Haager has additional business activities where compensation is received that are detailed in Item 4 above.

## Item 6 – Supervision

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Mr. Haager serves as a Financial Planning Associate of SHFG and is supervised by Scott Harris, the Chief Compliance Officer. Mr. Harris can be reached at 210-547-3450.

SHFG has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of SHFG. Further, SHFG is subject to regulatory oversight by various agencies. These agencies require registration by SHFG and its Supervised Persons. As a registered entity, SHFG is subject to examinations by regulators, which may be announced or unannounced. SHFG is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Item 7 – Requirements for State Registered Advisors**

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### **A. Arbitrations and Regulatory Proceedings**

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.

Mr. Haager does not have any disclosures to make regarding this Item.

### **B. Bankruptcy**

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed. Mr. Haager does not have any disclosures to make regarding this Item.